

## Problems Encountered by Women

\* Dr. K. Thangamani

After India gained Independence, though there are evidences of women enjoying a high status in society in Vedic times, gradually down the ages, they came to be treated as second class citizens, with almost no rights, no education and no say in most matters. They were downtrodden, neglected and relegated to the background in a male dominated society.

In India as well as in many developing countries a high priority has been accorded for achieving economic development. Most development programmes and projects stress on an increase in national production. They squarely deal with fundamental issues of human equality, social justice, human resource development, etc. The development of the human potential by creating a better quality of human beings has not been substantially emphasized. Women development has remained all the more neglected. They have not been given the status of equality in the society. They are subjected to ill-treatment, socio – economic injustice, exploitation and physical and mental torture.

Women constitute about fifty percent of the world population. It is estimated that by A.D. 2000, the total number of women in the world will be more than 3 billion and they will outnumber men by nearly 175 million. At the United Nations Conference in Nairobi in 1985, it was noted that they comprise 35 percent of the world's labour force in the sphere of employment and occupied lower positions. Further it is observed that over 60 percent of world's illiterates are women, mostly in the developing countries of Asia, Africa and Latin America.

Though our constitution makers granted equality of status to women and also gave them the right to vote, in general women still do not enjoy full equality of status in the society. This is specially true of the vast majority of women in the rural areas, who are illiterate, housebound and ignorant of their rights under the law. In the urban areas, with the spread of education and the increase in the number of women working outside their houses, the situation is, however, better.

\* Professor, Department of Extension Education, Avinashilingam Deemed University, Coimbatore - 641 043

## Gender Discrimination

Girl children are a valuable asset of a Nation. They are the unit of reproduction and family, and their welfare strengthens social and economic development. In our country, today the girl child has to accept an inferior status in the socio economic , religious set up and enjoys only fewer of the childhood years than boys.

The girl child belonging to deprived section had attracted our attention as she is compelled to work as housemaid, water carrier and little mother to her siblings. She is neglected and systematically discriminated against right from her birth. In the sphere of health, surveys have shown that male children are breast fed for longer period, than the female child, thus nutritional discrimination starts very early in life. Later in life, more nutritious food is given to the male child in preference to his unfortunate sisters who have to make do with left overs. Also, boys have greater access to fruits and other foods outside the home, which girls are denied.

A girl child is further vulnerable because of her sex- she is often subjected to molestation, physical assault and even rape. The practice of child marriage continues unabated in Rajasthan, Bihar and other states in spite of the existing Child Marriage Restraint Act, 1978. Early marriage denies an opportunity for education, development and increases the risk of higher number of low birth babies and child deaths and disabilities, maternal deaths, gynecological problems and an increasing number of pregnancies to replace lost children.

## Health and Nutrition

Health of the girl plays an important role in determining the health of the future population. Women play a crucial role in child rearing in the promotion of health, nutrition and socio economic development of the family and the community.

The important issues concerning the female child that require immediate attention are mortality of the female child, misuse of advanced medical technology, lower educational level of the female child, poor health and nutritional status, lack of facilities and lower wages for women. Early marriage and early child bearing have impact on both fertility and mortality.

The right health means not only the right to be free from diseases, it also means physical, emotional and mental well being. Large number of people are suffering from the consequences of under development, poverty, low standard of living and lack of health services. The health status of the woman is affected by several illness; about 75 percent of all diseases are due to low birth weight, malnutrition, diseases and insanitary conditions, anemia, Xerophthalmia, goiter and flurosis.

Female children receive hardly any medical attention when they are ill. If they are treated it is usually by a traditional healer, boys are likely to be taken to a more qualified doctor. There is widely accepted belief that girls must learn to tolerate pain and sufferings as it is ultimately their lot. Studies conducted in Tamil Nadu and Punjab indicate that girls received lesser quantity of foods as well as foods of low quality. Male children between the ages of 0-4 years were found to receive larger quantities of fat, milk, sugar and total calories compared to female children. Diarrhoea, which is a major cause of malnutrition, morbidity and death, is more wide spread among girls than boys.

Women's health status affect their productivity and thereby their roles in society and development. The National Health Policy also has stressed the need for a decentralized system of health and delivery ensuring adequate nutrition, safe drinking water supply, improving sanitation and health education. In India 85 percent of the rural population has access to safe drinking water supply. However, in slum and rural areas where water and others have not been provided, it is the responsibility of the women to fetch water from any source.

### Education

In India, female literacy is considered to be the most sensitive index of social development. Despite the fact that in Indian culture, education is symbolized by Goddess Saraswathi, girls education does not get much attention because of bias against girls going to school.

This is due to the following factors.

- Lack of equal access to educational opportunities and supportive infrastructure facilities.



- Early assumption of domestic responsibilities in order to release the mother for productive activity.
- General gender bias against girl's education.
- Early marriages put an end to education.
- Distance of school and lack of adequate basic, essential facilities.

On the issue of education, parents living in rural areas were not very much in favour of education for girls. They wanted them only to read and write and then assume the responsibility of household work. Sufficient schools and colleges for girls do not exist everywhere particularly in rural and urban slum areas and if any exist, adequate facilities like teachers, good library, hostel, classroom and infrastructure are rarely available.

After marriage a girl leaves her parent's house and goes to her husband's house. This social system is one of the major reasons for girls being not educated because the parents think that the money invested in the girls education has no returns for them. Parents decide to invest in education of the male child rather than the girl child.

In the sphere of education, girl children specially in the rural areas are rarely sent to schools. Instead they are tied down to domestic chores, helping their mothers in cooking, fetching water, tending cattle, making cow dung cakes, looking after the younger siblings and so on. They are made to enter into a life of responsibilities at a very early age. Conservative cultural values, coupled with assumption of domestic responsibilities dictate the girl child's withdrawal from formal education.

### **Problems faced by women in Unorganized Sector**

- i. Exploitation of women in unorganized sector is on the increase, irrespective of wages.
- ii. No job security for women workers is there in these industries. After marriage and childbirth, a lot of them are compulsorily thrown out of job. During job reduction due to restructuring or modernization etc. invariably women are the first target.



- iii. Women are being forced to work even in late nights in some sectors. In some places, there is no specified/ stipulated working hours without any protection, women are asked to work in night shifts in the most insecure conditions.
- iv. Young women are often being subjected to sexual exploitations in workspots.
- v. Even the basic facilities like first aid, medical facilities are not provided to them. Provision of separate toilet facility for women is not treated as an important necessity. In addition, quite a large number of women and children are working as contract labourers who have no service regulation what so ever and whose conditions are highly deplorable.
- vi. Another field in which lakhs of women are being exploited are, as 'honorary workers' in ICDS/Anganwadies. They are also being subjected to sexual harassment. Though serious struggles were launched during the past 10 years, there is not much improvement in their working conditions; but due to continuous efforts, some increase in their honorarium could be achieved.
- vii. Laws enacted after bitter struggles like Equal Remuneration Acts, Maternity Benefit Act, Factory Act and Plantation Act are not implemented properly. There are lacunae in the legislation and implementation of these laws.

According to Shram Shakthi- A Report of the National Commission of Self Employed Women and Women in Informal Sectors – the women in the unorganized sectors are the "weakest link in labour statistics". The conventional classification of workers and their contribution to the economy reduces the poor labouring women as marginal workers with little recognition of their contribution to the national economy.

The proportions of women in the female work force engaged in the unorganized sector are estimated to be 90 percent. The workers in these occupations suffer from high incidence of marginalisation. "The incident of casual wages workers, agricultural and construction workers, amongst female ranges from 75 percent to 96 percent of the total female wage earners.

### ***Women in Organised Sector***

Woman is the mother of race and the liaison between generations. It is the women, who have sustained the growth of society and moulded the future of nations. In today's complex scenario, women have a pivotal role to play. The modern women

has broken her bonds, that have jeopardized her social and economic freedom and has emerged as a challenging power, in all employment categories and divisions of the work scenario.

Women's employment is currently high on political and social agendas. Women have now taken up professional roles, in order to create a meaning for themselves or out of economic necessity.

The United Nations in 1975, centered "International Women's Year" around three themes :

- a. Promotion of equal rights.
- b. Integration of women in development.
- c. Women's role in strengthening peace.

All these three themes represent the goals for women. A woman today is looked upon as the nourisher, provider, counselor, developer and an equal sharer of all joys and sorrows of life. A working woman today refers to women who work outside her home for a wage or salary. It reveals that working women form a substantial proportion of our population.

In wide context, employment of women can be divided into 3 major categories : in agriculture, in industry and in the service sectors. Apart from these 3 categories, it can also be found women self employed in specialized careers and professions and also as entrepreneurs. Women workers today are found in different sectors of the economy – from agricultural labourers, construction workers, domestic help, self-employed women, teachers, doctors, engineers, politicians, and other whitecollared executives.

With the growing rate of inflation and roaring prices, women are compelled to leave the security of their homes and help the family by adding something to their meager resources. Since the earlier days, till today, women have been working in their households as unpaid workers. This is considered to be one of the most important employment categories for women.

More traditional professional fields for women have been medical services and nursing. Women physicians, with careers in academic medicine do clinical research, see patients as part of a faculty or part time private practice and teach in medical field. It is estimated that 20 to 25 percent of the total medical students and staff in India are women. Nurse – the very work suggests a woman. Mid wifery is a rare example of a woman's career, where both practitioners and command hierarchy are overwhelmingly female. Apart from mid wifery, health inspections, nursing, pharmacists, physiotherapists, radiologists are mostly women today, in the field of medicine.

Today women have made a reputation for themselves as scientists. Women today participate in scientific activities, contribute to the advancement of scientific knowledge and make their reputation as scientists. In law, also there has been an increase in female population entering the law-force. Teaching is an area, which is associated with women. In India, it is found more female teachers than male. All the high positions in academic are generally occupied by women. Almost 60 percent of the bank employees are women; a tiny proportion reaches middle and senior management positions. Banks too offer various benefits for women employees like maternity leave, work place nurseries etc. Innumerable opportunities are available for women, in the private and public sector. The Central Government Departments of railways, communication and defence offer equal opportunities for women.

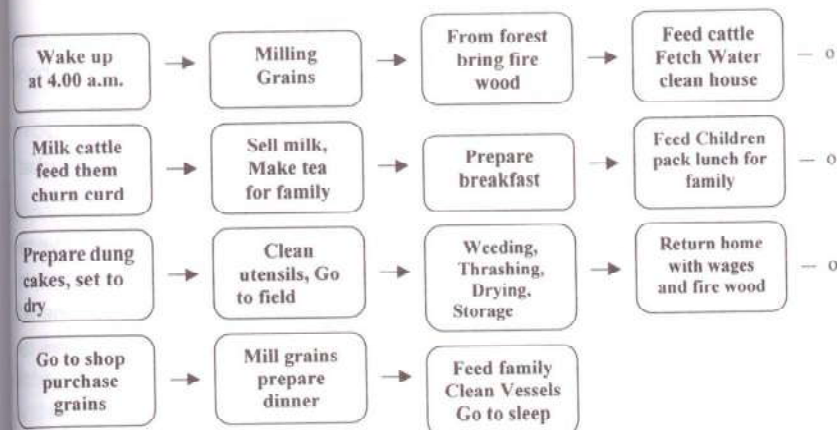
In the civil services too, women make up the majority of posts. From time immemorial, the services of the Army, the Navy and Airforce have been strictly a male domain. However, with the passage of time, more and more women are entering the armed forces.

### **Conditions of Rural Agriculture Women Workers**

#### **1. Routine Daily activities**

The farm women wake up by 4.00 a.m. Then the routine follows as listed below :





## 2. Long Working Hours

The culturally accepted division of labour within the family leaves the collection of household needs like fuel, food and water to women. Rural women work longer hours than men. Generally they work 16 to 18 hours a day.

## 3. Low Wages

They are paid very low wages, i.e. Rs.20, 12 hours day of sowing/weeding. Farmers promise them Rs.30-45 per day but pay only half of it and often keep pending till the next harvest.

## 4. Poor Working Conditions

- They have to carry infant children to work.
- Landowners do not give them any free time to rest, drink water or take care of the child.

## 5. Paucity of Land

- Government did not provide them lands for last 20 years.
- Women express resentment at the unsympathetic attitude of officials in allotting the plots as well as land to poor families

#### **6. Lack of employment opportunities**

- a. Agriculture employment available only for two months in a year.
- b. Women do not get any other form of employment within the village.
- c. Many social sanctions prevent them from seeking employment in the market place.

Health standards of female agricultural labourers are weak. They have to perform different types of duty at home, in family and in farm. This affects their health. They do not get nutritious food and proper medical attention in case of illness. Most of the female agricultural labourers live below poverty line and they have to work in open, in rain, in heat or in cold.

#### **Problems faced by Urban Women workers**

The problems and difficulties of working women are multidimensional and may be broadly classified into three types - environment, social and psychological.

In the environmental sphere, a working woman, specially a married one, has a dual responsibility of looking after her home, husband and children on one side and her job on the other; this causes a lot of strain for her.

Women are also conditioned with multiple responsibility. Her sincerity towards all the responsibilities itself is a cause of trouble. Further, the efficiency of a working woman is always suspected. The co-workers in the office can't mentally accept the superiority of a woman. Her subordinate males do not like her authority over them. They are also sexually exploited and taken advantage of by their male bosses. This is often done by placing the promotion or increment before them. They are also by and large, being more sincere than men, are often assigned comparatively more work to do. This results in overloading and they feel exhausted. They are often regarded as "temporary worker" and are not taken seriously by their employees.

