

## Role of Panchayati Raj Institutions In Women Empowerment

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### Abstract

*Gender equality and women's empowerment is an important factor to achieve sustainable economic development. This paper begins with a background discussion about illiteracy, unemployment and poverty among women. Women face many kinds of socioeconomic challenges in order to secure an income for her family in order to raise children amidst the harsh economic conditions. Empowering womanhood and providing jobs to other needy women is a remarkable milestone towards poverty alleviation and consequent contribution to Indian Economy. This Paper highlights the Panchayati Raj Institutions and its role in empowering women through Self Help Groups. There are various bodies like SEWA (Self-Employed Women Association) whose success motivates them to seek self-employment as a viable option to overcome any worst economic condition. This paper focuses on quantitative analysis of the impact of empowering women on individual members of a family, the family as a unit, and community life, acquiring skills, knowledge, and attitudes for successful outcomes. This paper attempts to highlight the relevance of micro finance for self-help groups (women) towards their empowerment through secondary data and gives an empirical analysis of spending of Government through Panchayati Raj Institutions. This paper regresses and projects, some of the data for next five years. This paper will also highlight a few success stories of women empowerment through Panchayati Raj Institutions.*

*Key words: Empowerment; Entrepreneurships; illiteracy; poverty alleviation.*

### Introduction

Gender equality and women's empowerment are important factors to achieve sustainable economic development. This paper begins with a background discussion about illiteracy, unemployment and poverty among women supported by data. Women face many socioeconomic challenges in order to secure an income for her family in order to raise children amidst the harsh economic conditions. Empowering womanhood and providing jobs to other needy women is a remarkable milestone towards poverty alleviation and indirectly contributes to Indian Economy. Most of the Indian women have been facing lack of self respect, disempowerment, privilege, disadvantage, sexist discrimination, gender inequity, invisibility, asymmetries and

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marginalization. The concept of empowerment flows from the power and vests where it does not exist or exist inadequately. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities (Hazarika, 2011:200).

### **Literature Review**

Existing literature gives theoretical and conceptual framework to Panchayati Raj Institutions and women empowerment. Smitha's working paper establishes the fact that many myths associated with the entry of women into leadership positions that would be hindered by socio-economic profile in terms of their age; occupation, family income, land-holdings and education are disproved. In fact, the field data collected here clearly substantiates that women would definitely fit into the patriarchal oriented framework (Smitha, 2007). Hazarika argues that since independence India, the constitution makers and national leaders strongly demanded equal social position of women with men. Today we have seen the women occupying the respectable positions in all walks of the fields. Yet, they have not absolutely freed some discrimination and harassment of the society. A few numbers of women have been able to establish their potentialities (Hazarika, 2011). Mishra explains that despite the best efforts of the exponents of social movement theory, the dynamics of empowerment of women in India has not been (re)visited to lend specificity to the Indian gender mainstreaming strategies (Mishra,2006). Alok analyses that under the Panchayat Empowerment, Accountability and Incentive Scheme, the Panchayat in the state of Kerala are far ahead of Panchayats in other states with respect to their capacity, autonomy, accountability and achievements. Other states including Karnataka, West Bengal, and Maharashtra are close to Kerala. There have been many criticisms related to empowering Panchayats; these range from errors of omission and commission to corruption, susceptible to social biases, strengthening of historical exclusionary power structures, poorly resourced Panchayats, absence of quality human capital, etc. (Alok, 2011)

## Objectives

- To assess the degree and nature of exclusions and inclusions within the Panchayat Raj Institution (PRI).
- To examine the impact of bottom up planning under PRIs, and examine impact of the positive features of the 73rd & 74th amendments with special reference to the policy for empowering women and their participation in decision making process vis-à-vis constraints faced by them.
- To assess the factors responsible for the success through case studies of women empowerment and their contribution in Economic Development.

## Research Methodology

The basis of research is data available through censuses, books, articles and websites, which are used as secondary sources. Observations are made on the basis of the present literature available, compiled through survey reports. The analysis of parameters of empowerment through secondary data and empirical analysis of spending of Government through Panchayati Raj Institutions is done. This paper also regresses the data and projection is done for next five years. This research is based on primary data collected from two villages Deboda and Dulehra of Haryana and analysed. **This paper argues that education can empower women economically, politically and sociologically. Panchayati Raj institutions succeeded to some extent in empowering women, but still it is inadequate.**

## Historical Background

During the time of the Rig Veda (1200 BC), evidence suggests that self-governing village bodies called *Panchayat* existed. Panchayats were functional institutions of grassroots governance in almost every village. The village Panchayat had powers, both executive and judicial. It was during British rule that the autonomy of Panchayats disappeared gradually with the establishment of local civil and criminal courts, revenue and police organizations, increase in communications, the growth of individualism and operation of the *Ryotwari* (landholder wise) system as against the *Mahalwari* (village tenure system). During the freedom movement, the leaders of freedom could not agree on the status and role to be assigned to the institution of rural local self-government. *Mahatma Gandhi was in favour of village 'Swaraj' or self rule and*

*strengthening of the village Panchayat to the fullest extent.* The drafting of the Constitution for independent India saw Panchayati Raj Institutions (PRIs) placed in the non-justifiable part of the Constitution, the Directive Principles of State Policy, as Article 40. The Article read 'the State shall take steps to organise village Panchayats and endow them with such powers and authority as may be necessary to enable them to function as units of self government. Women empowerment is also an important issue because since independence due to our patriarchal society, not much is done for women. There is a need to look into these sensitive issues very carefully because in this patriarchal society women are not treated respectably.

