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## **THE STUDY ON WOMEN DEVELOPMENT PROGRAMMES IN RURAL AREAS**

**V. R. Thirunavukkarasu**

*Block Development Officer, Sakkottai Block, Karaikudi, Tamil Nadu, India*

### **Introduction**

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

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

### **The main criticisms against the programme are**

1. There was much corruption, misuse and malpractice in the implementation of the programme at every level from selection of beneficiary families to the distribution of loans. Bribing was a sine qua non for obtaining a loan.
2. The poor people were not well conversant about the programme. They took less interest in the programme because they were afraid of being cheated. Moreover, they were unable to fill up complicated forms and find the 'guarantors' for themselves.
3. The bank officials, through whom loans were to be given, were often reluctant towards these poor borrowers.

4. It was found that this scheme also could not make any significant impact in the generation of employment in rural areas.
5. Several studies indicated that IRDP loans neither raised the living standard of the beneficiaries, nor does it had any impact in the alleviation of rural poverty for which this scheme was launched.

### **Training Rural Youths for Self-Employment (TRYSEM)**

This scheme was launched in 1979 to provide technical skills (training) to rural youths (between 18-35 years) living below the poverty line, to enable them to seek employment in fields of agriculture, industry, services and business activities.

As in other schemes of poverty alleviation, in this scheme also, youths belonging to SCs and STs and ex-servicemen, who had passed ninth class, were given priority. One-third seats were reserved for women. The beneficiaries of this scheme after completion of training were absorbed in the IRDP scheme.

According to an estimate, up to 1995-96, about two lakh youths were being trained every year, of whom about 45 per cent became self-employed and 30 per cent got regular employment.

In spite of being a good scheme, it has many shortcomings. For example,

- (1) its coverage is very small in relation to need;
- (2) the amount of stipend given to the trainees (about Rs 75 to 200 per month) to motivate the youth is very meagre to join training programme; and
- (3) skills imparted in the training are of very low level and not linked with rural industrialization process.

### **Food for Work Programme (FWP)**

This programme was introduced in 1977 by the then Janata government with the objective to provide employment to the unemployed/underemployed village persons during the slack season. The wages paid to the workers were in kind, i.e., food grains.

The works undertaken were flood protection, maintenance of existing roads, construction of new link roads, improvement of irrigation facilities, construction of school

buildings, medical and health centres and Panchayat Ghars (community halls) etc.

### **National Rural Employment Programme (NREP)**

This is redesigned programme of FWP, planned for creating additional employment opportunities in the rural areas with the help of surplus food grains. It was started in 1980 as a part of the Sixth Plan (1980-85). This programme was especially for those rural people who largely depended on wage employment but had no source of income during lean agricultural period. PRIs were actively involved in this programme.

Later on, this programme was merged with Jawahar Rozgar Yojana (JRY).

### **Rural Landless Employment Guarantee Programme (RLEGP)**

Special schemes were formulated by some states such as Maharashtra and Gujarat to provide increasing employment opportunities to rural people, especially landless people. Maharashtra started the Employment Guarantee Scheme (EGS) for the unemployed in rural areas. The Gujarat government's scheme provided for unskilled jobs to the unemployed workers on different projects. This scheme was later on merged into JRY along with NREP.

### **Jawahar Rozgar Yojana (JRY)**

This programme came into existence in April 1989 with the merger of the NREP and the RLEGP. Under this scheme, it was expected to provide at least one member of each poor family (BPL family) an employment for 50 to 100 days in a year at a work near his/her residence. About 30 per cent of the jobs under this programme were reserved for women. The scheme was implemented through Village Panchayats.

### **Antyodaya Yojana**

The Hindi word 'antyodaya' is a combination of two words ant meaning end or bottom level and udaya meaning development. Thus, as a whole, it implies the development or welfare of a person standing at the end of the queue (lowest level), that is, the poorest of the poor.

This programme was initiated by the Government of Rajasthan on 2nd October, 1977 for special assistance to persons living below the poverty line (BPL). It was later on picked up by the then Janata government at the centre in 1978. The idea was to select five of the poorest families from each village every year and help them in their economic betterment.

**For the selection of beneficiary families, a few economic criteria were laid down, in order of priority**

- (1) families under severe destitution without any productive assets with no member in the age group of 15-59 years capable of any economic activity;
- (2) families without any productive assets of land or cattle but having one or more persons capable of working and with a per capita income up to Rs 20 per month;
- (3) families having some productive assets with per capita income upto Rs 30 per month; and
- (4) families having per capita income upto Rs 40 per month.

