

Gender Policy & Programmes: Need for Convergence

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by

ISED Small Enterprise Observatory

jointly with

ISED Centre for Social Development

Institute of Small Enterprises & Development

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The purpose of 'ISED Policy Briefs' series, of the Institute of Small Enterprises and Development, is to present a short and informative analysis of some of the current issues relating to development of this constituency. It offers a brief background of issues, as also the latest analysis and findings. Monographs under this Series carry policy recommendations that can further be deliberated among policy circles, the media, and the general public.

PREFACE

India has a number of public programmes, designed and implemented with the involvement of women and their associations. It is important to examine their present status and potential from the point of view of better planning and, targeting and, if needed, corrective action. It is generally perceived that, impacts are much less than the potential, mainly because of lack of convergence of such programmes. How can convergence happen? There can be divergence of opinion on this issue. Such a discussion need to be initiated against a review of the various existing programmes.

This paper Initiated by the ISED Centre for Social Development, attempts an exhaustive review of various programs and schemes meant for women enterprises and entrepreneurship development. While these programs change over time, there are some common strands that are relevant to particular categories of institutions. This research provides significant inputs for understanding and analyzing the policy support given to entrepreneurship development in a gender setting.

I hope the paper would be extremely useful for researchers, and those agencies involved in training and capacity building in the subject area. I also wish to thank the research team for their meticulous work.

Kochi
March 05, 2016

P.M.Mathew
Project Director

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Abstract

India has a number of public programmes, designed and implemented with the involvement of women and their associations. It is important to examine their present status and potential from the point of view of better planning and, targeting and, if needed, corrective action. It is generally perceived that, impacts are much less than the potential, mainly because of lack of convergence of such programmes. How can convergence happen? There can be divergence of opinion on this issue. Such a discussion need to be initiated against a review of the various existing programmes.

Keywords: Public programmes, women entrepreneurship.

1.0. Introduction

India has a number of public programmes targeting women and their associations. It is important to examine their present status and potential from the point of view of better planning and, targeting and, if needed, corrective action. It is generally perceived that, impacts are much less than the potential. One need to ask why? Is it essentially a question of lack of convergence, as perceived by many? Therefore, from the point of view of empowerment, there is need for convergence. But, how that should happen? There can be divergence of opinion on this issue. Such a discussion need to be initiated against a review of the various existing programmes.

2.0. Origin of Gender Programmes

The gender-specific public programmes in the country were evolved in a specific context of Indian history. The origin of Women and Child Welfare Schemes in India dates back to the Community Development Programme of the 1950s. Women constitute 48 per cent of the total population of the country. They suffer many disadvantages as compared to men in literacy rates, labour participation rates and earnings. The development of women has been receiving attention of the Government of India from the First Plan. But it was treated as a subject of 'welfare' and clubbed together with the welfare of the disadvantaged groups like destitute, disabled, aged, etc. In 1953, the Central Social Welfare Board was set up which acts as an Apex Body at the Centre to promote voluntary action at various levels, especially at the grassroots, to take up welfare-related activities for women and children. The all-round development of women has been one of the focal point of planning process in India. The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of *Mahila Mandals*

and the Community Development Programmes were a few steps in this direction.

The Second to Fifth Plans continued this strategy, besides giving priority to women's education, and launching measures to improve material and child health services, supplementary feeding for children and expectant and nursing mothers. This broad priorities and pattern continued until the period of the Sixth Five Year Plan(1980-85).

In the **Second Five-Year Plan** (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The **Third and Fourth Five-Year Plans** (1961-66 and 1969-74) supported female education as a major welfare measure.

The **Fifth Five-Year Plan** (1974-79) emphasized training of women, who were in need of income and protection. This Plan coincided with International Women's Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare

The **Sixth Five-Year Plan** (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth. The Sixth Plan adopted a multi-disciplinary approach with special emphasis on the three core sectors of health, education and employment.

The **Seventh Five-Year Plan** (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards, to rights and training in skills

for better employment. The Plan stressed on raising their economic and social status and bringing them into the mainstream of national development. One of the significant step in this direction was to identify/promote the 'Beneficiary Oriented Schemes' in various developmental sector which extended direct benefits to women. The strategy also included the generation of both skilled and unskilled employment through proper education and vocational training. The Department of Women and Child Development was set up in the year 1985 as a part of the Ministry of Human Resource Development to give the much needed impetus to the holistic development of women and children. With effect from 30.01.2006, the Department has been upgraded to a Ministry

The **Eight Five-Year Plan** (1992-97) focused on empowering women, especially at the grass roots level, through Panchayati Raj Institutions. The Plan ensured that the benefits of development to women should flow from other development sectors and enable women to function as equal partners and participants in the development process.

The **Ninth Five-Year Plan** (1997-2002) made two important changes in the strategy of development of women. The first was the 'Empowerment of Women'. Its aim was to create an enabling environment where women could freely exercise their rights both within and outside home, and are equal partners along with men. The second was the convergence of existing services available in both women-specific and women-related sectors. To this effect, a special strategy of 'Women's Component Plan' was adopted through which not less than 30 per cent of funds/benefits now flow to women from all the general development sectors.