*If Tulsidas the Indian mystic has said, "Dhol, Ganwar, Shudra, Pashu, Nari / Ye sab tadhan ke adhikari (Drum, rogue, salve, animal and women, they deserve beating and condemnation), Satya Prakash Mohanty, while reclaiming the identity of the Indian woman, has gone beyond essentialism to expound "the epistemic status of (her) cultural identity" (2001:36). Hence, with reference to the position of women in Hindu civilization it can be summed up that the Indian women are not independent. In childhood, she is dependent on her father, in youth to her husband, when her husband is dead, to her sons. (1984: XIV) (Mishra, 2006:869) our religious scriptures explain that women can never hold any economic, political and social power.*

### **Panchayati Raj Institutions and Women Empowerment**

The extent of empowerment of women in the national hierarchy is determined largely by three factors – her economic, social and political identity. The education is the only tool with which we can overcome all these conservative ideas of our past and empower women economically and socially. During the last 60 years of post independence, the question of bringing women in the forefront of politics, through opportunities and capabilities was being considered repeatedly. Therefore, in depth studies by various social and economic scholars brought to the forefront that women's participation in political decision- making is important. Interestingly, we can find the roots of Panchayati Raj Institutions during British rule also.

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### Milestones of Evolution of Panchayati Raj Institutions in India

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1687 Royal Charter for the creation of a Madras Municipal body 1842 Act X to provide a first formal measure of municipal bodies
1857 The aftermath of Mutiny saw severe financial stress. Fiscal decentralization was considered one of the solution.
1870 Lord Mayo's scheme of fiscal and administrative devolution. Enactment of Bengal Chowkidari Act.
1882 Lord Ripon's Resolution on Local Self-Government.
1907 The Royal Commission on Decentralisation was constituted.
1948 Debates between Gandhi and Ambedkar on Gram Swaraj, (self-rule)
1957 Balwant Ray Mehta Commission –Recommended Panchayat structure at district, block and village levels, elected bodies for 5 years, devolution of powers to Panchayats. Post of Block Development Officer (BDO) was created.
1963 K. Santhanam Committee – recommended limited revenue raising powers to Panchayats to raise revenue and setting up of State Panchayati Raj Finance Corporations.
1978 Ashok Mehta Committee –Recommended that the District serves as the administrative unit in the Panchayat structure and two tier Panchayats be created at the district and block levels.
1985 G.V.K. Rao Committee –Recommended that the block development officer (BDO) should be strengthened to assume broad responsibility for planning, implementing and monitoring rural development programmes 1986 L.M. Singvi Committee – recommended that local self-government should be constitutionally enshrined, and the Gram Sabha (the village assembly) should be the base of decentralised democracy.
1993 The 73rd Amendment to the Indian Constitution – Panchayats at district, block And village levels were created through the Constitution. Part IX for Panchayats was Inserted in the Constitution with an 11th schedule that enumerated 29 matters for Panchayats.
1996 PESA– Powers of self-government were extended to tribal communities in 'Fifth Schedule' areas.
2004 the Union Ministry of Panchayati Raj was created.
2009 Thirteenth Finance Commission recommended share of Panchayats in the Union Revenue Divisible Pool.

Source: (Alok, 2011:8)

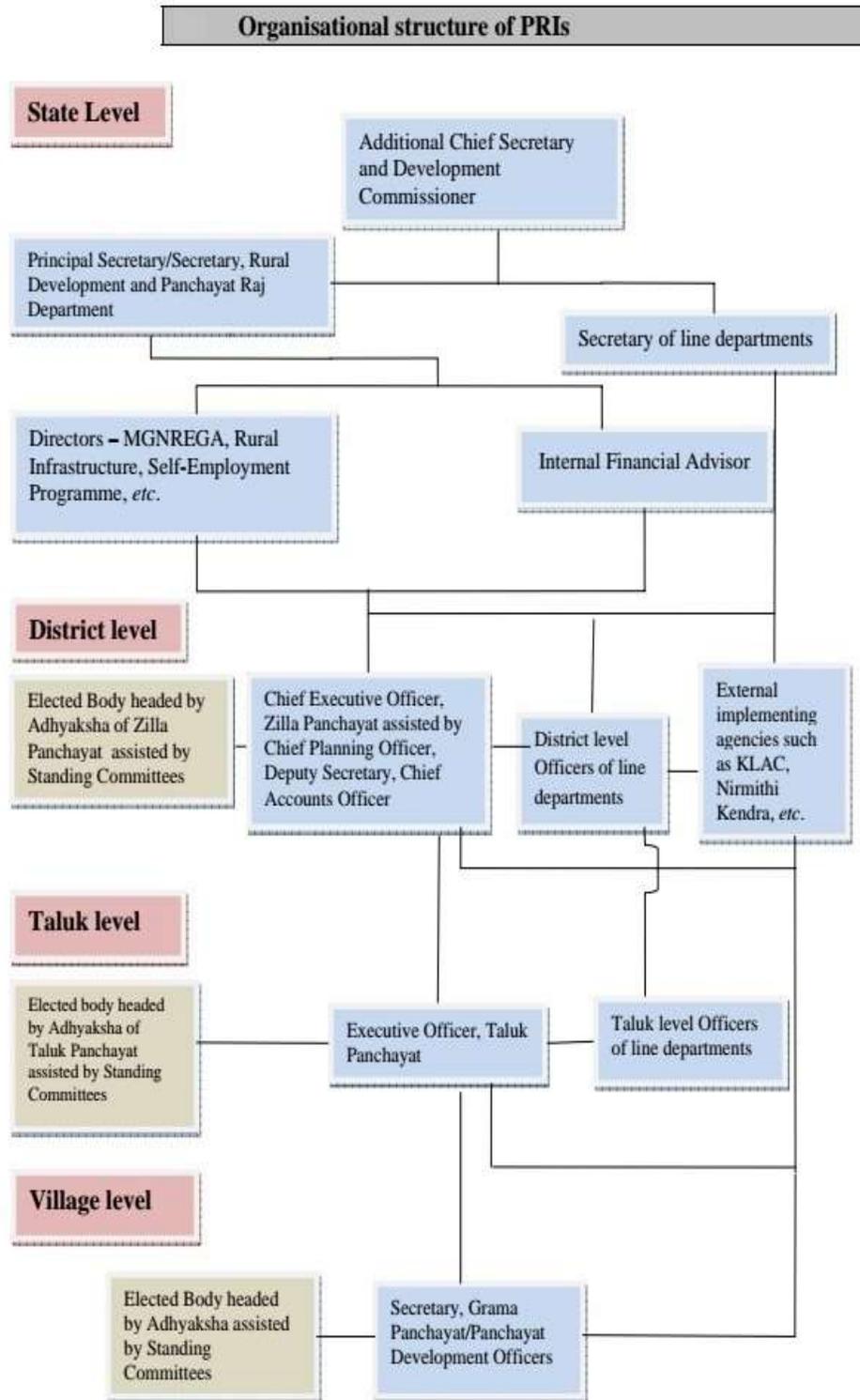
The Union Minister of State for Rural Development, G Venkat Swamy said, while moving the Constitution (73rd Amendment) Bill in Parliament,