Under this scheme, assistance was given in the form of allotting land for cultivation, monthly pension (Rs 30-40 per month), bank loan for purchasing bullocks, buffaloes, cows, goats and pigs, basket making, carpentry tools, opening a tailor's shop, a tea shop, a barber's shop or a grocer's shop and manufacturing activities like niwar-making, soap-making, etc.

Following the footsteps of the Government of Rajasthan, UP and Himachal governments also launched it on the same lines in 1980. The scheme has seen much ups and downs with many shortcomings, such as delay in the payment of loans, apathy on the part of government officials, etc. 'Antyodaya,' as preached by Mahatma Gandhi, has disappeared into 'ananta' or eternity and is replaced with 'swantyodaya', meaning one's own development. It places emphasis on 'myself mentality'.

### **Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS)**

After independence, for the development of rural society, particularly to develop the socio-economic life of the rural poor, many schemes and programmes were launched from time to time but unfortunately the fruits of these programmes reached to a very low proportion of these people.

It was estimated about 70 per cent of rural population was still deprived of the basic necessities of life. For the purpose of extending the benefits to rural people, a new scheme was launched and legislation was enacted under the name 'National Rural Employment Guarantee Act' (NREGA).

This scheme was initially started in 200 districts of the country from February 2006 and from April 2008, it has been extended to cover all the districts of the country. The main objective of the scheme is to provide 100 days employment to rural unemployed people. In this scheme, employment to women is also provided.

Like other rural development schemes, this scheme is also plagued with many problems—workers' identification and registration, muster rolls, works attendance, calculations and disbursement of wages and overall transparency. In recent months, people from all circles have also voiced great concern about the rampant corruption in this scheme.

### **Some Other Development Schemes**

#### **Pradhan Mantri Adarsh Gram Sadak Yojana (PMAGSY)**

It focuses on integrated development of 100 villages with a 50 per cent population of SCs.

#### **Bharat Nirman Yojana**

It was launched in 2005 for building infrastructure and basic amenities in rural areas. It comprises of six components—rural housing, irrigation, drinking water, rural roads, electrification and rural telephony.

#### **Indira Awas Yojana**

It is one of the six components of Bharat Nirman Yojana. It was introduced in 1985-86. It aims to help build or upgrade the households of people living under BPL.

#### **Jawaharlal Nehru National Urban Renewal Mission (JNNURM)**

It was launched on 3rd December, 2005. The main objective of this scheme was fast track development of cities across the country. It was focused especially on developing efficient urban infrastructure service delivery mechanism, community participation and accountability of urban local bodies and other agencies towards citizen.

#### **Rajiv Awas Yojana (RAY)**

This programme was announced in June 2009 with an objective to make the country slum-free.

#### **National Rural Health Mission**

It was launched to make basic health care facilities accessible to the rural people.

#### **National Rural Livelihood Mission**

It is meant to eradicate poverty by 2014-15.

#### **National Food Security Scheme**

On the pattern of MNREGS, the central government is trying hard to bring a bill in the monsoon session (2013) to provide guarantee for food to the poor people, although it has already issued an ordinance in this regard.

**Rural women** are key agents for development. They play a catalytic role towards achievement of transformational economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they face. These are further aggravated by the global food and economic crises and climate

change. Empowering them is essential, not only for the well-being of individuals, families and rural communities, but also for overall economic productivity, given women's large presence in the agricultural workforce worldwide.

Currently there is more than 1, 650 women's groups with approximately 30000 members functioning in 300 villages, spread over the districts of Villupuram and Cuddalore. Over a ten-year period, a total of more than Rs. 1,000,000,000 has been made available for these groups in loans and credits.

- Dairy Development
- Livelihood Activities
- Goat Rearing

Yet another alternative scheme promoted by REAL for the agricultural landless families, is the promotion of goat rearing. This programme has been running so far, we have distributed 2500 goats to 500 women beneficiaries in Cuddalore District. The rearing of goats is another secondary source of income generation for poor families with benefits in a short span of time. They can use the milk and meat for their own use or market it to neighboring communities. The programme operates in a way that the first line beneficiaries will give a baby goat to another needy family within the community, so they can start their own goat rearing. Through this wealth sharing model, more and more families can be benefitted. REAL also provides feeding courses for the goats, so the quality of the milk improves. Veterinary service and goat insurance are also part of this goat rearing programme. REAL has organized veterinary camps in the Ennayiram region to provide adequate care and support to the livestock. These camps have helped the beneficiaries to treat and learn the basics of veterinary care to keep their animals in a healthy condition.