In spite of several acts being passed for the benefit of women workers, there are often full of loopholes and ambiguities, which the employers take advantage of. Also they are not aware of their rights under these acts. In case of contract labour, the employers often avoid payment of maternity benefit and other facilities by not entering the names of women workers in the register. Also they are often

threatened with dismissal or non-payment of wages if they do not report for work soon after childbirth.

### **Problems faced by Rural and Urban Women**

The problems encountered by women at home and at work cannot be separated. They are part of the same process. Employers consider that women who have children are more likely to take time off work. They also pay women workers less than male workers. Part-time workers are disadvantaged in terms of job security, holiday pay, pension rights and any other similar benefits that full-time workers may receive. An even more severe problem is the lack of facilities for school-age children during working day-time hours when school has not begun or ended and during school holidays. The nuclear family does not provide a sufficient environment for the full development of young children.

The general problems faced by women are as follows :

- Lesser time for the house work
- Lesser attention towards child care
- No proper care of elders possible
- Improper behaviour of the people outside their homes
- Physical and mental exertion
- Derogatory attitude by members of the society
- Remaining away from their homes for the whole day
- Lesser time for visiting friends and relatives
- Transport problems
- No leisure
- Jealousy among other family members and relatives
- Condemnation of working women for violating social and religious taboos
- Non-cooperation of other women workers of their families
- Tension and strain in their work places
- Eve-teasing on the roads



## Conclusion

The role of women in fighting poverty is unique. Their wise decision as producers and consumers, better use of all the resources and protection of health of the family would contribute greatly to economic growth. Integration of rural women into the social, economic and political life in the community – as agricultural workers and citizens on the hand, and as wives and mothers on the other and efficient use of their talents and services will bring improvements in several aspects of agricultural and socio economic development and social relationship in the community.

An integrated over all development plan, based on an assessment and evaluation of the contribution of women to the economic, social and development programmes, with specific objectives and minimum time-bound targets in regard to education, training, health, nutrition and employment is essential. Rural women need to be stimulated toward better management of the resources at their disposal to remove poverty and create happy and healthy families and communities and thereby build a strong nation.

## References

- Bhattacharya, D., 2000. Invisible Hands, Documentation Research and Training Centre (DRTC), Mumbai.
- Centre for Women's Studies, 2001. 'Women and Development', Saradale Press, Coimbatore.
- Morty, S., 2001. Women and Employment, RBSA Publishers, Jaipur.
- Rani, R., 2000. Changing roles of Indian Women in Society, Social Welfare Board, New Delhi.
- Thara Bai, L., 2000. Women's Studies in India, APHP Publishing Corporation, New Delhi.

## MODEL QUESTION PAPER

### PART - A

Circle the correct answer

10 x 2 = 20 marks

1. Women enjoys an equal status in
  - a. Vedic period
  - b. Pre vedic period
  - c. Post vedic period
  - d. British periodAns : a
2. Women development has remained all the more
  - a. encouraged
  - b. neglected
  - c. increased
  - d. betterAns : b
3. Women constitute about \_\_\_\_\_ of the world population
  - a. 80%
  - b. 70%
  - c. 50%
  - d. 20%Ans : c
4. Sixty per cent of World's illiterates are
  - a. Men
  - b. Women
  - c. Both
  - d. NoneAns : b
5. Constitution makers granted equality of status to
  - a. Women
  - b. Girls
  - c. Adult
  - d. Old peopleAns : a
6. Girl Children are valuable assest of
  - a. State
  - b. District
  - c. Village
  - d. NationAns : d
7. Health of the girl determining the health of the
  - a. Nation
  - b. Future
  - c. Family
  - d. StateAns : b
8. Physical, emotional and male well being is called
  - a. health
  - b. disease
  - c. illness
  - d. sicknessAns : a
9. Female literacy is considered to be the most sensitive index of
  - a. Economic development
  - b. social development
  - c. Relegious development
  - d. Political developmentAns : b

## Organizational Support for Women

\* Dr. R. Jansi Rani

"Women is the companion of man, gifted with equal mental capacities. She has the right to participate in minute at details of the activities of man and she has the same right of freedom and liberty as he; she is entitled to a supreme place in her own place in her own sphere of activity as man is in his".

- Mahatma Gandhi.

Women constitute nearly half of the nation's population. They have tremendous latent potential to contribute in harnessing technology for human and social development. Primarily rural women are means of survival of their families but are generally unrecognized and placed at the bottom. They have lesser access to assets, resources, technology and credit.

### Women's movement

Throughout history, women have collectively struggled against direct and indirect barriers to their self development, their social, political and economic participation. By the end of the 19<sup>th</sup> century, women had begun to organize themselves. Gradually they took up a number of causes such as education, conditions of women's work and so on. The women's organizations started struggle for women's rights in the early part of the twentieth century. At present women's movement focuses its attention on equality and empowerment. The activism within the women movement has influenced policy, planning of the government, development and empowerment.

### Need for empowerment of women

- Our Constitution, in its fundamental rights, has provisions for equality, social justice and protection. These goals are yet to be realized. Women continue to be discriminated, exploited and exposed to inequalities at various levels.

---

• Lecturer, Department of Adult, Continuing Education, Extension & Field outreach, Avinashilingam Deemed University, Coimbatore - 43



- By empowerment, women 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 inter-related and mutually reinforcing components.
- Awareness building about women's situation discrimination, rights and opportunities as a step towards gender equality.
- Capacity building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities, to deal with people and institutions in the world around them.
- Participation and greater control and decision-making power in the home, community and society.
- Action to bring about greater equality between men and women.

Thus empowerment is a process of awareness and capacity building, leading to greater participation, greater decision-making, power and control the transformative action. The empowerment of women covers both individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.

### **Strategies for women empowerment**

While talking about women empowerment, the theme has been conceived with the following strategies in mind :

- Awareness generation initiatives
- Promoting self-employment through credit and training
- Providing lean season wage employment
- Promoting savings habit among women
- Providing a range of support services to meet gender needs
- Addressing minimum needs such as nutrition, health, sanitation, housing and education
- Direct involvement of women who are likely to be affected by the development programmes

- The goals of poverty reduction and empowerment of women can be effectively achieved if poor women could organize into groups for community participation as well as for assertion of their rights in various services related to their economic and social well being.

Constitutional Amendment is a revolutionary step as it empowers the rural masses regarding progress and welfare of the people, particularly the weaker sections and women. This shift in the perspective on women is seen in terms of plan position and policy statements. They are no longer welfare targets but a critical group in the national development process for, empowerment of women is the key to sustainable development.

Self employment is the best employment and entrepreneurship is the most important mode of self employment. Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the society as a whole.

The entrepreneurial development is a key to achieve overall economic development through higher level of industrial activity. Entrepreneurial development is a process in which persons are injected with motivational drives of achievement insight to tackle uncertain and risky situation especially in business undertakings the process of entrepreneurial development focuses in training education, re-orientation and creation of conducive and healthy environment for the growth of enterprise.

Entrepreneurship as an ingredient of economic development has been recognized long time back. Entrepreneurship development among women may be looked at from different angles. One is to create the environment needed for healthy and sound entrepreneurship. The other is to organized more and more rational motivational campaigns for the women entrepreneur to take up the challenging role and adjust the personality needs, family and social life and economic independence.

### **Empowerment of women through SHGs**

The empowerment of women through SHGs would lead to benefits not only to the individual woman but also for the family and community as a whole through collective action for development. These SHGs have a common perception

of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also more holistic social development.

The Self-Help Group is an association of people belonging to similar socio-economic characteristics, residing in the same locality. The self help group is a voluntary group "valuing personal interactions and mutual aid as a means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its members". (Jacob, 2000)

A Self-Help Group is a collection of people who have common problems that cannot be solved individually and have therefore decided to form a group and take action to solve the problems. The group may be known by different names in different places (Gupta, 2000)

### **SHGs – Origin**

- The concept of SHG serves to underline the principle "for the people, by the people and of the people".
- The SHG is the brainchild of Grameen bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975.

### **Concept**

- SHGs are homogenous gatherings of persons usually not more than 20-25 individuals who join on a voluntary basis in order to undertake the economic activity such as thrift and credit or use of common asset on a basis of equality nurturing trust.
- The poor might organize themselves into small groups of up to 20 persons, known as SHGs, to inculcate the habit of credit operations among themselves.
- The poor might organize themselves into small groups of up to 20 persons, known as SHGs, to inculcate the habit of credit operations among themselves.





### **Working pattern of SHGs**

- SHGs collect deposits from their members and lend to needy members for production purposes and for subsistence and consumption needs.
- SHGs also take loans from banks to meet needs of the members.
- SHGs assess individual credit needs of members and submit to the bank for sanction of collective loans.
- NGO helps the SHG in procuring raw materials and marketing of the produce.
- SHG collectively ensures repayment of bank loans.
- Entire loan amount disbursed to SHGs is refinanced by NABARD to the financing bank.

### **Characteristics of working pattern of SHGs**

- Groups generate a common fund where each member contributes his/her savings on a regular basis.
- Groups meet periodically to discuss their transactions.
- Loaners are decided by consensus.
- Loans cover a variety of purposes including non-traditional ones.
- Loan procedure is very simple and flexible.
- Defaults are negligible.
- Groups are mobilizing savings from their members and are effectively rotating the same among their members.

### **Benefits**

- Development of savings habit among the poor.
- Access to larger quantum of resources.
- Window for better technology/skill upgradation.
- Access to various promotional assistance.

In SHGs, collective action and solidarity is an important empowering mechanism.

## **Impact of SHGs on group members**

- Income generation through SHGs was satisfactory, since most of the SHG members gained additional income and employment through SHGs.
- The positive impact of social capital (group savings) adds a social dimension to the development in the economic aspects related to household welfare of the SHG member.

## **Organizational support for SHG women**

### **Banks**

Banks are lending the credit facilities to the SHG members for production and consumption purposes. The SHG-Bank linkage is the felt need of the hour to provide micro credit to the desired and unreached rural poor.

### **Indira Mahila Yojana: (IMY)**

It envisages better endowment of resource for women at all levels of administration from the Panchayat to the district level by bringing this synergy between the perceived needs of the women and the available programmes of government and other agencies.

### **Rashtriya Mahila Kosh: (RMK)**

RMK lends money to women self – help groups for credit finance for micro-enterprises. This process has covered many poor women and linked them with viable systems of credit and will eventually provide a durable strategy for poverty alleviation.

### **Swarna Jayanthi Gram Swarozgar Yojana: (SGSY)**

It is a new self employment programme started by the Govt. of India. It covers all aspects of self-employment programmes. The SGSY, a new credit linked poverty alleviation programme, which envisages bulk of the subsidy and credit to flow through SHG.

## **Constraints perceived by SHG members**

- The major constraints in SHGs are lack of banking data disaggregated by gender and lack of an adequate analytical framework for integrating women into credit analysis.



- The constraint is political interference in the selection of beneficiaries under People's Plan.
- The constraints experienced by TANWA members for their participation were lack of timely credit facilities, lack of adequate credit, lack of combining ability analysis – operation among the women groups, lack of adequate farm women oriented schemes, and delay in operation of development programmes.

### **Suggestions to overcome the constraints**

- Being eager to help is not enough. The people in position should also know what kind of help to extend and when. Thus educating women is a necessity.
- There is a need for attitudinal changes among the male members in the families because it is they who can give their women a chance to take part in political activities.
- The important suggestions offered by SHG members to overcome the constraints were, sharing of domestic work and child care, support and encouragement from the family members and reduction in membership fee.

### **References :**

1. Jacob. V, 2000 'Moving Towards Self – Reliance' , Social Welfare, March Vol. 42 No. 31, Pp 13 – 17.
2. Gupta. D, 2000 'Rural Banking for Women,' Social Welfare, Vol. 45, No. 12 P. 21.
3. Meenambigai.J., 2004, 'Empowerment of Rural Women – Cynosure of Future' Kisan World, Vol. 31, No. 7, P. 15.

## Model Question Paper

### Part A

Circle the correct Answer

8 x ½ = 4

1. Through organizational effort women become aware of their  
a) own potentials                      b) needs  
c) immediate needs                      d) felt needs  
Ans : a
2. Formation of local women's group was an outcome of  
a) AIWC    b) IMY    c) WD    d) NPP  
Ans : b
3. Rashtriya Mahila Kosh was introduced in  
a) 1993    b) 1994    c) 1995    d) 1996  
Ans : a
4. Indira Mahila Yojana was introduced in  
a) 1995    b) 1996    c) 1997    d) 1998  
Ans : a
5. Mahila Samriddhi Yojana was introduced in  
a) 1993    b) 1994    c) 1995    d) 1996  
Ans : a
6. IMY refers to  
a) India Mahila Yojana                      b) Indira Mahila Yojana  
c) Indira Mahaliyer Yojana                      d) India Mahaliyer Yojana  
Ans : b
7. RMK refers to  
a) Rashtheya Mahila Kosh                      b) Rashtriya Mahila Kosh  
c) Rashtheya Mahaliar Kosh                      d) Rashtriya Mahaliar Kosh  
Ans : b
8. SGSY means  
a) Swarna Jayanthi Gram Swarozgar Yojana  
b) Swarna Jayanthi Grameen Swarozgar Yojana  
c) Swarozgar Jayanthi Gram Swarna Yojana  
d) Swarna Jayanthi Gram Samriddhi Yojana  
Ans : a
9. SHG brings  
a) Empowerment                      b) Employment  
c) Power                      d) Self Employment  
Ans : a
10. Organizational support for SHG women  
a) Bank                      b) Youth Club  
c) Mahalir Mandram                      d) Post Office  
Ans : a

**Part B**

**Answer all questions**

**5x2=10**

**Answer should not exceed one or two sentences**

1. Who is an entrepreneur?
2. Define self help group.
3. What is empowerment?
4. Define empowerment.
5. Write any two strategies for women empowerment.