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*“Constitution (Seventy-third) Amendment cast a duty on the centre as well as the states to establish and nourish the village Panchayats so as to make them effective self-governing institutions....We feel that unless the Panchayats are provided with adequate financial strength, it will be impossible for them to grow in stature”*(Alok, 2011:25).

**The Main Features of the Constitution (73rd Amendment) Act:**

1. Establishment of a three tier structure (Village Panchayat, Block Samiti and Zilla Parishad) in states in which they have a population of 20 lakhs and above.
2. Regular elections in Panchayats every 5 years.
3. Reservations of seats for members and offices for chairpersons to scheduled castes and scheduled tribes in proportion to their population.
4. Reservations of greater than 1/3rd seats for members and offices for chairpersons to women.
5. Constitution of state finance commissions every five years to recommend measures to improve the finances of Panchayats.
6. A State Election Commission has to be constituted in every State and Union Territory (UT), to supervise, direct and control the regular and smooth elections to Panchayats.
7. Gram Sabha or village assembly as a deliberative body to decentralise governance has been envisaged as the foundation of the Panchayati Raj System. To promote bottom-up planning, the District Planning Committee (DPC) in every district has been accorded constitutional status.
8. An indicative list of 29 items has been given in the Eleventh Schedule of the Constitution. Panchayats are expected to play an effective role in the planning and implementation of works related to these 29 items.



**Chart No1**

Source: Audit Report of Local Bodies for the year ended 31<sup>st</sup> March 2010, p 4.

“Chart no 1” shows the organisational Structure of Panchayati Raj Institutions. How the funds has been released from State level then to block level and to Village level. The resource base of PRIs consists of State Finance Commission (SFC) grants, Central Finance Commission (CFC) grants, State Government grants and Central Government grants for maintenance and development purposes. The fund-wise source and its custody for each tier and the fund flow arrangements in flagship schemes. The authorities for reporting use of funds in respect of ZPs, TPs and GPs are Chief Accounts Officer (CAO), Executive Officer (EO) and Secretary/Panchayat Development Officer (PDO) respectively.

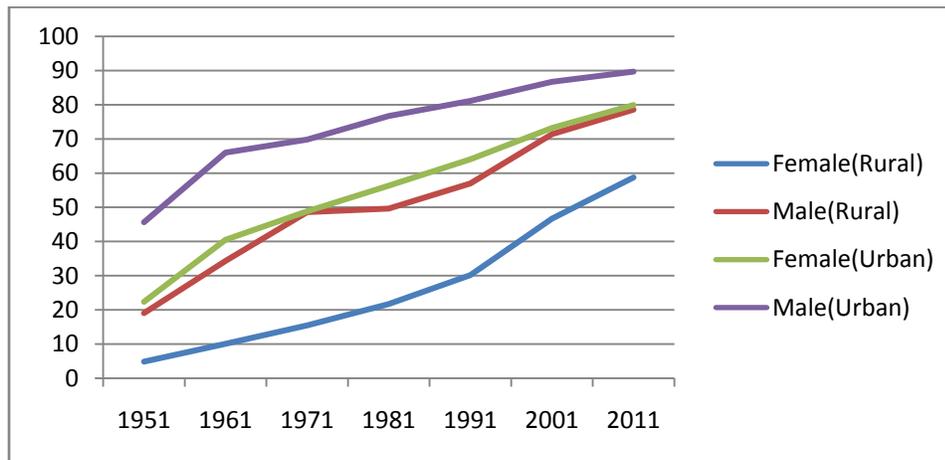
The goal of decentralization of powers through enactment of the 73rd Constitution Amendment Act would have achieved partially without removing gender imbalance and bias in the institution of local self-government at the grassroots level. Moreover, women in India have been waiting for this rightful share in political power. Constitutional guarantee of equal political rights was also achieved partially only due to socio-economic set-up of Indian polity. Women were only exercising right to vote meekly. Equal opportunity to hold political posts and positions rarely came to them. They remained marginalized politically, socially and economically; even subjected to various types of oppression. Justice eluded to them and deprivation became prime. The women empowerment is possible unless women rise to help themselves to achieve self-empower. There is a need to formulate policies for reducing feminized poverty, promoting education of women, prevention and elimination of violence against women.

However, it was apprehended that all women Panchayats may also lead to marginalization of gender issues on women’s concerns and would not be reflected in these bodies. Therefore, it was thought that collective empowerment through representation in democratic process would give them voice and feeling of solidarity. New interests groups and issue-oriented groups will emerge giving rise to new local women leadership actively participating in the decision-making and mobilization. Education is very important tool with which women can be empowered in all spheres. It is very important to put more stress on education of women.

## Education and Women Empowerment

Literacy as defined by the Govt of India is “A person who can both read and write with understanding in any language is considered as literate and a person who can merely read but cannot write is taken to be as illiterate”. Lack of education is the grass root problem of India. 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 does not provide enough opportunities to women to have higher education even if they wish. The social setup discourages girls for getting higher education. Universal education for all below 14 years is not implemented strictly. It is important to usher changes in the societal attitudes and perceptions with regard to the role of women in different spheres of life. The education and empowerment of women throughout the world cannot fail to result in a more caring, tolerant, just and peaceful life for all.

