

Empowerment of Women and Social Services Needs Assessment, Obstacles and Strategies

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Ensuing changes in the socio-economic structures and policies have a gender dimension and differentially impact on men and women. Prevailing ideas about gender relationships create an unequal access for women in terms of allocation of resources and entitlements in the family and community. These discriminatory practices make it more difficult for women than men to make the necessary transition to a new economic order. The Government of Maharashtra has made concerted efforts to tackle the problem. The Women's Component Plan, 2003-2004 announces important schemes for women's economic, social and political empowerment. Despite these progressive measures there are several gaps in the service delivery mechanisms, therefore, the benefits and subsidies intended for vulnerable households do not reach them. It is necessary to enhance the autonomy and decisions making powers of the people, particularly women. The Tejaswani Project specifically targets rural women from the marginalized sections of society. Drawing upon their collective strength, the project seeks to build the capacities of rural women from grassroots to enable them to negotiate in their socio-economic spaces.

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[This is a slightly abridged version of the working paper (Working Paper 5) prepared in 2004 for the International Fund for Agricultural Development (IFAD) in order to assess the feasibility of the Tejaswini Project initiated by Mahila Arthik Vikas Mahamandal (MAVIM), Maharashtra.]

I The Rationale

A critical analysis of the socio-economic conditions of Indian women using the Human Development Index (HDI), the Gender-Related Development Index (GDI) or the Gender Empowerment Measures (GEM) reveals a dismal picture of deprivation of rights and entitlements in the family and the community (NIPCCD 2004). Recognizing that these deprivations are exacerbated by women's class/caste and ethnic locations, the Tejaswani Project specifically targets rural women from the marginalized sections of society. Drawing upon their collective strength, the project seeks to build the capacities of rural women from grassroots to enable them to negotiate in their socio-economic spaces. Within the rural workforce, women form the bulk of the unskilled labour. Without resources/entitlements or bargaining power, they are forced to accept exploitative working conditions. Further, as they have no livelihood security, they are vulnerable to multiple levels of exploitation.

The most cost-effective way to counter this trend is to organize women into Self Help Groups (SHGs) and through their collective strength to empower women to demand their rights. This process includes measures that will enhance women's earning capacities, employment potentials and options. This process of rural transformation changes the prevailing gender equations.

The SHG movement has a long history. It is rooted in the kinds of informal support systems (such as, chit funds, informal loans and savings groups) that poor self-employed women devised in various parts of the world to support each other. Prior to the interventions of the Government or NGOs in providing poor women access to credit, it was these informal support systems which women had developed that helped them through financial shortfalls and unplanned expenses such as ill-health or death. Drawing from these survival strategies, various NGOs (such as, the Annapurna Mahila Mandal, the Working Women's Forum and Women's Development Society) experimented with various credit and savings plans. Additionally, they sought to enable women to get micro-credits provided by various financial institutions. These efforts stemmed from the realization that the access to resources was the biggest stumbling block in the economic development of poor women. The strategy they devised was to organize women into self-help groups to enable savings and access credit from banks.

As pointed by the *Shramshakti* report of the National Commission on Self Employed Women and Women in the Informal Sector (1988) and the National Perspective Plan (1991-1992) of the Government of India there is a need for a mediating body between the self-employed poor women and financial institutions. The report pointed out that without such intermediation the credit related programmers like the IRDP, DRI and Self Employment Programmed for Urban Poor (SEPUP) could not cover even 20 per cent of the women in the target population. It also calls for efforts to extend the outreach of such programmers to a large population; and suggests that skill development; entrepreneurship development and savings should be the necessary pre-conditions of any effective micro-credit programmed.