**Part C**

**Answer any five questions**

**5 x 4 = 20**

**Answer should not exceed one page**

1. List the need for empowerment of women.
2. Write short notes on women's movement.
3. Empowerment of Women through SHGs – Justify the statement.
4. List the characteristics of working pattern of SHGs.
5. What are the impact of SHGs on group members.

**Part D**

**Answer any three questions**

**3 x 20 = 60**

**Answer should not exceed six pages or 1200 words**

1. List the constraints perceived by SHG members. Suggest suitable way to overcome the same.
2. Write on working pattern of SHGs.
3. Write an essay on origin, concepts and working pattern of SHGs.
4. Self Help Groups – A movement for women empowerment – Justify the Statement.



# Women and Law

\* Dr. G. Baradha

## Introduction

*"Legal issues that affected women and children  
in the fifties are still relevant today,  
The need for awareness and legal literacy is still valid today"*

India has relied heavily on legislations to usher gender equality, no doubt enacting laws and judicial activism is imperative and essential but laws by themselves alone cannot achieve the objectives of Constitution . The mindset of people need to change. Patriarchal controls need to be loosened. The socialization process itself gives messages of gender inequality and is too deep and entrenched to be tackled by legislation alone. Factors like caste, class, community, religion, locality, family and occupation combine to take the problem serious. In an ancient country like India the hold of prejudices, traditions and customs are indeed very strength. Coupled with that is insufficiency of legal aid, poverty, lack of legal awareness, insensitivity and gender prejudices of the enforcement agency like the police and lower judiciary and low rate of convictions.

The biggest challenge facing India is translating the gender equality given by the Constitution into a de facto one.

The realization of importance of women's education in the context of country's progress has already occurred. This involves change in knowledge, skills and values of people as a whole. This is basic to every programme of social and economic betterment of which India stands in need and the one instrument that can be used is education on the Human Rights, Law and Constitutional guarantees.

In order to protect the Constitutional rights, the Government has enacted many women specific and women related laws, such as :

- The Factories Act – 1948
- The Employees State Insurance Act – 1948

---

\* Reader in Human Development, Avinashilingam Deemed University, Coimbatore - 43

- The Special Marriage Act – 1954
- The Equal Remuneration Act – 1955 (amended in 1976)
- The Hindu Marriage Act – 1955 (amended in 1986)
- Hindu Succession Act – 1956 (amended in 1986)
- Hindu Adoption and Maintenance Act – 1956
- The Immoral Traffic Act – 1956 ((amended in 1986)
- The Dowry Prohibition Act – 1961 ((amended in 1984)
- The Maternity Benefit Act – 1961
- The Medical Termination of Pregnancy Act – 1971
- The Child Marriage Restraint Act – 1976 (amended)
- Indecent Representation of Women (Prohibition) Act – 1986
- The Immoral Traffic (Prevention) Act – 1986
- Amendments to criminal laws – 1983
- Family courts
- Commission of Sati (Prevention) Act – 1987
- Pre-natal Diagnostic Techniques Act - 1992
- The National Commission of Women Act – 1990

### **Personal Laws**

The four major religious communities, Hindu, Muslim, Christian and Parsi have their respective religious laws in matters of marriage, divorce, succession, adoption, guardianship and maintenance. Final personal laws have been extensively reformed in order to give equal legal rights to Hindu women. The Parsi and Christian laws have been amended but Muslim husbands have absolute, unlimited rights to dissolve a marriage at will by the practice of triple Talaq. This practice is confined only to Indian Muslims.

### **Adoption**

The Christian and Muslim laws do not recognise adoption. The Parsis recognise it only for a very limited purpose. With the passing of the Hindu Adoption

and Maintenance Act 1956, a Hindu can adopt either a son or daughter. Wife's consent is needed for the husband to adopt a child. A woman can adopt even when unmarried, widowed or divorced. Similar right is conferred on a married woman if her husband has renounced the world, has ceased to be a Hindu or has been declared by a court to be of unsound mind.

### **Guardianship**

Three different legal systems are prevalent in India – Hindu Law, Muslim Law and the Guardian and Wards Act 1980 (Minor is till 18 years). Under the Hindu Minority and Guardianship Act 1956 the natural guardian for both boys and unmarried girls is first the father and after him the mother.

Under Muslim Laws the father is the sole guardian of his children. The mother has the prime right to custody of minor children, minor girl till she attains puberty.

These laws can be explained to women under the broad classification of

#### **I Marriage related laws :**

- Child marriage
- Marriage by consent
- Illegal marriage
- Bigamy / Polygamy
- Divorce and maintenance

#### **II Laws pertaining to sexual and physical violence**

##### **A) Sexual abuse**

- Rape
- Molestation
- Eve-teasing
- Indecent representation of women

##### **B) Physical violence**

- Wife beating
- Dowry (Harassment and Death)
- Sex determination, female foeticide and female infanticide



### **III Labour and property laws**

- Equal remuneration for equal work
- Maternity benefit
- Inheritance

### **Constitutional guarantees and safeguards**

The Constitution is the fundamental law in India. It came into force on the 26<sup>th</sup> January 1950 and is a written document. All the various organs of the state – the legislative, the executive and the judiciary, owe their origin to the Constitution, they derive their authority from it and discharge their responsibilities within the framework provided by it.

The Indian Constitution provides that “The State shall not deny to any person equality before the law”.

- Article 150 – It is elaborated that the “State shall not discriminate against any citizen on ground of sex along with any other grounds”.
- Article 15 (3) empowers the state to make special provision for women
- Article 16 – Provides equality of opportunity
- Article 39 – Ensures right to an adequate means of livelihood for both men and women; equal pay for equal work, health and strength of workers.
- Article 42 – Directs just and humane conditions of work and maternity relief.
- Article 44 – Endeavours to secure of uniform civil code for all citizens – Hindu, Muslim, Christian, Parsi.
- Article 51(A) – Imposes a fundamental duty on every citizen.
- Article 325 and 326 – Gives equal rights and responsibilities for electing and participating in Government.

73<sup>rd</sup> and 74<sup>th</sup> amendments in the Constitution to provide reservation of seats for women in panchayats and municipalities.

### **Provisions under Indian Penal Code**

- Section 125 - The wife can file a suit against her husband if the husband fail to maintain her.

- Section 375 - The punishment for rape, imprisonment for a term not less than 7 to 10 years.
- Section 376 - The definition of rape
- Section 35a-36a - Kidnapping of women and children is punishable.  
The offence is cognizable, non-bailable, non-compoundable and triable by a first class magistrate.  
The punishment for imprisonment for up to 7 years and fine.
- Section 363-373 - Clarifies as to what constitute kidnapping and abduction.
- Section 302/304 - Clarifies the meaning and punishment relating to homicide for dowry, dowry deaths, or their attempts.
- Section 304B - Death of women within 7 years of her marriage shall be deemed to have been caused by any demand for dowry.  
- Punishable not less than 7 years but may also extend to imprisonment for life or even a death sentence.
- Section 306 - Any person who commits suicide, whosoever abets the commission of such suicide is punishable with imprisonment up to 10 years and also fine.  
- The offence is cognizable, non-bailable, non-compoundable and triable by sessions court.
- Section 312 to 314 - A person causing miscarriage be punished with imprisonment which may extend up to 3 years with fine or both.
- Section 494 - Bigamy is an offence, punishable with imprisonment for 7 years with fine.
- Section 497 - A person who commits adultery will be imprisoned for 5 years or with fine or both.
- Section 498A - FIR can be lodged at any police station or women cell for torture, both mental and physical by the husband or in-laws.

- The offence is cognizable, non-bailable, non-compoundable
- The punishment is imprisonment up to 10 years and also fine.
- Section 366B - Importation of girl up to 21 years of age from foreign country, punishment is upto 10 years and also fine.
- Section 354 - Deals with outraging modesty of women.
- Section 509 - Insult of modesty of a woman (Sexual harassment). Punishable with 10 years of imprisonment.

### **Need for legal literacy**

The human rights of women are violated at societal and family level. They are more deprived of their counterparts. India relied heavily on legislations to bring about gender equality. Although judicial activism is fundamental to social change, the letter of the law cannot change the mindset of the people. Education and awareness and reconditioning of the people's heart and minds are necessary for mutation in social morality.

Ignorance of the law is no excuse, is an adage that is widely proclaimed by activists' / citizens' rights groups the world over.

### **What is legal literacy?**

Legal literacy is a process that seeks to empower people through inculcating in them an understanding of the various laws and using this knowledge when rights are violated, by guiding someone who is affected, filing a police complaint for eg. cases of dowry, molestation etc.

It is to the credit of the various women's groups who have been in the forefront of raising the consciousness of an otherwise indifferent and apathetic society. In spite of campaigns of such groups, there is a need for legal literacy.

- Knowledge of the law (What it can do and cannot do) and its' limits will equip an individual to tackle situations better. It will also make women aware when rights are violated / when rights are infringed and enable her to seek redressed and support according to the situation.
- Legal literacy should be more than a mere information package.
- It should aim at '3A's – awareness, attitudinal change and action / activism orientation.



- Legal literacy to be facilitated through the use of brainstorming sessions, role play, street theatres, use of case illustrations.
- People need to be equally aware of rights as well as duties, which are enshrined in the Constitution of India.
- Networking / interacting with voluntary / consumer / women's activists / civic/ residential association and other such groups by the various Government / NGOs with regard to incorporating a module of legal literacy along with other programmes.
- Legal literacy should be a continuous and permanent process of dissemination of knowledge of legal rights, the various changes in laws, the redressal mechanisms, whom the affected parties can approach i.e. the family court / all women police stations / women's organizations.
- In the era of globalization and privatisation in the midst of the IT boom, it will be worthwhile to explore the use of the internet in a very big way. It will help if the legal literacy programmes are also in the websites, which will be of immense value to activists.

At present legal literacy camps are being conducted through its' various State Boards by providing funds. The actual implementation is done by the Family Counselling Centres (FCC's). There are 39 FCC's of the CSWB in Tamil Nadu. The objectives of the legal literacy camps are to;

- create legal awareness among people and also to provide information to the members of society especially the women in the most understandable language,
- update the knowledge of the masses, rights and liabilities arising out of separation of enforcement of different acts,
- provide information on various supportive programmes of Governmental and non Governmental sectors in availing of these rights of legal and women's cells at police stations and counselling centers and
- create a supportive environment at the community level and within family units to enable women to get a better deal.

### **Suggested themes for legal literacy**

- I. Situational analysis of women in India
- II. Constitutional provisions safeguarding the rights of women.
- III. Legislations affecting rights of women. – i.e

- a) Property laws – inheritance, gifts
- b) Personal laws – maintenance, divorce
- c) Criminal laws – dowry, harassment, rape, kidnapping
- d) Laws relating to social problems of child marriage, sati
- IV. Interaction with law enforcement agencies
  - a) Crimes against women cells
  - b) Procedures of lodging FIR
  - c) Relevant information of arrest, bail, search
  - d) Litigation and its implications
  - e) Working towards effective implementation of laws to ensure women's rights
- V. Support systems
  - a) Legal aid
  - b) Voluntary action bureaus
  - c) Family counseling centres
  - d) Family courts
  - e) VO

### **Strategies in Implementation**

Create a pool of trained personnel / paralegals from amongst its' various programmes and community – based network of the voluntary organizations in the implementation of the programmes.

There need to be a transparency in its implementation.

Participatory approach will pay great dividends in the long run.

Collaborating with research and educational institutions through their field studies in education, criminology, psychology, sociology and gender studies will facilitate an inter disciplinary, multi-pronged approach in implementation and dissemination of legal literacy and related programmes.

Working with the mass media like doordarshan, All India Radio as well as private channels in regularly conducting live legal education programmes, like chat-shows, panel discussions, involving voluntary organisation that are successfully implementing such programmes.

- Launching a public forum in regional and local areas on the lines of initiatives which would encourage the public to take an interest in legal issues.
- Working with education department at all levels to include legal literacy as a course from the primary school level.

## **Conclusion**

The discovery of new principles and the creative application of old principles is the only way for the judiciary to keep pace with the vast social changes taking place outside the courts and to contribute to these changes.

Thus women are agents of change and not victims of change. The United Nations has realized that the role and status of women are central to changes in population and development of society. Law is an effective instrument to bring social change so as to make it suitable to the changing needs of people in society.

In conclusion, it can be said that inspite of the vast development agenda of our Government, there are some gaps which requires further attention to meet the real goals of women's equality, empowerment, particularly in the core sectors of health, education and legal literacy.

## **References :**

1. Janaki, V., 2003. "Need for Legal Literacy and Role of the CSWB", in Social Welfare, Vol. 50, 5-6, Pp. 43-46.
2. Deshmukh, D., 2003. "The Legal Status of Women and Children in India", in Social Welfare, 50, 5-6, Pp. 41-42.
3. UmaDevi, 2003. "Women , Law and Social Change", in Social Welfare, 50, 2, Pp. 35-39.
4. Mor, D.P.S., 2002. "Legislations and Women Empowerment", in Social Welfare, 49, 4, Pp. 32-37.
5. Begum, S.M., 2002. "Trends in Women's Rights and Development", in Social Welfare, 49, 5, Pp. 23-28.