**Figure 1: Literacy Rate of Women as compare to Men**



[http://mospi.nic.in/Mospi\\_New/upload/man\\_and\\_women/Women\\_Men\\_In\\_India\\_2014.htm](http://mospi.nic.in/Mospi_New/upload/man_and_women/Women_Men_In_India_2014.htm)

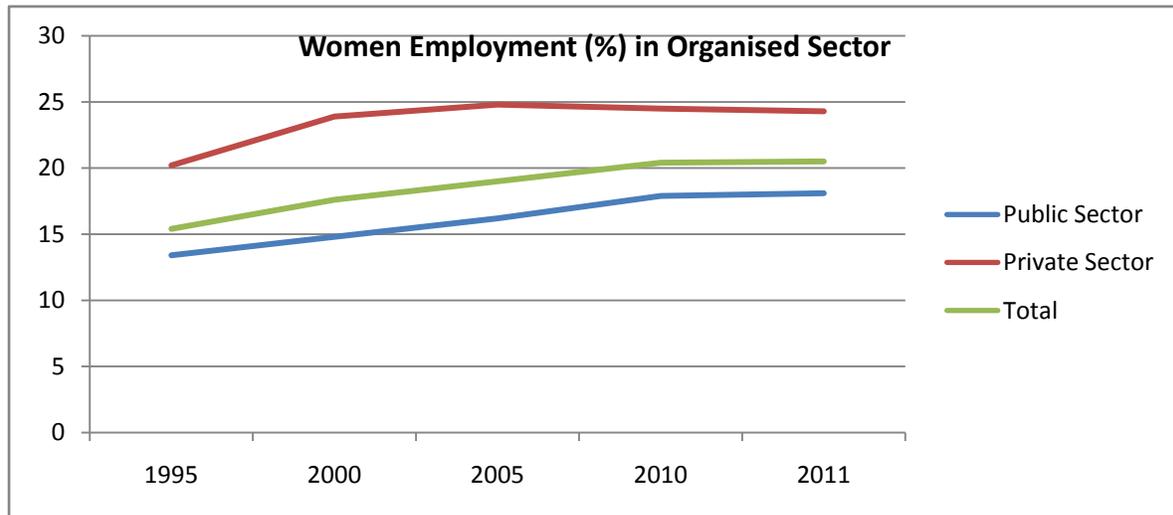
As per 2011 census, **Figure No.1** shows that literacy rate in India was reported as 74.04% with an increase of 14% to that in 2001, whereas the hike is maximum for rural women at 26% in the last decade, which may be attributed to literacy mission of Government of India (Figure 1). Even though this figure is showing raising trend even then Female literacy rate in India is much lower than that of male literacy rate. The female literacy levels according to the literacy rate 2011 census are 65.46% whereas the male literacy rate is over 80%. The situation is worse in rural areas.

## Economic Status

The economic status of women is one of the major factor and source of her social and political status. It is found that only about 20 per cent of the respondents are economically independent while 80 per cent are depended economically on their parents or husband (Smitha, 2007:15).

Empowerment of women leads directly empowerment of the family. Woman is an integral part of the family which is the smallest institution. A woman who is trying hard to become economically independent in this men dominated society has to face lot of social taboos. Family is a very important component of any society; think tankers have given definitions from time to time. As per Robert Lowie “Family is a group based on material relation rights and duties and parenthood, common habitations and reciprocal relation between parents and children “In General, we can say Family is an institution which is an important part of any society. It is based on marriage, which has full commitments of rights and duties of parenthood”. Family is one kind of social micro unit. Most of the time, when a person thinks of the definition of a family, the image of a mother, father and children is what comes into the mind. That is a one type of family, however, there are more definitions that can be used to define different types of families such as a joint family, nuclear family, single-parent family means one parent and a child or children. Extended family is a nuclear family or single-parent family lives with any extended family members. Women are an important component of a family like a strong bead in a chain of beads. The functions of a family are classified as: essential functions and non-essentials functions. The essential functions includes sexual reproduction, placement, and socialisation, while non-essential functions comprise of economy, care of aged, education, health and recreation, political control, religious, physical protection, social and cultural .

As per census 2011, the participation of rate for female is only 25 percent as compared to 53.26% male in urban area. In rural area, working force of women is little higher than urban area viz. 30.02 % women as compared to 53.03 men. The point is women, which are 40 percent, are involved only in marginalised work and paid very less. There is also a indifferent

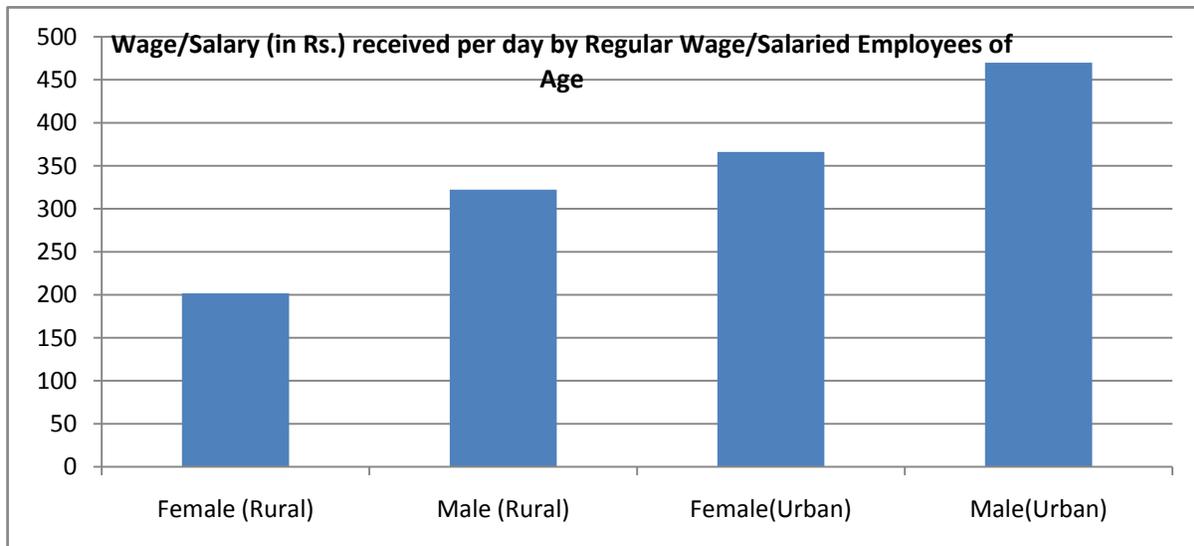


**Figure 2: Women Employment(%) in organised Sector**

Source:[http://mospi.nic.in/Mospi\\_New/upload/man\\_and\\_women/Women\\_Men\\_In\\_India\\_2014.htm](http://mospi.nic.in/Mospi_New/upload/man_and_women/Women_Men_In_India_2014.htm)

and pathetic situation of women in public sectors: 17 to 18 percent women are employed in public sectors as shown in **Figure No.2** and it shows stagnating and declining trend in totallity. So, in that case there is need to peovide self help groups to provide small scale enterprenuership to the women to empower them economically.