#### **Agricultural Activities**

Agriculture is the main source of livelihood in many villages in the target area of REAL. Their main cultivations are groundnut, paddy and green vegetables. These dry fodders indirectly serve as feed to the cattle/milk animals. REAL has promoted men's Self Help Groups, and loans were provided to these men to start crop cultivation in 42 acres in Muniampettai and Aathikuppam villages. The loans are being repaid regularly by the groups to the federation. Beneficiaries can earn an amount of Rs. 4000 per acre as profit from the cultivation. Fodder Cultivation and Azolla Production Units are the other sources promoted by REAL in these villages. A decline in the dry fodder is compensated with commercial feed, resulting in

increased costs in milk production. Moreover, as commercial feed is mixed with urea and other artificial milk boosters, it has a negative effect on the quality of milk and health of the livestock.

In the past few years, support was provided to more than 500 dairy beneficiary families to construct an azolla growing tank. REAL agronomists have trained the beneficiaries in the production process.

### **Small Business Development**

Promoting individual and group enterprises has been the main agenda in strengthening women's groups recently. Several groups were supported to start their entrepreneurial activities in the areas of coir making, shoe making, prawn and fish selling, mushroom cultivation, fodder cultivation, feed shops, saree sales, petty shops, tiffin stalls, tailoring, masala making, provision stores, handicrafts production, beauty parlor, etc. A total of 18, 000 women have been supported with grants through the SHGs to venture their desired business. Training programmes has been provided to the entrepreneurs for their development in the business sector.

### **Micro Finance and Micro Credit**

Microfinance plays a vital role in the development of the poorest of the poor and marginalized. The goalmouth is to reduce and eradicate poverty, which has existed for a very long time, in which the high class people profit from the poorest of the poor. Initially, the poor people joined in the community-based institutions but the capacity of the credit did not raise them to the level of self-reliance. Members of the SHGs took loans from the groups, but the loans did not fulfill their needs. An high rate of interest was collected form the people in the village areas. REAL has analyzed why the SHGs became ineffective or became defunct, and why the members of the SHGs became indebted to outside lenders.

REAL found that the poorest members of the SHGs often could not obtain loans from the groups, and many times they could get only one loan at a time. The urgent needs could not be met by the SHG because it had only a minimum common fund to provide credit to its members. Based on the analysis, the micro credit system has been developed through the federation structure. The basic concept is to empower women who have credit worthiness and the leadership qualities to manage their situation.

Micro Credit Federation: It was started with 1141 SHGs (26, 722 members) at Villupuram and Cuddalore District in 2006 with a clear vision and mission. The federation has been registered under the trust act and

developed the yearly micro credit plan for each SHG. Some of the activities assisted are High Interest Loan Redemption, Hospitalization, and Education for Children, Asset Creation, Family Ceremonies and Income Generation.

Micro Insurance Programme: Insuring those who are marginally poor is a sustainable strategy to safeguard them from external shocks. This year we have been instrumental in promoting group insurance in Kattumannarkoil and Srimushnam Block covering 55 panchayats spread over to 261 villages, through the financial support of CARE – India with the technical backup of Bajaj Allianz. The scheme focuses mainly on the rural poor who are daily waged labourers engaged in agricultural activities.

### **Conclusion**

Though they make half of the world population, women have remained as an oppressed group from the beginning of the history. Though some societies regard women as superior in the family and community, most of societies of the world have been treating women as second class citizens. Because of religious and cultural values and physical structure, women are forced to remain as dominated group around the globe, especially in the least developed nations. There is a solid evidence of discrimination of women worldwide. Even in the most developed nations which boast the best human rights situation in their country, women's participation in almost fields has been minimized because of male dominance. In many countries, women are kept as 'prisoners' as they are not allowed to participate many social and political activities.

In a stratified society like ours, access and empowerment of different section of the societies are becoming serious concerns and to address it planners, managers, social scientist all over the world have started deliberating and devising way out like anything. In this direction genders issues are dominating over other vulnerable issues like poverty, class conflicts, communities, ethnic issues etc. In ensuring an egalitarian development gender equity still remains as a pertinent question as it has been for the thousands of years of human civilization.

Gender issues beyond its epistemological certainly imbibe other components like production relation, access to education, geographical distribution, occupational imperatives, marital system and even physical & physiological weaknesses.

The present deliberation will go contextual with the realm of women's empowerment in sustainable agriculture development. The sustainability of agriculture development has become a prerogative to the women's participation moving across the caste. Our need is to ascertain and assure the areas where women are still far from enjoying the minimum privileges and question of empowerment has been thrown to a very complex, integrated situation the access to resources, institution, decision making process and information etc. are the pertinent question in making the women empowered, confident, and accorded to the main stream social processes.

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