## Questions

### Part A

10 x 1 = 10

Circle the correct Answer

1. The year of Hindu Marriage Act is  
a) 1956    b) 1955    c) 1954    d) 1953    Ans : b
2. The laws do not recognise adoption are  
a) Christian & Muslim laws    b) Christian & Hindu laws  
c) Hindu & Muslim laws    d) Parsis & Hindus laws    Ans : a
3. The individual is minor till ----- years  
a) 16    b) 17    c) 18    d) 19    Ans : c
4. Constitution came into force on  
a) 26<sup>th</sup> January 1947    b) 26<sup>th</sup> January 1948  
c) 26<sup>th</sup> January 1949    d) 26<sup>th</sup> January 1950    Ans : d
5. Amendments in the constitution that are to provide reservation of seats for women.  
a) 72<sup>nd</sup> & 73<sup>rd</sup>    b) 73<sup>rd</sup> & 74<sup>th</sup>    c) 74<sup>th</sup> & 75<sup>th</sup>    d) 75<sup>th</sup> & 76<sup>th</sup>    Ans : b
6. The section that deals with sexual harassment is  
a) 503    b) 312    c) 354    d) 509    Ans : d
7. The number of FCCS in Tamilnadu are  
a) 37    b) 38    c) 39    d) 40    Ans : c
8. In the year 1987, the enactment of ----- occurred  
a) Commission of Sati (Prevention) Act  
b) The national Commission of women Act  
c) The Child Marriage Restraint Act  
d) Hindu Succession Act    Ans : a
9. Articles 16 provides  
a) Equality of opportunity  
b) Fundamental duty on every citizens  
c) Equal rights  
d) Equal pay for equal work    Ans : a



10. The Dowry Prohibition Act 1961 was amended in  
a) 1982      b) 1983      c) 1984      d) 1985

Ans : c

**Part B**

**Answer any five questions**

**5x2=10**

**Answer should not exceed one or two sentences**

1. What are the aspects dealt under Marriage laws?
2. Expand 3 'AS related to legal literacy
3. Write a short note on adoption
4. Enumerate the factors contribute to the gender inequality
5. What are personal laws?

**Part C**

**Answer any five questions**

**5 x 4 = 20**

**Answer should not exceed one page**

1. Enlist the laws (with year) related to women
2. Write the broad classification of laws related to women
3. Give an account on constitutional guarantees and safeguards
4. What are the provisions under Indian Penal Code?
5. Enlist the needs for legal literacy

**Part D**

**Answer any three questions**

**3 x 20 = 60**

**Answer should not exceed six pages or 1200 words**

1. Discuss in detail how gender equality can be promoted in India.
2. Write in detail about the kinds of violence women face and the measures available to protect women.
3. How would you literate people about legal aspects? Suggest themes for legal literacy.
4. Discuss "the legal safeguard measures for women".

## Women and Political Participation

\* Dr. Velmayil Kumaarasamy

11 Women Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. Empowerment as a concept was introduced at the International Women's Conference in 1985 at Nairobi. The conference defined empowerment as a redistribution of social power and control of resources in favour of women. The programme of action 1992 has comprehensively given the following parameters of empowerment of women.

Enhance self-esteem and self-confidence in women.

2 Build a positive image of women by recognizing their contribution to the society and economy.

Develop in their ability to think critically,

Foster decision making and action through collective process.

Enable women to make choices in areas like education, employment and health.

Provide information, knowledge and skill for economic independence.

Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation on an equal footing in all areas (Devadas, 2001).

Empowerment gives women the capacity to influence decision-making process. This implies political participation which includes right to vote, contest, campaign, party membership and representation in political offices at all levels and effectively influence decisions thereby leading to political empowerment.

The movement of empowerment of women as a part of major civilization transformation has been one of the significant social and political developments of

---

\* Reader, Department of Extension Education, Avinashilingam Deemed University, Coimbatore - 43

the closing decades of the twentieth century. Empowerment of weaker sections goes back to the constitutional provisions, which provide for developmental and protective safeguards for scheduled castes, scheduled tribes and other backward classes.

Women have played a very significant role in the history of India since ancient times. There had been rulers, women salesman, women saints and reformers, women writers and artists, queens, princesses and courtesans. This is all the more remarkable considering the many restraints under which Indian women had to work, particularly during the medieval times to the early decades of the past.

The rural women have to reap the full advantage of the opportunities now given to participate in rural affairs through the medium of panchayat raj institutions. A woman by nature, is an honest person and perfect in balancing the family budget. This quality could usefully be employed in managing the financial resource of the panchayat raj institutions.

Today panchayat raj institutions are basically concerned with overall development of village community and empowerment of the rural people as a whole rather than decisions taken by a select group of people. Women's entry into the rural political system would ensure changes in the political systems of the village, the perception of the role of women and develop grass roots leadership among women.

'Politics' is often defined in very narrow terms as the electoral participation in a democracy. The varied activities that are performed by a person in an elected position or as a part of the voters duty are defined as political participation (Raj Kumar, 2000). The political status of women can be defined as the degree of equality and freedom enjoyed by them in the shaping and sharing of power and in the value given by society to this role of women, though half of them in the country, hardly think of political participation, political problems, political climate and climax. They are wedded to routine simple of way of living.

The political empowerment of women is crucial not only for the development of women themselves but the availability of their creative potential is socially important and without it the country cannot hope for any sustainable development. The political empowerment of women and weaker sections demands that they must be able to



think to act according to their conscience. Education and training being the sources from which they can access knowledge and understanding, the government may provide functional literacy to the illiterate elected women members of the panchayats after their election (Siva Subramaniam, 2002).

Political participation of women is necessary not only for their development and improving their status, but also for their mass participation in the national development. Political empowerment leads to realize their creative potential and make them economically independent. Therefore there is a need to create political consciousness among women and motivate them to actively participate in the democratic process. Entry into political process will constitute the first step for their empowerment. Once they are politically empowered they will realize themselves as full equal citizens and play their role in changing the political structure in their favour.

### **73<sup>rd</sup> Amendment Act and 1/3 Reservation**

According to the Constitution (Seventy-Third Amendment) Act, 1992, an act, further to amend the Constitution of India, be it enacted by Parliament in the Forty-third year of the Republic of India as follows:-

#### **Short title and commencement**

1. (1) This Act may be called the Constitution (Seventy-third Amendment) Act, 1992.
1. (1) It shall come into force on such date as the Central Government may, by notification in the Office Gazette, appoint.

#### **Insertion of new Part IX**

2. After Part VIII of the Constitution, the following Part shall be inserted, namely :-

### **Part IX The Panchayats**

#### **Definitions**

243. In this Part, unless the context otherwise, requires:-

- (a) "district" means district in a State;



- (b) "Gram Sabha" means a body consisting of persons registered in the electoral rolls relating to a village comprised within the area of Panchayat at the village level;
- (c) "intermediate level" means a level between the village and district levels specified by the Governor of a State by public notification to be the intermediate level for the purposes of this Part;
- (d) "Panchayat" means an institution (by whatever name called) of self-government constituted under article 243B, for the rural areas;
- (e) "Panchayat area" means the territorial area of a Panchayat;
- (f) "Population" means the population as ascertained at the last preceding census of which the relevant figures have been published;
- (g) "Village" means a village specified by the Governor by public notification to be a village for the purpose of this Part and includes a group of villages so specified.

### **Gramsabha**

243A. A. Gram Sabha may exercise such powers and perform such functions at the village level as the Legislature of a State may by law, provide.

### **Constitution of Panchayats**

243B.

- (1) There shall be constituted in every State, Panchayats at the village, intermediate and district levels in accordance with the provisions of this Part.
- (2) Notwithstanding anything in clause (1), Panchayats at the intermediate level may not be constituted in a State having a population not exceeding twenty lakhs.

### **Composition of Panchayats**

243C.

- (1) Subject to the provisions of this Part, the Legislature of a State may, by law, make provisions with respect to the composition of Panchayats; Provided that the ratio between the population of the territorial area of a Panchayat at any level and the number of seats in such Panchayat to be filled by election shall, so far as practicable, be the same throughout the State.

- al  
e  
s  
e
- (2) All the seats in a Panchayat shall be filled by persons chosen by direct election from territorial constituencies in the Panchayat area and ; for this purpose, each panchayat area shall be divided into territorial constituencies in such manner that the ratio between the population of each constituency and the number of seats allotted to it shall, so far as practicable, be the same throughout the Panchayat area.
- (3) The Legislature of a State may, by law, provide for the representation -
- (a) Of the Chairpersons of the Panchayats at the village level in the Panchayats at the intermediate level or in the case of a State not having Panchayats at the intermediate level, in the Panchayats at the district level;
- (b) Of the Chairpersons of the panchayats at the intermediate level in the Panchayats at the district level;
- (c) Of the members of the House of the people and the members of the Legislative Assembly of the State representing constituencies which comprise wholly or partly a Panchayat area at a level other than the village level, in such Panchayat;
- (d) Of the members of the Council of States and the members of the Legislative Council of the State, where they are registered as electors within -
- (i) a Panchayat area at the intermediate level, in Panchayat at the intermediate level;
- (ii) a Panchayat area at the district level, in Panchayat at the district level.
- (4) The Chairperson of a panchayat and other members of a Panchayat whether or not chosen by direct election from territorial constituencies in the Panchayat areas shall have the right to vote in the meeting of the Panchayats.
- (5) The chairperson of -
- (a) a Panchayat at the village level shall be elected in such manner as the Legislature of a State may, by law, provide; and
- (b) a Panchayat at the intermediate level or district level shall be elected by, and from amongst, the elected members thereof.

## Reservation of Seats

243D.

(1) Seats shall be reserved for –

- (a) the Secheduled Castes; and
- (b) the Scheduled Tribes.

In every Panchayat and the number of seats so reserved shall bear, as nearly as may be, the same proportion to the total number of seats may be filled by direct election in that Panchayat as the population of the Scheduled Castes in that panchayat area or of the Scheduled Tribes in that Panchayat area bears to the total population of that area and such seats may be allotted by rotation to different constituencies in a Panchayat.

- (2) Not less than one-third of the total number of seats reserved under clause (1) shall be reserved for women belonging to the Scheduled Castes or as the case may be, the Scheduled Tribes.
- (3) Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Panchayat shall be reserved for women and such seats may be allotted by rotation to different constituencies in a Panchayat.
- (4) The offices of the Chairpersons in the Panchayats at the village or any other level shall be reserved for the Scheduled Castes, the Scheduled Tribes and women in such manner as the Legislature of a State may, by law, provide:

Provided that the number of offices of Chairpersons reserved for the Scheduled Castes and the Scheduled Tribes in the Panchayats at each level in any State shall bear, as nearly as may be, the same proportion to the total number of such offices in the Panchayats at each level as the population of the Scheduled Castes in the State or of the Scheduled Tribes in the State bears to the total population of the State :

Provided further that not less than one-third of the total number of offices of Chairpersons in the Panchayats at each level shall be reserved for women :



Provided also that the number of offices reserved under this clause shall be allotted by rotation to different Panchayats at each level.

- (5) The reservation of seats under clauses (1) and (2) and the reservation of offices of Chairpersons (other than the reservation for women) under clause (4) shall cease to have effect on the expiration of the period specified in article 334.
- (6) Nothing in this Part shall prevent the Legislature of a State from making any provision for reservation of seats in any Panchayat or offices of Chairpersons in the Panchayats at any level in favour of backward class of citizens.

### **Duration of Panchayats**

243E.

- (1) Every panchayat, unless sooner dissolved under any law for the time being in force, shall continue for five years from the date appointed for its first meeting and no longer.
- (2) No amendment, of any law for the time being in force shall have the effect of causing dissolution of a Panchayat at any level, which is functioning immediately before such amendment, till the expiration of its duration specified in clause (1).
- (3) An election to constitute a Panchayat shall be completed -
- (a) Before the expiry of its duration specified in clause (1):
  - (b) Before the expiration of a period of six months from the date of its dissolution:
- Provided that where the remainder of the period for which the dissolved Panchayat would have continued is less than six months, it shall not be necessary to hold any election under this clause for constituting the Panchayat for such period.
- (4) A Panchayat constituted upon the dissolution of a Panchayat before the expiration of its duration shall continue only for the remainder of the period for which the dissolved Panchayat would have continued under clause (1) had it not been so dissolved.



## **Disqualifications for membership**

243F.

- (1) A person shall be disqualified for being chosen as, and for being, a member of a Panchayat –
  - (a) if he is so disqualified by or under any law for the time being in force for the purpose of elections to the Legislature of the State concerned :  
Provided that no person shall be disqualified on the ground that he is less than twenty-five years of age, if he has attained the age of twenty-one years;
  - (b) if he is so disqualified by or under any law made by the Legislature of the State.
- (2) If any question arises as to whether a member of a Panchayat has become subject to any of the disqualifications mentioned in clause (1) the question shall be referred for the decision of such authority and in such manner as the Legislature of a State may, by law, provide.

## **Powers, authority and responsibilities of Panchayats**

- 243G. Subject to the provisions of this Constitution, the Legislature of a State may, by law, endow the Panchayats with such powers and authority as may be necessary to enable them to function as institutions of self-government and such law may contain provisions for the devolution of powers and responsibilities upon Panchayats at the appropriate level, subject to such conditions as may be specified therein, with respect to-
- (a) the preparation of plans for economic development and social justice;
  - (b) the implementation of schemes for economic development and social justice as may be entrusted to them including those in relation to the matters listed in the Eleventh Schedule.