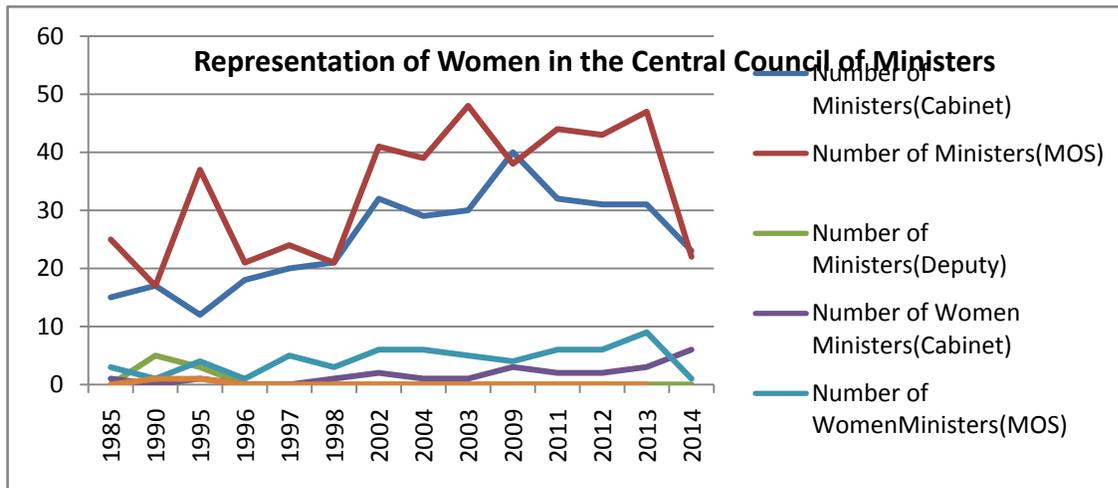
**Figure 3: Wage/Salary (in Rs.) received per day by Regular Wage/Salaried Employees of Age**



Source:[http://mospi.nic.in/Mospi\\_New/upload/man\\_and\\_women/Women\\_Men\\_In\\_India\\_2014.htm](http://mospi.nic.in/Mospi_New/upload/man_and_women/Women_Men_In_India_2014.htm)

We can observe from the table (Figure 3) that wages are less than men in rural area and urban area as well. In 2014, women occupied only 7 out of 45 Ministerial positions in the Central Council of Ministers, which is a little more than 15% against around 10% women participation in 2004. 62 females have been elected in 2014 Elections constituting more than 11% share in the Lower House. In the states, women share is 8% in assemblies while only 4% in the Central Government (Figure 4).

**Figure 4: Representation of Women in Central and State Council of Ministers**



Source: <http://mospi.nic.in/Mospi New/upload/man and women/Women Men In India 2014.htm>

In Figure 4, we can observe that only a few women are in decision making and the issue is lack of any rising trend in it. Available data shows that there is nominal numbers of women. Panchayat setup, overall population of women is 46.7%; with maximum 58.6% in Jharkhand and minimum 32.3% in Goa. Even though women have some position in Panchayat but their participation in decision-making is lacking. There is need to change mindset of people towards women and simultaneously women must be encouraged. On 11<sup>th</sup> November, Panchayat ordered a woman to be paraded nude in village Dhurawad (Rajasthan). Had there been a women member in Panchayat, this would have never happened. Many more examples of these kinds of atrocities against women are in record.

Despite having many schemes of Government of India's Panchayati Raj Institutions the situation of women is not improved much.