The **Tenth Five-Year Plan** (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

The **Eleventh Five-Year Plan** laid down six monitorable targets (1) Raise the sex ratio for age group 0-6 from 927 in 2001 to 935 by 2011-12 and to 950 by 2016-17; (2) Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children; (3) Reduce IMR from 57 to 28 and MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children of age group 0-3 to half its present level; (5) Reduce anemia among women and girls by 50% by the end of the Eleventh Plan; and (6) Reduce dropout rate for primary and

secondary schooling by 10%. In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognised with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India. The Ministry of Women and Child Development has initiated several schemes meant for the overall empowerment of women:

1. **Swayamsidha:** Swayamsidha is an integrated scheme for the development and empowerment of women through self-help groups. It covers services, access to micro-credit and promotes micro-enterprises.
2. **Swashakti Project:** Swashakti Project aims at increasing women's access to resources for better quality of life through the use of time reduction devices, by providing health and education services and by imparting skills to women for income generating activities.
3. **Support to Training and Employment Programme for Women:** It provides new skills and knowledge to poor asset less women in agriculture, animal husbandry, dairying, fisheries, sericulture, handlooms, handicrafts and khadi and village industry sectors of employment.
4. **Swavlamban:** This scheme provides training and skills to women to enable them to obtain employment or become self-employed. The trades in which training is imparted include computer programming, medical transcription, electronic assembling, electronics, radio and TV repairs, garment making, handloom weaving, handicrafts, secretarial practice, embroidery and community health.
5. **Swadhar:** This scheme provides integrated services to women without support from their families such as widows living at Vrindavan and Kashi; prisoners released from jail; survivors of natural calamities; women/girls rescued from brothels and other places; victims of sexual crimes, etc. The scheme includes such services as food, clothing, shelters, health care, counselling and legal aid and

rehabilitation through education awareness, skill formation and behavioural training.

3.0. The Chemistry of 'Gender in Enterprise' Programmes

Why do women enter the domain of enterprise? While, in an essentially patriarchal society, women largely tend to confine to the household roles, this question becomes relevant. The usual answer is their economic emancipation. However, the word 'economic emancipation' does not fully convey the analytical part of gender roles. A clear positioning of the reasons why women enter into business, is vital from the point of view of strengthening our understanding of gender roles, in the economy, as also for planning and targeting of public programmes and schemes. It is better to understand and analyse these reasons from the field level itself.

Public programmes, internationally as also in India, emerge from articulated public goals. Employment and entrepreneurship support have been two accepted goals. For both, there are some associated functional areas as follows: a) training; b) marketing; and c) infrastructural support. These are often viewed as areas of intervention relevant for women and their environment. How does such programme perception come through? There are broadly three means: 1) women's movements and their articulation; b) best practices in other countries (eg. Grameen Bank in Bangladesh); and 3) donor roles. Based on all these influences, public programmes take shape, and undergo changes over time.

4.0. Public Programmes and their Typologies

The various public programmes of economic empowerment of women attempt at enhancing the overall capabilities of women, but with special focus on their entrepreneurial potential. Within this overall goal, the approaches are different. Given the particular mandate of a Ministry/Department, each of these Department/Ministry use financial, technical or other tools, or a combination of all these tools in shaping developmental programmes. While the choice of these programmes are purely administrative and perceptual, across various Ministries/departments, there are synergies which need to be nourished and explored. Therefore, considering such a opportunity, there is need for categorizing these various programmes, based on the particular functional area to which they belong to. Public programmes generally fall under four broad categories: a) credit programmes; b) credit-plus programmes; c) Institutional development; and d) general and integrated programmes. At present, the

Government of India has over twenty seven schemes in the 'gender and enterprise' domain, operated by different departments and ministries.

4.1. Credit-focused Programmes

Credit programmes are those programmes wherein the essential form of assistance is credit. Such assistance come either in the form of direct credit, or as back-ended subsidies. Credit programmes are generally considered as a start-up support, extended to women as a symbol of the public agency's support. These programmes are often supported by other public agencies like the public financial institutions. Various agencies, such as the Union and State government ministries and Departments, and public financial institutions participate in such programmes. The main credit programmes that are being implemented by various Central and State Ministries and public sector banks, as discussed below:

4.1.1. Rashtriya Mahila Kosh

Rashtriya Mahila Kosh (RMK) was established by the Government of India in March, 1993 as an autonomous body under the Ministry of Women & Child Development. It was registered under the Societies Registration Act 1860.

The aims and objectives of the RMK are to undertake activities for the promotion of credit as an instrument of socio-economic change and development through the provision of a package of financial and social development services, to demonstrate and replicate participatory approaches in the organization of women's groups for effective utilization of credit resources leading to self-reliance, to promote and support experiments in the voluntary and formal sector using innovative methodologies, to promote research, study, documentation, and analysis, to promote the federation and net working of women's organisations for shaping & exchange of experience and information and to develop skills in response management & social mobilization, to promote and support the expansion of entrepreneurship skills among women, and promote and support grass-root level societies and organisations and other participatory structures for providing for women effective access to decision making. This National Credit Fund for Women is meant to facilitate credit support or micro-finance to poor women to start such income generating schemes as agriculture, dairying, shop-keeping, vending and handicrafts.

4.1.2. Scheme of Technology Upgradation in Food Processing

This is a capital subsidy scheme operated by the