## **Powers to impose taxes by and funds of the Panchayats**

243 (H) The Legislature of a State may, by law.-

- (a) authorise a Panchayat to levy, collect and appropriate such taxes, duties, tolls and fees in accordance with such procedure and subject to such limits;

- (b) assign to a Panchayat such taxes, duties, tolls and fees levied and collected by the State Government for such purposes and subject to such conditions and limits;
- (c) provide for making such grants-in-aid to the Panchayats from the Consolidated Fund of the State; and
- (d) provide for constitution of such Funds for crediting all moneys received, respectively, by or on behalf of the Panchayats and also for the withdrawal of such moneys there from as may be specified in the law.

### **Constitution of Finance Commission to review financial position**

243.I.

- (1) The Governor of State shall, as soon as may be within one year from the commencement of the Constitution (Seventy-third Amendment) Act, 1992, and thereafter at the expiration of every fifth year, constitute a Finance Commission to review the financial position of the Panchayats and to make recommendations to the Governor as to –
  - (a) the principles which should govern –
    - (i) the distribution between the State and the Panchayats of the net proceeds of the taxes, duties, tolls and fees leviable by the State, which may be divided between them under this Part and the allocation between the Panchayats at all levels of their respective shares of such proceeds;
    - (ii) the determination of the taxes, duties, tolls and fees which may be assigned to, or appropriated by, the Panchayats;
    - (iii) the grants-in-aid to the Panchayats from the Consolidated Fund of the State;
  - (b) the measures needed to improve the financial position of the Panchayats ;
  - (c) any other matter referred to the Finance Commission by the Governor in the interests of sound finance of the Panchayats.
- (2) The Legislature of a State may, by law, provide for the composition of the Commission, the qualifications which shall be requisite for appointment as members thereof and the manner in which they shall be selected.

- (3) The Commission shall determine their procedure and shall have such powers in the performance of their functions as the Legislature of the State may, by law, confer on them.
- (4) The Governor shall cause every recommendation made by the Commission under this article together with an explanatory memorandum as to the action to be taken thereon to be laid before the Legislature of the State.

### **Audit of accounts of Panchayats**

243J. The Legislature of a State may, by law, make provisions with respect to the maintenance of accounts by the panchayats and the auditing of such accounts.

### **Elections to the Panchayats**

243K.

- (1) The superintendence, direction and control of the preparation of electoral rolls for, and the conduct of, all elections to the Panchayats shall be vested in a State Election Commission consisting of a State Election Commissioner to be appointed by the Governor.
- (2) Subject to the provisions of any law made by the Legislature of a State, the conditions of service and return of office of the State Election Commissioner shall be such as the Governor may by rule determine :  
Provided that the State Election Commissioner shall not be removed from his office except in like manner and on the like grounds as a Judge of a High Court and the conditions of service of the State Election Commissioner shall not be varied to his disadvantage after his appointment.
- (3) The Governor of a State shall, when so requested by the State Election Commission, make available to the State Election Commission such staff as may be necessary for the discharge of the functions conferred on the State Election Commission by clause (1).
- (4) Subject to the provisions of this Constitution the Legislature of a State may, by law, make provision with respect to all matters relating to, or in connection with, elections to the Panchayats.



### **Application to union territories**

243L. The provisions of this Part shall apply to the Union territories and shall, in their application to a Union territory, have effect as if the references to the Governor of a State were references to the Administrator of the Union territory appointed under article 239 and references to the Legislature or the Legislative Assembly of a State were references, in relation to a Union territory having a Legislative Assembly, to that Legislative Assembly :

Provided that the President may, by public notification, direct that the provisions of this part shall apply to any Union territory or part thereof subject to such exceptions and modifications as he may specify in the notification.

### **Part not to apply to certain areas**

243M.

- (1) Nothing in this Part shall apply to the Scheduled Areas referred to in clause (1), and the tribal areas referred to in clause (2), of article 244.
- (2) Nothing in this Part shall apply to –
  - (a) the States of Nagaland, Meghalaya and Mizoram;
  - (b) the hill areas in the State of Manipur for which District Councils exist under any law for the time being in force.
- (3) Nothing in this part-
  - (a) relating to Panchayats at the district level shall apply to the hill areas of the District of Darjeeling in the State of West Bengal for which Darjeeling Gorkha Hill Council exists under any law for the time being in force;
  - (b) shall be construed to affect the functions and powers of the Darjeeling Gorkha Hill Council constituted under such law.
- (4) Notwithstanding anything in this Constitution -
  - (a) the Legislature of a State referred to in sub-clause (a) of clause (2) may, by law, extend this Part to that State, except the areas, if any, referred to in clause (1), if the Legislative Assembly of that State passes a resolution to that effect by a majority of the total membership of that House and by a



majority of not less than two-thirds of the members of that House present and voting;

- (b) Parliament may, by law, extend the provisions of this Part to the Scheduled Areas and the tribal areas referred to in clause (1) subject to such exceptions and modifications as may be specified in such law, and no such law shall be deemed to be an amendment of this Constitution for the purposes of article 368.

### **Continuance of existing Laws and Panchayats**

243N. Notwithstanding anything in this Part, any provision of any law relating to Panchayats in force in a State immediately before the commencement of the Constitution (Seventy-third Amendment) Act, 1992, which is in consistent with the provisions of this Part, shall continue to be in force until amended or repealed by a competent Legislature or other competent authority or until the expiration of one year from such commencement, whichever is earlier;

Provided that all the Panchayats existing immediately before such commencement shall continue till the expiration of their duration, unless sooner dissolved by a resolution passed to that effect by the Legislative Assembly of that State or, in the case of a State having a Legislative Council, by each House of the Legislature of that State.

### **Bar to interference by courts in electoral matters**

243O. Notwithstanding anything in this Constitution-

- (a) the validity of any law relating to the delimitation of constituencies or the allotment of seats to such constituencies, made or purporting to be made under article 243K, shall not be called in question in any court;
- (b) no election to any Panchayat shall be called in question except by an election petition presented to such authority and in such manner as is provided for by or under any law made by the Legislature of a State.

### **Amendment of article 280**

- 3. In clause (3) of article 280 of the Constitution after sub-clause

nt (b) the following sub-clause shall be inserted, namely :-

d “(bb) the measures needed to augment the Consolidated Fund of a State to  
h supplement the resources of the Panchayats in the State on the basis of the  
o recommendations made by the Finance Commission of the State”.

### 3 **Addition of Eleventh Schedule**

4. After the Tenth Schedule to the Constitution, the following Schedule shall be added, namely :-

#### **“ELEVENTH SCHEDULE (Article 243G)**

1. Agriculture, including agricultural extension.
2. Land improvement, implementation of land reforms, land consolidation and soil conservation.
3. Minor irrigation, water management and watershed development.
4. Animal husbandry, dairying and poultry.
5. Fisheries.
6. Social forestry and farm forestry.
7. Minor forest produce.
8. Small scale industries, including food processing industries.
9. Khadi, village and cottage industries.
10. Rural housing.
11. Drinking water.
12. Fuel and fodder.
13. Roads, culverts, bridges, ferries, waterways and other means of communication.
14. Rural electrification, including distribution of electricity.
15. Non-conventional energy sources.

16. Poverty alleviation programme.
17. Education including primary and secondary schools.
18. Technical training and vocational education.
19. Adult and non-formal education.
20. Libraries
21. Cultural activities.
22. Markets and fairs
23. Health and sanitation, including hospitals, primary health centers and dispensaries.
24. Family welfare
25. Women and child development.
26. Social welfare including welfare of the handicapped and mentally retarded.
27. Welfare of the weaker sections, and in particular of the Scheduled Castes and the Scheduled Tribes.
28. Public distribution system.
29. Maintenance of community assets.

**K.L. MOHANPURIA**

Secy. to the Government of India.

## Performance Appraised

A study was conducted by Kanura Sankari and Velmayil (2005) on "Participatory Profile of the Rural Women in Local Governance in Coimbatore District".

As per the newly enacted panchayat act, Panchayats at three different levels viz., district level, panchayat union at the panchayat development block level and the village panchayat at the grass root level, were formed in this district in October, 2001.

There are 1765 women elects to local bodies at village level in Coimbatore district. They included 151 village panchayat presidents and 1110 village panchayat ward members. Of these women, 1/3 of the village presidents (50) were selected for the study. In addition a little less than 1/7<sup>th</sup> of the women ward members (150) were also selected as the sample for the study. Totally there were 200 rural women elects surveyed.

There were three categories of the women elects in the study-those elected in 1996, in 2001 and both in 1996 and 2001. A 10 percent sample (five presidents and 15 councillors) were studied in 2005 as a follow up of the research.

A detailed schedule was prepared for the collection of required information from the respondents. The schedule included details regarding the socio-economic profile of the respondents, details of election, their knowledge on 73<sup>rd</sup> amendment and local bodies and the functions and functionalism of women in the elected bodies, the problems they faced and the suggestions of the respondents for future course of action.

The required data were collected from the samples twice-first in 2002, to understand the functioning of the selected samples in local bodies and the second in 2005 to update the data regarding the contributions of the samples to the local governance.



## Participation in Local Governance

Majority of the women presidents and the councillors were found to be unaware of the 73<sup>rd</sup> Amendment in all the three categories. More than 50 per cent of the presidents and councillors in all the three categories had 'no idea' about the Eleventh schedule which gives 29 items to be taken care of by the panchayats.

One third reservation for women, equal power, gram sabha and three tier system and taking care of the basic needs of the villages, were the essential features of the 73<sup>rd</sup> Amendment as per the views of the women elects in all the three categories.

Nineteen items were listed by some of the women elects. Majority had 'no idea' about the items. They were found to be more ignorant than knowledgeable, requiring more intensive training on these items for better functioning.

Majority in all the three categories could list the sources of income for their panchayats. House tax, water tax, land tax, funds from the government, M.L.As and M.Ps., business tax, vehicle tax, public contribution and leasing of dam for fishing were the sources of income for the panchayats.

The schemes implemented by the panchayats included water supply, laying roads, providing street lights, formation of Self Help Groups, implementing programmes such as Namakku Name Thittam, Anna Marumalarchi Thittam, Indira Awas Yozana, Marriage Scheme and Swarna Jayanthi Gram Swarozgar Yojana.

The interviewed presidents and councillors in 2005 could express better understanding and awareness on the significance of panchayats – the amendments, reservation, 29 items, sources of income and schemes implemented for the uplift of the rural masses.

## Constraints and Suggestions

The constraints and suggestions of the respondents are highlighted in Table 01.

Table 01. CONSTRAINTS AND SUGGESTIONS\*

S.No.	Details	Elected in 1996		Elected in 2001		Elected in 1996 and 2001	
		Presidents N : 15	Concullors N : 45	Presidents N : 15	Concullors N : 45	Presidents N : 20	Concullors N : 60
a.	<b>Constraints</b>						
	1. Lack of funds	12	37	14	41	18	53
	2. Lack of training	10	29	12	36	15	44
	3. Interference of political parties	07	21	08	25	12	34
	4. Male dominance	05	16	04	14	08	22
	5. Lack of co-operation among female members	02	06	03	08	06	15
	6. Discouragement by high caste people	02	07	02	08	04	10
b.	<b>Suggestions</b>						
	1. More reservation for women	10	32	10	28	12	35
	2. Increased allocation of funds for local bodies	08	22	12	34	14	40
	3. Independent power to take decisions	06	19	07	20	10	28
	4. Intensive training on panchayat	05	14	08	23	08	22

\* Multiple response

Lack of funds and training, interference of the political parties, male dominance and lack of co-operation among female members in the panchayats were the major constraints expressed by these women elects in all the three categories. Discouragement by high caste people was a major constraint faced by the women elects belonging to scheduled castes / tribes.

Though there were some solutions found for the problems by the women elects, the issues concerning lack of funds, male dominance and interference remain unsolved till 2005 which need to be solved for the smooth functioning of the panchayats in future.

More reservation for women, increased allocation of funds for local bodies, independent power to take decisions on their own and intensive training on

panchayats were the suggestions given by the presidents and the councillors in general.

## CONCLUSION

'Panchayat' administration at the grass roots is not new to us. The traditional panchayat set up has been undergoing changes starting from the Mughal period, then British and now the modern concept has emerged with the constitutional implementation of the local body acts. We have at present the emergence of women to participate in local body elections and take up leadership in the administration. Though they were new to the system, their participatory profile seems to be better. If given appropriate training and decision making powers, no doubt, they will emerge as successful leaders and efficient administrators in future.