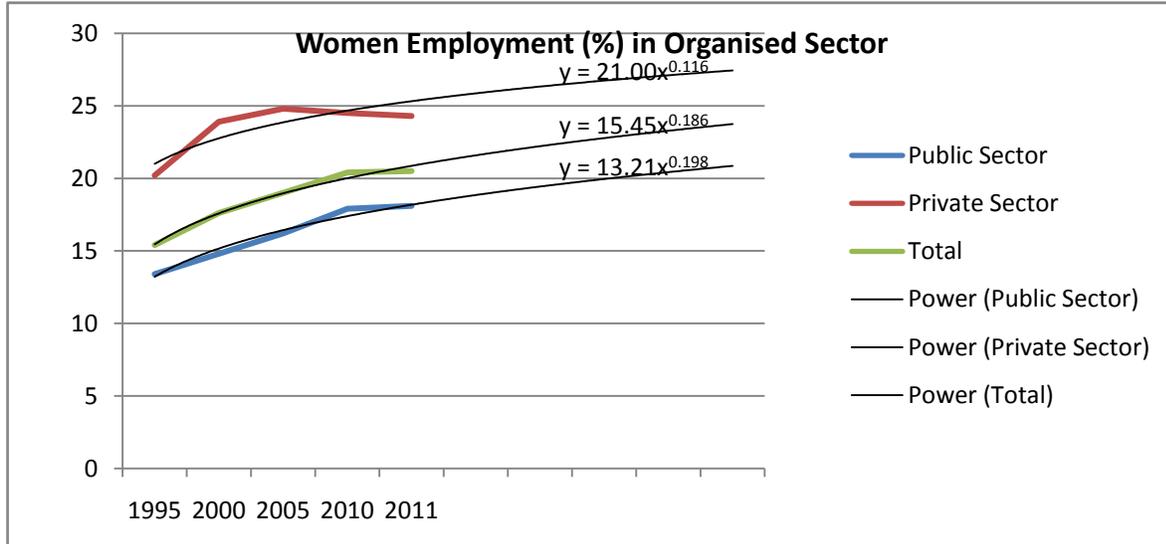
S.No.	Schemes	Fund Flow
1	Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA)	GOI and State Government transfer their respective shares of MGNREGA funds in a bank account, called State Employment Guarantee Fund (SEGF), set up outside the state accounts. Commissioner-State Rural Employment Guarantee is the custodian of SEGF and administers onward transfer of funds from it to ZPs, TPs and GPs.
2	Sarvashiksha Abhiyan (SSA)	The funding pattern of SSA is aligned with the Five Year Plans. The funding was to be shared between the Central and State Governments in the ratio of 75:25 during Tenth Five Year Plan (2002-07) and 50:50 thereafter. The State Government releases the funds to the district level officers through CEOs of ZPs, who in turn releases to School Development Management Committees for implementation of the Scheme.
3	National Rural Health Mission (NRHM)	Funds for NRHM were released by GOI to the States through two separate channels. State Finance Department releases funds for direction and administration, rural and urban family welfare services, procurement of supplies and services, etc. and directly to the State Health Society for implementation of the Scheme. From the year 2007-08, the States were to contribute 15 per cent of the required funds duly reflecting their requirements in a consolidated Programme Implementation Plan (PIP). Funds were provided on the basis of approval of these PIPs by GOI.
4	Mid Day Meals (MDM)	The central assistance received is credited to the State funds and the State Government after including its allocation of funds, release funds to the ZPs. The Central assistance for the Scheme was provided by way of free supply of food grains and also expenditure reimbursed in the form of subsidy for transportation and cost of cooking. In addition, assistance for physical infrastructure like kitchen-cum-store, water supply, etc. was also provided by GOI.

*Source: Scheme guidelines and performance review reports of Civil and PRIs Audit Report of Local Bodies for the year ended 31<sup>st</sup> March 2010, p 7.*

Despite having so many schemes, there is not much change in women's socio-economic situation in the society. Even though there is Sarv Siksha Abhiyan policy, the literacy rate shows increasing trend, but the position of women in organised sector is declining. It might show increasing trend in organised sector as can be seen through regression, when data is projected for the next five years. We can observe in Figure 5 that, there is a positive trend in

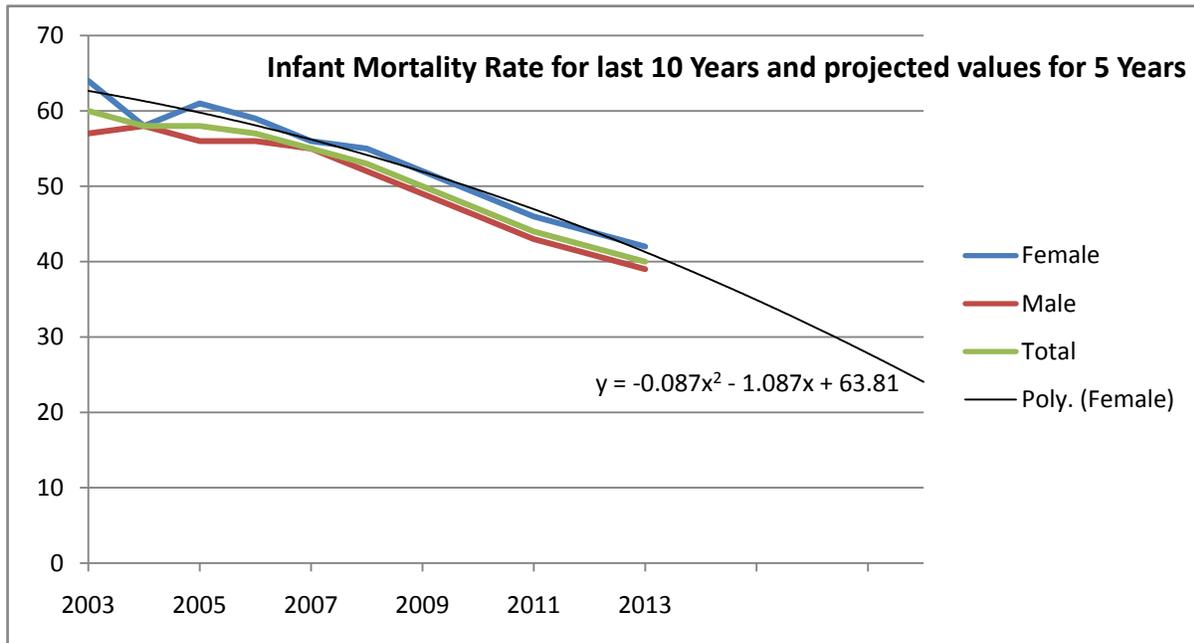
employment in organised sector. There may be decreasing trend locally but over all from 1995 to 2011, the trends are positive. There may be certain reasons to which are to be probed further for such deviation in spite of large-scale efforts of government.

**Figure 5: Projections of Employment (%) in organised Sector using Power Equation**



Source: [http://mospi.nic.in/Mospi\\_New/upload/man\\_and\\_women/Women Men In India 2014.htm](http://mospi.nic.in/Mospi_New/upload/man_and_women/Women_Men_In_India_2014.htm)

**Figure 6. Infant Mortality Rate for last 10 Years and Projected values for 5 Years**



Source: [http://mospi.nic.in/Mospi\\_New/upload/man\\_and\\_women/Women Men In India 2014.htm](http://mospi.nic.in/Mospi_New/upload/man_and_women/Women Men In India 2014.htm)

Infant Mortality Rate with projected values using Polynomial of Degree 2. Only the positive sign has been seen in infant mortality rate and it might be cause of improving technology and better health facilities.

Table 1 : All India ZP Receipts and Expenditure of Panchayati Raj Institutions

Year	Receipts						Expenditure		
	Own Revenue	Govt. Grants	Other Revenue	Total Revenue	Capital Receipts	Total Receipts	Revenue	Capital	Total
2005-06	154	7394	181	7729	2267	9996	7495	1984	9479
2006-07	144	7784	188	8116	2691	10807	8161	2314	10475
2007-08	161	8246	183	8590	2521	11111	8494	1923	10417
2008-09	542	11825	443	12810	3066	15876	11661	3118	14779
2009-10	481	15240	278	15999	3573	19572	15309	3365	18674
Total	1482	50489	1273	53244	14118	67362	51120	12704	63824

Source: Scheme guidelines and performance review reports of Civil and PRIs Audit Report

From Table 1, it has been observed that there are sufficient funds raised for the schemes and spend by the Government through Panchayati Raj Institutions. However, there are enough questions on the outcome from such schemes. Due to lack of transparency, there are always chances of corruption. Mostly expenditure on these schemes of Govt such as MGNREGA, Pradhan Mantri Gram, Sadak Yojana (PMGSY), Indira Awas Yojana (IAY), Integrated Wasteland Development Programme (IWDP), Swarna Jayanti Gram Swarozgar Yojana has been done for these years. Nevertheless, there is no separate allocation of funds for women.

Table 2 Arrears in assessment of grants

Sr. No.	Name of Department	Period of Arrears
1	Education	1998-2010
2	Agriculture	1998-2010
3	Social Welfare	1999-2010
4	Animal Husbandry	2003-2010
5	Public Health	2000-2010
6	Family	1998-2010
7	Water Supply and Sanitation	2001-2010
8	Women and Child Welfare	1996-2010
9	Minor Irrigation	1998-2010
10	Public Works	1998-2010

Source: Scheme guidelines and performance review reports of Civil and PRIs Audit Report

In order to tide over the time lag between the approval of the budget and release of grants by the State Government, funds were made available to PRIs through advances for implementation of schemes. It has been observed that for the last twenty years from 1996 to 2010, arrears are pending for the department of women and child development as shown in **Table No. 2** We can see that how this department has been neglected for implementing the schemes. How can we think of women empowerment when their funds are not released by the Government properly? Panchayati Raj Institutions are not playing active role related to the development of women. Few self help groups are doing good for the empowerment of women under the Panchayati Raj Institutions.

Self Help Group is about people coming together with others who are affected by a particular Issue (experience, disadvantage, discrimination, etc) to support each other and to work together to change the disadvantage affecting them. The groups are involved in various activities including community education, information, mutual support etc. Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who organize around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills. If we just look into real women empowerment we could find few examples of successful of Self Help groups for example SEWA (Self-Employed Women's Association) which is pioneer in the country. Without the Grameen Model SEWA which was started in 1972, although started as a trade union for women in the unorganised sector, today SEWA boasts of running the first Women's Bank in the country. By the year 2000, SEWA has a membership of 209250. The SEWA Bank has 87263 depositors, and 41757 borrowers whose loan outstanding us Rs.887 Lakhs as on March 1998. SEWA has also networked many co-operatives and emerged as the largest federation of co-operatives in the country.(SHGsReport:17). While implementing various schemes of this Ministry efforts are made to ensure adequate participation of women in them. In addition, the Coir Board is implementing the Mahila Coir Yojana, which is a women oriented

self-employment programme. Under this programme women are provided training and ratts for carrying out spinning activity and increasing their earnings. The details of the benefits available to women entrepreneurs under these programmes and also their participation in terms of numbers and subsidy provided (GOI MsMe,Report: 197).

Venkataramaiah Committee studied the major formal and informal systems of data on credit. It noted that the structure of the informal financial market is extremely heterogeneous. This sector comprises partnership firms, sole proprietary concerns, own account enterprises, financial auxiliaries such as share broking firms, loan brokers, Non-Governmental Organisations (NGOs), Self-Help Groups (SHGs), share brokers and traders, multani shroffs, pawnbrokers, chettiars, etc. Data on this segment are available neither regularly nor on an ad hoc basis except that certain pieces of information are collected and are available from various sources. ( GOI NSC Report :36) as above discussed maximum number of women are involved in informal sector and less paid.

The Non-Governmental Organisations (NGOs) and Self-Help Groups (SHGs) are another Category of institutions working in the informal financial sector for implementing special Programmes and formulating development policies. Most of these NGOs/ SHGs are credit linked by banks. These organisations receive funds from Indian financial institutions as also from abroad. NABARD publishes certain data on total credit extended by NABARD to these organisations. NABARD also publishes the State-wise number of SHGs being financed by banks. (GOI NSC Report,39)

At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are: Integrated Rural Development Programme (IRDP) ,Khadi And Village Industries Commission (KVIC) Training of Rural Youth for Self-Employment (TRYSEM) ,Prime Minister's Rojgar Yojana (PMRY) ,Entrepreneurial Development programme (EDPs) Management Development progammes ,Women's Development Corporations (WDCs) ,Marketing of Non-Farm Products of Rural Women (MAHIMA) ,Assistance to Rural Women in Non-Farm Development (ARWIND) schemes

Trade Related Entrepreneurship Assistance and Development (TREAD), Working Women's Forum, Indira Mahila Yojana, Indira Mahila Kendra, Mahila Samiti Yojana, Mahila Vikas Nidhi, Micro Credit Scheme, Rashtriya Mahila Kosh, SIDBI's Mahila Udyam Nidhi, Mahila Vikas Nidhi, SBI's Stree Shakti Scheme, NGO's Credit Schemes, Micro & Small Enterprises Cluster Development Programmes (MSE-CDP). National Banks for Agriculture and Rural Development's Schemes, Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains' NABARD- KfW-SEWA Bank project (Goyal, 2011:203)

### **Case Study of Two Villages Deboda and Dulehra**

As primary survey was done in two villages of Haryana Village Deboda and Dulehra. In one village Dulehra as the seat is reserved for Scheduled Caste candidate. We find that proxy surpunch is functioning. Ex Surpunch seems very active. Deboda Khurad village as Surpunch is taking much interest and active we find all roads are constructed well developed village. and people are aware of activities of Panchayat MNREGAs and Self Help Groups. People are not aware in Dulehra Village and situation of development of village is backward. People are not aware of the the activities of Panchayat Specially women, they don't know about their rights. In Dulehra Village women can not sit on the chair in the presence of the male members. They use to sit on the floor in presence of male member. In Dobada khurad women are use to sit on chair in the presence of male member even though parda system is prevalent in that village also.