*Figure 01 suggests the same*

### TO MEET THE NEEDS OF THE RURAL WOMEN ELECTS.....

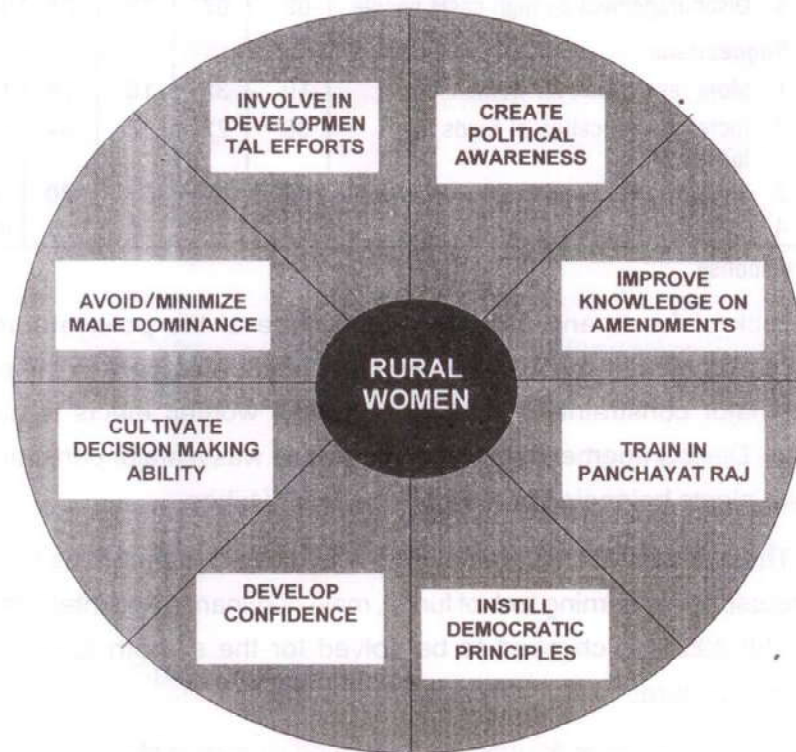


FIGURE 01

References:

1. Devadas, R.P., 2001. The importance of Gram Sabhas, Paper presented at the Zonal Conference on Gram Sabhas, Kerala Institute of Local Administration, Trissur, P.1.
2. Government of India, 1993. Reprinted by Rajiv Gandhi Foundation, New Delhi.
3. karunasankari, K., and Velmayil, K., 2005. Participatory profile of the Rural Women in local governance in Coimbatore district, A dissertation submitted to the Avinahsilingam Institute for Home Science and Higher Education for Women for the award of M.Phil degree, Coimbatore – 43
4. Rajkumar, 2000. Women and equality, Anmol Publication Pvt. Ltd., New Delhi.
5. Sivasubramaniam, 2002. Empowerment of women and Marginalised Groups in Panchayats, Kurukshetra, Vol.48, No.6, P.32.



## Model Question Paper

### Part A

**Circle the correct Answer**

**(10 x 1 = 10 marks)**

1. 'Gram Sabha' means a body consisting of persons registered in the electoral rolls relating to a  
a) village    b) town    c) city    d) district    **Ans : a**
2. 'Panchayat' means an institution (by whatever name called) of self government constituted under  
a) article 243A for the rural areas  
b) article 243B for the rural areas  
c) article 243C for the rural areas  
d) article 243D for the rural areas    **Ans : b**
3. "Panchayat area" means the territorial area of a  
a) district    b) union    c) panchayat    d) taluk    **Ans : c**
4. "Population" means the population as ascertained at the last preceding census of which the relevant figures have been  
a) planned    b) taken    c) registered    d) published    **Ans : d**
5. "Village" means a village specified by the Governor by  
a) public notification to be a village  
b) private notification to be a village  
c) recognition to be a village  
d) unofficial notification to be a village    **Ans : a**
6. Not less than one third of the total number of seats to be filled by direct election in every panchayat shall be reserved for the  
a) Scheduled castes    b) women  
c) Scheduled tribes    d) backward castes    **Ans : b**

7. Every panchayat, unless sooner dissolved under any law for the time being in force, shall continue for

- a) three years   b) four years   c) five years   d) two years

**Ans : c**

8. The Governor of State shall at the expiration of every fifth year, constitute a finance commission to review the

- a) financial position of the panchayats  
b) recommendations to the Governor  
c) financial position of the panchayats and to make recommendations to the Governor  
d) plans for the panchayats.

**Ans : c**

9. The superintendence, direction and control of the preparation of electoral rolls for and the conduct of all elections to the panchayats shall be vested in the

- a) State Election Commission  
b) Central Election Commission  
c) District Election Commission  
d) Union Election Commission

**Ans : a**

10. A Gram Sabha may exercise such powers and perform such functions at the

- a) state level as the legislature of a state  
b) district level as the legislature of a state  
c) block level as the legislature of a state  
d) village level as the legislature of a state

**Ans : d**

### **Part – B**

**Answer all Questions**

**(5x2= 10 marks)**

Answer should not exceed one or two sentences

1. What is women empowerment?
2. What is the need for political participation by women?
3. What is the significance of the constitution (Seventy third Amendment) Act, 1992?

4. What is eleventh schedule?
5. What is meant by a Panchayat?

**Part – C**

**Answer any five Questions**

**(5 x 4 = 20 marks)**

**Answer should not exceed one page**

1. Mention the parameters of the empowerment of women.
2. Write briefly on "Reservation of seats" in the 73<sup>rd</sup> Amendment Act.
3. How do elections to the Panchayats conducted as per the Amended Act.
4. Explain the composition of Panchayats.
5. Discuss the part not to apply to certain areas / not applicable to certain states in the Amendment.
6. List the major functions of a Panchayat related to agriculture and allied activities under the eleventh schedule.
7. Diagrammatically represent the suggestions to meet the needs of the elected women in local governance.

**Part – D**

**Answer any three Questions**

**(3 x 20 = 60 marks)**

**Answer should not exceed six pages or 1200 words**

1. Discuss the scope and need for political participation of women.
2. Explain the major findings of the study on the participatory profile of women in local governance.
3. List the items under the 'Eleventh Schedule'.
4. Give an account of the major features of the 73<sup>rd</sup> Amendment Act of the Government of India.



## Role of NGO in Upliftment of Women

\* Dr. C. Yegammai

Women should themselves exert pressure to get the due benefits for their welfare. They should unite to form voluntary organizations to help themselves and ultimately the nation. It was rightly stated in the National Plan of Action for Women that : "Women voluntary organizations are best suited for motivation in the field of health, family planning and nutrition. There is therefore, every need for creating a conducive climate, so that they can render the needed service effectively".

The women's voluntary organizations in the form of Mother's Club in the Republic of Korea have been quite useful in raising the status of women. By mid-1997, nearly 70,000 such clubs had been organized. The clubs provide opportunities for village women to get together to talk about health education of children and improvement of environment. The club helps in family planning, vaccination and treatment of emergency cases. The mother's club are a genuinely grass root community net work which owes little to outside administrators or planners. J.C. Abeede in his article on "Women Power in Korea" observes that mother's clubs are helping to change age old social attitudes towards women : He says, "The growth of women's club in Korea has coincided with considerable changes in social attitudes towards women. The trend is towards greater recognition of women contribution to the community, better communication between husband and wife, and more open discussion of family planning matter . . . it seems clear that the enhanced status of women and the growth of mother's club have gone hand-in-hand and are contributing significantly to the development of rural communities in Korea.

Such clubs should be set-up in other countries as well. These would help mobilize voluntary resources lying idle and if not used can be a source of destruction.

---

\* Reader, Department of Food Science and Nutrition, Avinashilingam Deemed University, Coimbatore - 43

In the developing countries like India, voluntary organizations are urban-based and serve the urban area. These organizations must create a strong base by setting up such clubs and diffuse information to them to be passed among the members of the community. This would bring about a socio-economic revolution and contribute substantially to modernization and development.

The women have shown a significant progress in ensuring their rights and privileges in social, economic, educational and administrative fields. In fact, in certain areas like expectation of life at birth, women have already proved to be better than the men at the same time. However, there is long way for Indian women to transverse before their achieve in the equality at par with men.

There is a proposal to reserve 33 per cent of the seats in legislative bodies from the women. 73<sup>rd</sup> and 74<sup>th</sup> Constitution Amendments have already provided for the reservation of females in rural and urban selected bodies. In the ultimate analysis, women themselves will have to be the most forceful agents for change and active participation in the development efforts. Consistent and persistent efforts are needed to liquidate the limitations still suffered by women to work shoulder to shoulder to improve the standard of living of the Indian masses. So that opportunities for living a richer and fruitful life would be available to both women and men.

At his stage a few lines from the poem titled Shobola, written by the great Bengali poet Rabindranath Tagore which embodied women's voice of protest maybe quoted :

“Why must you curtail her rights  
And keep women from conquering her own fate  
Oh Divine Ruler?  
Why should we stand forlorn by the way side  
With bowed heads.  
Waiting for our weary patient dreams.  
To be fulfilled on some  
Auspicious day?  
Must we always stay into vacant space?



Can we not choose for ourselves  
The paths to our fulfillments?

Yes, this is a right time for women to choose the path to fulfil their dreams and aspirations in the 21<sup>st</sup> century. At this juncture it can be said that women have just begun this journey . . . a journey for better survival or more freedom. The path is difficult to pave the way . . . but journey has certainly begun and is sure to achieve success.

Empowerment of women is one of the most important key factors for the welfare and development of any society. Of late, the government has also subscribed to the idea that without empowering women, the development of society is not possible in the right direction and at a desired pace. So, the government has started many Women Empowerment Programmes (WEP) at national as well as at state level.

Empowerment of women is a slow but continuous process. Women must come up to play their role in planning, decision-making and implementation. The scenario has been changing slowly in cities but the same has not been happening in rural areas and urban slums. For making WEPs successful at grass-root level, in rural areas and urban slums, where it is required the most positive discrimination is required.

One more very important fact, requiring the attention of NGOs and other implementing agencies for WEP's is that there are two big segments amongst the women. One segment is that which is aware of its rights but closes its eyes towards its duties. And another bigger segment of women is that which knows its duties without asking for its right and thus suffering silently. This gap has to be bridged. Unless and until a balance between rights and duties is struck, WEPs cannot be successful.

### **Suggestions to Strengthen Women Empowerment**

Women empowerment is not something which can be handed over to women. This is a process which involves sincerity, earnestness and capacity and capability on the part of both men and women. It is a challenging task in village Indian as even today, if a woman is to travel to her parent's house or go somewhere, she must be accompanied by some male members of the family. She cannot take



an independent decision. She feels even subordinate to her son. Let us discuss ways and means to improve the process of women empowerment.

### **1. Low status: Need of Research and Affirmative Action**

Most of the women in a family need inferior to male members of the family. From olden times, women act as workers and do not take part in decision-making. This attitude needs a change to make women as part and parcel of the family by carving out an important place for her. Swami Vivekananda repeatedly stressed the need for cultivating the faith in one self: "The ideal of faith in ourselves is of the greatest help to use. If faith in ourselves had been more extensively taught and practiced, I am sure a very large portion of the evils and miseries that we have would have vanished. Throughout the history of mankind, if any motive power has been more potent than another in the lives of all great men and women, it is that of faith in themselves. Born with the consciousness, that they were to be great they come great. Prof. V.C. Kulandaiswamy, Former Vice Chancellor, Indira Gandhi National Open University, New Delhi, delivered the convocation addresses at the Eleventh Convocation of the Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore. He said, "Women's studies should (therefore) concentrate on the nature of opportunities that now emerge for women to prepare themselves for playing an equal role – not necessarily identical role – with men in the affairs of the society. The research studies should consider the areas of disability, the handicaps, the impediments and the prejudices the women face and devise ways of educating and enabling men and women to remove them.

### **2. Low Morale: Need for Creating Positive Attitude**

At present women possess low morale which is a depressing situation where she does not get a sense of belongingness. We must develop positive attitude in her by enlightening her about her creative potential for contributing to the overall development of self, family and society. Dr. (Miss) A.S. Desai, Former Chairperson, University Grants Commission, delivered the Convocation Address at the annual convocation on the S.N.D.T. Women's University, Mumbai. She said,

“While education for women is a necessary condition for social development, it has to be accompanied by increasing levels of awareness with respect to the place of women in a patriarchal society, the means to change their position and role, as also to assure that women’s rights are seen as an important and major component of human rights.

All this leads us to consider the importance of empowerment of women achieved through both education and greater social awareness. No one, ever in history, has achieved rights without a struggle. Women have to unite across caste, class, ethnicity and religion, if change has to be brought. Political empowerment is now made possible for women at the local levels through the 73<sup>rd</sup> and 74<sup>th</sup> Amendments to the Constitution. It has brought a million women the opportunity to participate in decision-making at the village, block and district levels as also in the urban municipal corporations. Educated women have a major social obligation to participate in this great experiment, uniquely launched in our country by reserving one-third of the seats at this level. Expanding women’s education will serve no purpose if women do not participate in policy and decision-making.

### **3. Dependence upon Men since Childhood : Need of Independence from early Stages**

In Indian villages, girls remain dependent upon father, brother or cousin and this very feeling continues in their married life. We must give capacity building training to girls in schools in order to be independent. It does not tantamount to breaking the linkages of family rather it leads to strengthening the bond on an equal platform. Girls should learn to face life and its upheavals around them.

### **4. Attitude of Men towards Capability of Women: Need for Change**

Men have built an impression through observation that women are inferior and they cannot face emerging situations. This attitude has to be changed through positive examples from our country and abroad. Pictures of women doing all types of work need to be screened and shown to both men and women. Though, attitude is changing but it is slow and needs to be accelerated (Yogi).



Sri. K. Anbazhgan, Minister of Education, Government of Tamil Nadu, delivered the Convocation Address at the Eighth Convocation of Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University). He said, "Women's empowerment is a complex issue having many societal ramifications. It cannot be solved by women alone. Men also should understand the need for women's empowerment and support their cause. Women should learn to articulate their needs and rights in clear terms and work for them, without upsetting the domestic harmony and family life. They have to work tirelessly in their March towards their empowerment and a life with an identity of their own".

The great poet Bharathidasan had laid down categorically that until women became independent, the independence of the nation is meaningless. In the literature, we find several attempts to uphold the dignity of womanhood. Hence, women should use their education to recognize their status in life and to improve by taking up and exercising their rights by themselves. Education is a means of liberation for everyone. But it is more so for women.