From 85 observations of women in two villages, it has been observed that more than 79.29 percent women are engaged in only home affairs. And 58 percent women are just metric and senior secondary passed. Only 3 percent women are post graduate and 17 percent women are graduate. It has been observed that women who have got graduation and post graduation degree they are also engaged in domestic chores only. 7 percent women who are employed or economically independent to some extent are the ASHA workers or Anganwari workers. These women are not aware much about the panchayat activities. As ASHA workers are doing well in villages that could also be the factor of improvements of infant mortality rate and health in women. Women are not aware about the policies of women for empowerment and allocation of funds for child and women development. In these villages parda system is prevalent in both villages. Women are not aware of self help groups.

### There are few success full stories which can be role model for other women also

While Mondragon is internationally the most famous network of cooperatives, two of the other widely celebrated success stories are from India – Amul and SEWA (Self Employed Women’s Association), both based in the state of Gujarat in Western India. The story of Amul began with just two dairy cooperatives and 250 liters of milk per day. This led to the formation of the Gujarat Cooperative Milk Marketing Federation which now has the capacity to collect and process over six million liters of milk a day. This milk is marketed as cheese, butter, yoghurt, ice-cream and chocolates under the brand-name ‘Amul’. The Amul network, covering 11,000 village cooperatives and about 2.28 million members, had a turnover of US\$575 million in 2002-2003. The Amul units consist of producers who now function from a position of strength.



Kerala's iconic Kudumbasree movement has emerged as a model for rural development and women's empowerment, driven by local self government. In fact, the role of Kudumbasree in enabling women to play an effective role in the running of Panchayati Raj Institutions is something that is compelling the Union Ministry of Rural Development to consider replicating it at the national level through the National Rural Livelihood Mission. So, what is it about the Kudumbasree programme that has clicked? It is the fact that this all-woman network has been the driving force behind the implementation of many tasks of the local government - from providing support structures for the poor to the universalisation of take home rations to the introduction of computer education in community schools. It has also enabled women like Vishnupriya, Nandini B.K., and Usha Sathyaprakash to step out of their kitchens and embrace leadership roles within the community. (<http://www.wfsnews.org/thp-20%20years%20of%20empowerment-2013.html>)



Thirty-five-year-old Shushma Bhadu is one of those rare progressive women from rural Haryana, who has chosen her own future by entering public life. Elected in 2010 as the sarpanch of the Dhani Miyan Gram Panchayat in Fatehabad district, she is a true revolutionary, both in her thinking and practice. In a state that is known to reject the girl child, Bhadu has managed to make her village a 'model' when it comes to women's rights and the survival of daughters. This Class Seven dropout has also zeroed in on education in addition to ensuring greater access to water and sustainable livelihood for her people. Another community heroine is Nayana Patra, 45, a ward member from Dhenkenal district's Baraun Gram Panchayat, Odisha, who, with the support of other women, has devised an innovative way to reduce liquor consumption in the

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region. By imposing a fine on those found drunk, she not only managed to discourage such unsociable behaviour, but also got funds to build toilets in the village. *"Everyone in Dhani Miyan wants a qualified daughter-in-law. So I explain to them that if they don't send their own daughters to school, their sons will not be able to get educated wives."* (<http://www.wfsnews.org/thp-20%20years%20of%20empowerment-2013.html>)



“Food security is a big issue in our tribal region. In the absence of proper livelihood opportunities, scores of families here are heavily dependent on the Public Distribution System (PDS) to meet their ration needs. Streamlining the PDS, therefore, is a top priority.” That was Malathi Gudia, 25, sarpanch (village council head) of Nakkamamudi panchayat. Not only is this young woman a popular and articulate leader, these days she is determined to ensure that no one goes hungry under her watch. Considering that Kudumulugumma block in Malkangiri district of Odisha, where the remote

Nakkamamudi panchayat is located, is one of the most backward blocks of the eastern state, Gudia’s agenda stands to benefit thousands. There was time when ration shop owners would take the unsuspecting tribals for a ride. Not anymore, as vigilant panchayat women in the region have taken on the task of streamlining the system – come Thursday and women like Chanda Sisa, 40, head to the local shop to get their rightful entitlements, without fuss or fear of being turned back.

*\* “Women and food security are closely linked. So all our efforts are focused at ensuring that tribal villages can become food surplus in the next five years.”*

(<http://www.wfsnews.org/thp-20%20years%20of%20empowerment-2013.html>)

## Conclusion

Even though we find many successful stories but there is need to do a lot for the development of women. We can say that despite Government expenditure on many schemes the outcome is not appreciable. The Thirteenth Finance Commission has made recommendations on the need to improve the quality of expenditure to obtain better inputs and outcomes. The availability of better infrastructure in social, educational and health sector in the country generally reflects the quality of its expenditure. There are many policies of Government in creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and

safety, social security and public office etc. There are trying to strengthen legal systems aimed at elimination of all forms of discrimination against women Changing societal attitudes and community practices by active participation and involvement of both men and women and maintaining a gender perspective in the development process. However, in data shows a different reality, that women are less paid everywhere. Women's empowerment in India will look at our rich heritage and enlightened. But, the TRUTH is different in modern India, the woman has always been a second grade citizen, it is no real surprise that women empowerment in India is a hotly discussed topic with no real solution looming in the horizon except to doubly redouble our efforts and continue to target the sources of all the violence and ill-will towards women.

In order to understand what women empowerment in real sense, there is a need of tremendous change in the mind-set of the people in the country. Not just the women themselves, but also the men have to wake up to a world that is moving towards equality and equity. We have a long way to go to overcome this challenge.

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