• **5. Women Elected Representatives of PRIs give way to their Men Folk: Need of Leadership Training**

Women representatives in PRIs must be trained in the art and science of decision-making so that they are not influenced by extraneous factors. They should discuss with other women and take their opinion. But in most cases they exercise "proxy" power on behalf of men. In reality, women have never been able to get more than ten per cent seats in Parliament or other bodies of decision-making. It is hoped that 81<sup>st</sup> Constitutional Amendment when passed will give 33 per cent reservation of seats in Parliament and State legislatures. This will go a long way to have their say. We should be ashamed of ourselves that after more than half a century of freedom we have neither been able to clothe our women nor provide them something as basic as adequate number of toilets and shelter even in the capital city of Delhi.

**6. Lack of Interest and Enthusiasm; Need of Goal-orientation**

To make life worthwhile and fruitful, they must generate enthusiasm within themselves. Generation of enthusiasm will take place when they discover for themselves a goal and attach themselves to the Altar with a spirit of dedication,

du reverence and love. Once they have surrendered themselves to it, the ideal itself  
am will provide them with the inspiration and strength. Then nothing can hinder the  
y) progress of women's march towards the goal and the ideal. The love for the ideal  
a will overcome and vanquish all the hurdles. The ideal should be inspiring, it should  
d arouse the spring of activity in us. Thus, the discovering of the ideal is the secret of  
n generating in ourselves, dynamism and vitality in its fullness.

Dr. Ela R. Bhatt, Founder, Self-Employed Women's Association (SEWA):  
Ahmedabad said that: "Over a period of time, we realized that the right to vote was  
not enough for the poor and women. They wanted a voice and visibility. It took still  
more years for use to realize that this was not possible without access to and  
ownership of economic resources by these poor women. Coming out of their state  
of exploitation by men, society, and the State, the poor women wanted to enjoy  
what I now call second Freedom: Doosri Azadi.

### **7. No Forum to Exchange Ideas: Need for an All Women Forum**

Elected representatives of three tiers should meet once in three months.  
At present, elected representatives rarely meet at one platform to form opinion  
upon different activities being carried out at various levels. There is a need to have  
a quarterly meeting of all the elected representatives to exchange their view points.  
In this way, they would be more participative while deliberating on important issues.

### **3. Women MLAs and MPs do not take interest in them: Need to Build Vertical Linkages**

By their own examples women MLAs and MPs should visit frequently the  
lected representatives of PRIs to solve the problems faced by women members.

### **Women do not Struggle for Employment: Need to Acquire Empowerment**

Sarojini Vardappan in her Article, "The Challenge of the 21<sup>st</sup> Century and  
le of Indian Women" – The emphasis now is empowerment, Empowerment is  
w an active process. Power is not a commodity to be transacted . . . Power  
not be given away as alms. Power has to be acquired, once acquired it needs



to be exercised, sustained and preserved. Women have to empower themselves. It is a multidimensional process which should enable individuals or group of individuals to realize their full identity and power in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision-making to enable them to have greater ability to plan their lives or have greater control over the circumstances that influence their lives and freedom from shackles imposed on them by customs, belief and practice. Discrimination of women from womb to tomb is well known, age long traditions and worn out customs are handicaps, women have to struggle, on their way up.

#### **10. Mere Legislations do not Help "Women": Need of Concrete Action**

Every new legislation has only worsened the position of women. And now her right to property granted by law in a recent judgement by the Supreme Court poses a new threat to her life.

These developments only reinforce the belief that laws alone do not lead to social transformation, unless followed by resolute action and societal awareness of the wrong from time immemorial. And as the eminent jurist V.R. Krishna Iyer rightly says, "The Constitutional provisions are weapons, not victories. Law has to be activated". In short, the struggle for justice – social, economic and political remains to be fought and won. In this scenario, all talk of Women Empowerment is nothing more than empty jargon. The situation demands a revolution of consciousness in the minds of women – in the ways they think about themselves. Women must realize that gender deprivation is inconsistent with their basic human rights. They must realize that they have Constitutional rights to quality health care, economic security, access to education, employment opportunities, equity and political power.

#### **11. Group Discussions are not sufficient: Need of Positive Mass Media**

Arun K. Gupta and Nisha Jain in their article Gender, Mass Media and Social Change: A case study of T.V. Commercials in University News August 11, 1997 observe that T.V. Commercials also place heavy emphasis on the sexuality of women. In fact, the modernized version of commercials has resulted in a greater emphasis on woman's body and beauty. In the process, woman is reduced to her

sexual personality. Whatever else may be the basis of projection of women, the of sexual stereotyping of women continues.

of A strong awareness requires to be inculcated among leaders of industry, 19 business and corporate sectors, advertising executives and media directors and er personnel to exhibit realistic but emancipated attitude with respect to women. Such n an outlook should be in tune with the requirement of increasing consciousness b among both men and women about women. As commercials have mass appeal, n these can and should be used for generating gender friendly consciousness and for reducing bias against women.

### **Empowerment of Women through NGOs**

Since 1990 the Human Development Report (HDR) of the UN focused / attention on the need to put people at the centre of development. According to HDR t 1997, Poverty is not just lack of adequate income but – denial of opportunities and choices most basic to human development – to lead a long, healthy and creative life, to enjoy a decent standard of living, freedom, dignity self-esteem and respect for others'. The report, in its six point agenda for poverty eradication urged for empowering individuals, households and communities to gain greater control over their lives and resources. Empowering women and ensuring gender equalities were listed as two top priorities in HDR 1997. HDR 1999 makes a plea to make globalization "work for people and not just for profits".

There was a growing realization by the end of the 60s that government systems were too rigid and the implementing machinery, the bureaucracy, was too self-centred to attend to people's needs Thus a new approach and style of working seemed necessary to help in evolving programmes and implementing them in a participatory manner to meet the requirements of the local people. The movement of non-governmental organizations (NGOs) and other self-help organizations has gained considerable momentum since 1970's and proved its effectiveness in enabling people to help themselves.

NGOs are generally small, flexible and cost effective and they work with and very often on behalf of others. Most of them aim at building self-reliant development. They recognise that when people set their own goals, develop their own approaches and take their own decisions, human creativity and local problem-solving skills are released and the resulting development is likely to be self-



sustaining. A comprehensive policy for the participation of NGOs is essential for any strategy of human development.

NGOs cover a wide spectrum, from small loose knit local organizations to nation-wide federations and international networks. The issues they tackle might be from human rights of one group to the entire mosaic of development concerns. They might focus on women's issues. Many NGOs place much emphasis on empowerment of disadvantaged or marginalized groups in society. The formal purpose of a programme may be improvement in health, literacy or legal aid, but NGOs are also concerned with how much each project enhances people's power. Some NGOs confine themselves to advocacy, i.e. mobilize people to put pressure on the government to act on a particular issue.

The greatest potential of NGOs lies in their capacity to generate self-help initiative. It is in this vein that NGOs are viewed as vehicles for development and more specifically as vehicles for "democratic development". NGOs have the potential to be significant vehicles of empowerment because of their ability to reach the grassroots. Empowerment can be measured by the ability of the collective to alter conditions (Social, economic, political or cultural) that it finds intolerable, by its success at an educative role and its ability to voice popular concerns and interests. Thus NGOs as intermediaries have an important role to play. They can create links both upward and downward in society and voice local concerns. Participation is a dominant feature of the operations of NGOs. This is the feature that distinguishes NGOs most sharply from the "top down" approach of many different programmes. NGOs tend to be "value-driven" rather than profit driven.

### **NGO and economic empowerment**

Women in India are victims of a multiple socio-economic and cultural factors. Though women need to be empowered in all the areas, it is economic independence which is the most prominent means of empowerment. Therefore, enhancing income earning opportunities is increasingly viewed as an effective means for empowering women and improve their status. Thus poverty reduction by way of income generating activities has become a significant strategic for any government or NGO working with rural women.



Women are assisted for income generation in a number of ways by NGOs. They are given financial assistance directly or are facilitated by NGO functionaries to have access to finance from banks, financial institutions, donors, corporate sector and government scheme, etc. NGOs also help women for skill development by conducting training programmes themselves or by facilitating such programmes through various resource agencies. Many NGOs have special entrepreneurial development programmes under which they conduct training programmes to help women develop entrepreneurial motivation and business acumen. For group activities NGOs adopt measures which include having informal meetings identify group members, facilitates group formation and setting up group norms, co-ordinates the process of saving mobilization, trade selection, the initial preparation, mobilizing resources, help in maintaining records, etc.

NGOs also play a catalyst role in establishing forward and backward linkages, networking, marketing, lobbying for better bargain, etc. NGOs are effective in enhancing the collective bargaining power of women and thus eliminating chances of exploitation by local manufacturers and contractors. The nature of assistance ranges from financial and purely technical to non-financial and non-technical inputs. The kind of income generating activities in which women get employment are agriculture and agro-based activities, forest-based activities, small enterprises, trade crafts and occupation-based, processing and marketing units.

Many benefits automatically follow with the provision of income-generating activities to women. It helps to arouse self-confidence. Women begin to be recognised as an economic entity and as an individual in their own right. They have greater exposure and awareness, greater control over self, leading to capability of making informed choices. They get a platform to express themselves, share their problems and gain social acceptance.

### **NGO's Work On Empowerment Of Women**

The following factors furnish an understanding of NGO's work on empowerment.

#### **(i) As a Process**

Empowerment is not an end product but a process. NGOs understand the socio-political structure and the environment wherein the powerless people strive

to live. They facilitate the communities to continue their struggle and bargain their rights.

**(ii) With a Holistic approach**

NGOs work with the poor Communities to a whole range of economic, social and political activities like agriculture, animal husbandry, skill training, adult and non-formal education etc. But all these activities are converging towards the common aim of empowering the poor.

**(iii) Related to the Context**

Operationally empowerment is understood as a context – specific activity and the same is related to a given local social, cultural, economic and political context.

For instance, Sunderlal Bahuguna organized the village women of Uttarkand Hills in Uttar Pradesh to protest against deforestation by embracing or encircling each endangered tree when the woodcutters arrived. Of course, the world Chipko (to stick to, to hug) has since entered the dictionary of environmentalists around the world.

**(iv) Organising Marginalised Groups**

Empowerment approach is focused on marginalized groups, particularly, the rural poor, women, the landless, the oppressed Dalits, tribals etc. To cite, Bhoomi Sena in Maharashtra works with marginalized adivasis (tribals). Self-employed Women's Association (SEWA), a leading NGO based at Ahmedabad Gujarat, has selected poor women working in the urban informal sectors as its target group.

**(v) As a Statagic Endeavour**

The empowerment approach is chiefly interested in strategic aspects- those which are aimed at attacking the fundamental causes of powerlessness. Empowerment implies redistribution of power (which could develop into a "generative" state) between the poor and rich, men and women, caste Hindus and untouchables, etc. It is, therefore, inherently a political process. NGOs with empowerment objectives, consciously or otherwise, aspire to create conditions for incremental structural change from below. This is evident from the experiences of NGOs like CROSS, with an empowerment approach. "Sangams (groups) are formed not only

to struggle for restructuring the ownership of the basic means of production (land) but also to strengthen the base of parliamentary democracy".

#### **(vi) Democratising**

India is known for centralization of socio-political power under various contexts. But the 73<sup>rd</sup> Amendment is an unique attempt to ensure people's democracy. NGOs enable the communities to execute democracy at the village level, through orientation training and other capacity building.

Also the fullest participation is a sign of empowerment. NGOs promote community based organizations wherein a collective leadership and decision-making with the involvement of all the members of the associations are facilitated. In the entire course of development interventions, NGOs thrust democratic ideologies.

#### **(vii) Sustainability**

Empowering the women means self-reliance. This is possible only when the sangams are able to sustain as a social unit and their projects manageable by themselves. NGOs are very particular in ensuring the same.

The case of working women's Forum (WWF), a South Indian NGO' confirms that sustainability is highly dependent on the adoption of the empowerment approach. WWF encourages womens' groups to designing and manage their own projects and activities. The original fund of the Working Women's Cooperative Society provided by donor agencies trebled in size between 1981-85 and financial self-reliance has clearly helped in making the programme more sustainable (Azad, 1986).

#### **SEWA Bank – A Voluntary Organisation's agency role in the economic empowerment of women**

Many development organizations focusing of income generating activities for women are also realising that both economic and social benefits must be realized. Any development organisation has the additional responsibility that members become more empowered through their participation in development activities. The first thing that the poor women need is timely and adequate credit at affordable rate



of interest to raise their earnings and improve their standard of living. However, the formal credit institutions have not been able to meet the credit needs of the poor specially rural women. They always demand collateral, evidence and guarantee.

During the past 50 years the government of India has tried to increase institutional credit to the poor by strengthening the cooperative credit structure through the commercial banks and through 196 regional rural banks. Despite schemes of differential interest rates and a waiver on the recovery of loans, "Finance against poverty" appears to defy solutions. Recognising women's need for capital and their limited access to institutional sources of credit a few voluntary organizations have taken up the challenge of financing the poor. SEWA (Self Employed Women's Association) is one such agency which has achieved noteworthy success.

Two major financial problems faced by self-employed women are lack of working capital and non-ownership of assets which can be used as collateral for credit. A large portion of their meager income went towards the payment of interest on working capital and rent for trade equipment. In 1973 an arrangement was made with some nationalized banks to provide loans to self-employed women, with SEWA as an intermediary. But many difficulties were faced by women with the nationalised banks. Firstly, illiterate women had no familiarity with banking procedures and secondly fixed working hours of banks were unsuitable for women. Eventually the members decided to set up a "bank of their own", where they would be accepted on their terms and not feel inferior. 4,000 women contributed a share capital of Rs. 10 each to establish Shri Mahila Sewa Sahakari Bank Ltd. in 1974. Since then, the bank has been providing banking services to the poor, illiterate, self-employed women and has become a viable financial venture.

The SEWA Bank is part of a larger strategy of SEWA to unionise poor self-employed women workers. The main purpose of SEWA is not to create new employment for women but enhancing their income and improve their working conditions in current occupations. This has been done by linking them directly to suppliers of raw materials and markets, provide reasonably priced credit and organize them into production units where women collectively purchase raw materials

he and produce and sell their goods. In this way the union addresses the greatest  
or problems of self-employed exploitation by merchants and middle men, limited access  
to credit, supply of raw-materials, markets and low incomes.

### SEWA's Integrated Approach

SEWA's experience in organizing self-employed women is very much  
based on an integrated approach where one area of action is complemented by  
another. Credit or access to financial services, though important, is into adequate  
for sustained and substantial employment or to transform the economic activities of  
the poor into profitable ventures. The build up sizeable income and assets, the poor  
need access to:

- \* Market information and commercial linkages; Technology and methods of improve productivity;
- \* Market infrastructure;
- \* Health and social security services;
- \* Information, know-how, entrepreneurial ability, and
- \* Representation in decision-making bodies

The SEWA Bank works with SEWA, the trade union, and its other economic organizations, such as the Women's Cooperative Federation and the Women's District DWCRA (Development of Women and Children in Rural Areas) associations working as producer's groups. Linking loans with other much needed support services like insurance, health care, child care, legal aid and training has helped to reduce women's vulnerability.

SEWA also provides technical assistance when needed to enable them to use their credit productively, by identifying direct sources of purchase of raw-materials, better tools and equipment, links with the market for goods and services, etc. The bank also helps them acquire skills to make new product and identify work opportunities. Close monitoring of loans ensures that they are used for productive purposes. It also facilitates repayment. It is found that the repayment rate has been excellent which is between 93 and 96 per cent, due to close monitoring by the bank, the link between the group leaders and borrowers and constant communication between the bank, SEWA, the cooperatives and other village groups.



## **Integrated Work Security Insurance**

Poor women are vulnerable to all types of crises, individual crisis such as sickness, social crises such as riots, natural crises such as floods, and economic crises such as unavailability of raw-materials and collapse of markets. SEWA Bank started an insurance scheme to support its members in such crises. In 1996, 20,000 members were covered by a scheme run by SEWA Bank in collaboration with Life Insurance Corp. of India, and the United India Assurance Company. The scheme covers death, sickness, widowhood and loss of household goods and work tools in case of flood, fire, riot or storm. Maternity benefit was also added because of high rate of maternal mortality among poor women. SEWA Bank members availed of maternity benefit protection insurance to the extent of Rs. 82,800 in 1996.

The SEWA Bank is also involved in banking activities with "Parivartan", a World Bank Project on slum improvement. It networks and collaborates with the Ahmedabad Municipal Corporation to upgrade the infrastructure in 100 slums under the leadership and management of local women. The SEWA Bank also has special schemes for rehabilitating Ahmedabad mill workers' families facing the crises due to closure of once thriving textile mills.

## **Few NGOs which are working for the empowerment of women**

(A) Women Development"

- (1) Awareness Camps for Women:
- Deen Bandhu Seva Mandal
  - Dalait Varg Uthan Awan Nari Kalyan Karya Karta Mahal
  - Swarn Bhadra Vikas Mandal
  - RYCGU
  - PAPN
  - SRDA
  - Gramin Kalyan Mandal
  - SARDHA
  - Manav Sewa Ashram
  - Satnam Sewa Asram



as  
ic  
rk  
IO  
e  
e  
7  
1  
f

- ERA
- State Social Welfare Organisation
- Kangra Mahila Sabha
- Mahila Kalyan Evam Vikas Samiti
- Krishak Kalyan Parishad
- Adarsh Sayayam Sewi Sansthan
- Himachal Pradesh Mahila Kalayan Mandal
- Educational Society Vidya Niketan
- Himalaya Bharti Shishu Awam Rashtriya Samaj Kalyan Sakha
- Ashupad Sudhar Sabha
- Santoshi Mahila Sangathan Sabha
- Saraswati Kalyan Ashram
- Rural Educational Society
- Jai Ambe Welfare Soccity
- Nav Yuvak Mandal Kunthal Pasho
- Chinmaya Rural Primary Health Care and Training Centre

(2) National Training Camps:

- Kangra Mahila Sabha
- Kupvi Herbarium Workers Association
- Samaj Kalyan Sabha
- Satnam Sewa Ashram
- Chinmaya Rural Primary Health Care and Training Centre
- Deen Bandhu Seva Mandal
- Dalit Varg Uthan Awam Nari Kalyan Karya Karta Mandal
- Ashupad Sudhar Sabha
- Swarn Bhadra Vikas Mandal

- Shiwalik Sewa Mandal
  - Bhartiya Adim Jati Sevak Sangh
  - PAPN
  - Krishak Kalyan Parishad
  - Mahila Kalyan Evam Vikas Samiti
  - Mahila Pragati Mandal
  - Gramin Kalyan Mandal
  - SARDHA
  - Himachal Pradesh Mahila Kalyan Mandal
  - Himachal Gramin Vikas Sansthan
  - Santhoshi Mahila Sangathan Shabha
  - Suket Jan Kalyan Samiti
  - Jagdishawari Samaj Kalyan Mandal
  - Nav Yuvak Mandal Kunthal Pashog
  - RUCHI
- (6)
- (3) Short Stay Home for Girls/Women:
- Deen Bandu Seva Mandal
  - Ashupad Sudhar Sabha
  - Bhartiya Adim Jati Sewal Sangh
- (4) Eradication of Social Evils:  
(Anti dowry campaign, child marriage, prohibition etc).
- SRDA
  - Mahila Pragati Mandal
  - Adarsh Sayayam Sewi Sansthan
  - Shiwalik Sewa Mandal
  - Mahila Mandal Jabali
  - Mahila Kalyan Evam Vikas Samiti
- (5) Income Generating Activities:
- Society for Technology and Development
  - State Social Welfare Organization
  - RUCHI

- Mahila Pragati Mandal
  - Dalit Varg Uthan Awam Nariy Kalyan Karta Mandal
  - EEG
  - Parvatiya Kan Shiksha Avam Vikas Sanghtan
  - Tibetan Refugees Handicraft Centre
  - Nav Yuvak Mandal Kunthal Pashog
- (6) Fruit Processing Unit (Training
- Society for Technology and and Camps) Development
  - RUCHI
  - Santhosi Mahila Sangathan Shabha
- (7) Formation of Mahila Manals :
- Parvatiya Jan Shiksha Awam
  - Vikas Sansthan
  - PAPN
  - RUCHI
  - Mahila Pragati Mandal
  - ERA
  - Lok Kalyan Mandal
  - Kangra Mahila Sabha
  - Development Promoters
  - Jan Kalyan Sewa Samiti
  - Himachal Gramin Vikas Sansthan
  - Chinmaya Rural Primary Health Care and Training Centre
- (8) Educational Tours
- RUCHI



## **References :**

### **Books :**

1. Jha, U.S., Mehta, A. and Menon, I. Status of Indian Women crisis and Conflict in Gender issues, Volume 1, 2 & 3, Kanishka Publishers, New Delhi, 1998.
2. Maharana, S. and Dash, C.R., Entrepreneurship Development, RBSA Publishers, S.M.S., Highway, Jaipur, 1996.
3. Palaniturai, G., Dwaraki, B.K. and Narayanaswami, S., New Issues in New Panchayati Raj System, Kanishka Publishers, New Delhi, 1997.
4. Kalbaijh Chetna, Women and Development, Vol. 1, 2, 3 & 4, Discovery Publishing House, New Delhi, 1991.
5. Vidhya, K.C. Political Empowerment of Women at the Grassroots, Kanishka Publishers, New Delhi, 1997.
6. Swarnalatha, D.V. Empowerment of Women through Self Help Groups, Discovery Publishing House, New Delhi, 1997.
7. Vasant Desai, Dynamics of Entrepreneurial Development and Management, Himalaya Publishing House, Mumbai, 1997.
8. Rajput Ram, Women and Globalisation, Ashish Publishing House, New Delhi, 1994.
9. Muhta Mittai, Women Power in India, Anmol Publications Pvt. Ltd., New Delhi, 1995.
10. Yadav, E.P., Empowerment of Women, Anmol Publications Pvt. Ltd., New Delhi, 2000.

### **Journals :**

1. Social Welfare, Central Social Welfare Board, New Delhi.
2. Kurukshetra, Publication Division, Ministry, Ministry of Information and Broadcasting, New Delhi.
3. Journal of Rural Development, National Institute of Rural Development, Hyderabad.
4. Gramin Vikas Newsletter.
5. Newsletter of the Indian Association for Women's Studies.
6. Indian Journal of Extension Education.

## Questions

### PART A

10 x 1 = 10

1. The primary objective of mother's club in Korea is to change the  
a. Social attitudes towards women      b. the educational pattern  
c. Economic conditions      d. Status of women      Ans : a
2. Political empowerment is made possible through the following amendment's to the constitution  
a. 71<sup>st</sup>      b. 72<sup>nd</sup>      c. 73<sup>rd</sup>      d. 75<sup>th</sup>      Ans : c
3. 'Work of people and not just for profits' was first realized by the HDR during the year  
a. 1997      b. 1998      c. 1999      d. 1996      Ans : c
4. SEWA was first started in the city of  
a. Ahemabad      b. Maharashtra      c. Delhi      d. Andhra Pradesh      Ans : a
5. Women's voluntary organization was first started in the republic of Korea during the year  
a. 1996      b. 1997      c. 1998      d. 1999      Ans : b
6. 81<sup>st</sup> constitutional Amendment gave the following reservation of seats in Parliament of state legislative  
a. 30 per cent      b. 31 per cent      c. 32 per cent      d. 33 per cent      Ans : d
7. The founder of SEWA  
a. Ela R. Bhatt      b. Doori Azadi  
c. Sarojini Varadappan      d. Krishyaiya      Ans : a
8. The movement of NGO's gained considerable mention since the year  
a. 1996      b. 1968      c. 1970      d. 1972      Ans : c
9. The World bank project on slum improvement in  
a. DWACRA      b. Parivarthan  
c. Sri Mahila Sewa Sahakari      d. Kanga Mahila Sabha      Ans : b

10. Expand SEWA

- a. Self Empowered women's association
- b. Self employed women's association
- c. Social economical welfare association
- d. Self employed welfare association

Ans : b

**PART B**

5 x 2 = 10

- 11. List any four NGO's for women's training programme
- 12. List any four NGO's for income generating activities
- 13. Give a brief account on Mothers Club in Korea
- 14. List any four women's awareness camps
- 15. How voluntary organization contribute to modernization and development?

**PART C**

5 x 4 = 20

- 16. List the methods by which NGO's help in the economic empowerment of women
- 17. Lack of interest and enthusiasm – need of global orientation for women – explain
- 18. List out any to four suggestions to strengthen women empowerment
- 19. Women do not struggle for employment – Need to acquire empowerment - explain
- 20. List out any four suggestions to strengthen women's empowerment
- 21. Why the NGOs should be organized for women's empowerment
- 22. Why government has started women empowerment programme?

**PART D**

3 x 20 = 60

- 23. Discuss the ways and means to improve the process of women empowerment.
- 24. Explain the activities of SEWA
- 25. Explain how the NGOs work of the empowerment of women



### ANNEXURE III

#### COMMUNITY AND SOCIAL SERVICE\*

Number of teaching hours/per week : 2 (including practical) (2 x 20 = 40 hours)

**Objectives :** To enable the students

1. Get exposed to the needs and problems of the community with special reference to Women.
2. Understand the programme in operation for Women's upliftment.
3. Develop skills in organizing women into groups for collective action.

Unit	Topic	Course Outline	Hrs.	Practical/Related Experience	Hrs.
1.	Status of Women in India	Definition, status of Women in Different periods. Changing trends in the status of Women	2 1	Survey to find out the Profile of Women	2
2.	Profile of Women in India	Profile of Women in terms of Literacy, Work participation, Health, Reproductive Health and Nutrition, Social and Political participation	2	Survey to find out the Literacy rate in different areas	2
3.	Women and Economic Development	Need for Economic independence for Women. Women in employed in organized and unorganized sectors.	1 1	Survey to find out the nature of employment	2
4.	Women and Education National level.	Female literacy in India. Literacy programmes in operation - NLM, Post Literacy programme.	1 1	Assessing the Literacy rate in India	1

Unit	Topic	Course Outline	Hrs.	Practical/Related Experience	Hrs.
5.	Women and Health	National Policy and efforts to improve the Maternal and Child Health in India.	2	Study the Health Care Delivery Systems in operation	2
6.	Problems encountered by Women	Problems faced in Socio-Economic pursuits	2		
7.	Organizational support for Women	Self Help Groups, a strategy for Entrepreneurship among Women	2	Organizing Women into Groups	2
8.	Women and Law	Need for legal literacy. Legal provisions Safeguards	1	Visit to Family Court	2
9.	Women and Political Participation	Need for Political empowerment of Women. 73 <sup>rd</sup> amendment, 1/3 <sup>rd</sup> reservation of women in Panchayat and local bodies. Performance, problems and prospects.	1 1 1	Study the Participation in local bodies	2
10.	Role of NGO in upliftment of Women	Non-Governmental agencies working for Women upliftment	2	Visit to an NGO	3

\*Common Paper for all PG Students admitted in the year 2004-2005.



**Students in action in the Community**