The Maharashtra Rural Credit Programme (MRCP) undertaken by MAVIM in 12 districts of the state, namely Chandrapur, Yavatmal, Nanded, Pune Amravati, Bhandar, Gadchiroli, Bheed, Dhule, Nandurbar, Jalgaon and Thane is based on this changing approach to development planning. Development planning has moved from the human capital approach (that looked at people as merely resources) to the welfare approach (that saw people as recipients of handouts) and the basic needs approach (that concentrated on ensuring everybody had a minimum access to goods and services) to the process of empowerment.

The Tejaswini project, attempts to build on the experience gained from the MRCP. The effectiveness of this approach to development lies in the process of organizing women into collectives and through their collective strength to enable them to realize their rights and entitlements. Apart from widening the individual freedoms and choices of women, the approach utilizes women's collective strength to address their multi-varied socio-economic needs and challenge the deeply entrenched power structures in society. It aimed to overcome the limitations of some of the earlier programmes.

It thus seeks to substantively enhance gender equality articulated in the Indian Constitution and in the various international instruments of human rights, particularly the Convention for Elimination of All Forms of Discrimination against Women (CEDAW) (passed in the United Nations in 1979 and ratified by India in 1981). Further, the project seeks to address the critical areas for action identified in the Platform for Action at Beijing (1995) such as

poverty eradication, removal of gender gaps in education and health, establishing women's equal access to labour markets, property rights and violence against women.

This section focuses on the socio-economic conditions of women in rural Maharashtra (particularly, wage earners, such as agricultural workers, domestic workers, and manual workers and self employed, such as artisans, piece rate workers, and petty vendors), to develop supportive structures that would facilitate their empowerment. The process calls for considerable investment in socio-economic infrastructure, trade facilitation and business development services. It also requires enabling mechanisms by which women can access their right to basic health care, safe drinking water, law and order and other services that directly affect themselves, their families and communities. For the sustainability of such an approach, it is also necessary that they have the capacity to impact upon the decision-making process of their communities through participation in the local-self government

The immediate need for such interventions is located within the context of the rapid economic transformation in the country. Studies have indicated that the ensuing changes in the socio-economic structures and policies have a gender dimension and differentially impact on men and women. This is because the prevailing ideas about gender relationships create an unequal access for women in terms of allocation of resources and entitlements in the family and community. These discriminatory practices make it more difficult for women than men to make the necessary transition to a new economic order. These changes have serious consequences for poor households; it increases the possibility of male violence and desertion. Of the reported cases of violence against women in Maharashtra, 55.27 per cent of cases are that of torture and desertion of women by their families. Undoubtedly, the Government of Maharashtra has made concerted efforts to tackle the problem. The Women's Component Plan-- 2003-2004 announces important schemes for women's economic, social and political empowerment. Some of the schemes, such as the Employment Guarantee schemes, mid-day meals for school children and nutritional supplements for pre-school children, are important measures to overcome the cycle of poverty, hunger and malnourishment. Similarly the introduction of the Panchayati Raj Institutions (PRI) has considerably succeeded in building grassroots democratic institutions and to ensure progressive decentralization in governance. Despite these progressive measures there are several gaps in the service delivery mechanisms, therefore, the benefits and subsidies intended for vulnerable households do not reach them. It is therefore necessary to enhance the autonomy and decisions making powers of the people, particularly women who have been silenced and disempowered for centuries.

II

Socio-Economic Conditions of Target Group: Identifying Areas for Social Intervention

An examination of the socio-economic conditions of women reveals that there has been a steady decline in sex ratio. According to the 2001 Census, the sex ratio is 922 women per 1000 men. That this decline is in the context of an improvement at the national level is a cause of concern.

Sex Ratio (age group 0-6 years)

The Population Census 2001 results reveal that the sex ratio in the state for the age group 0-6 has declined to 917 from 946 in 1991. This contrasts with the trend in Kerala where there is an improvement in the sex ratio from 958 in 1991 to 963 in 2001. At 917, the sex ratio in Maharashtra for children in the age group of 0-6 years is below that of the national figures, which is at 927. The reason for this may be attributed to the deeply entrenched son preference in Maharashtra. This results in the selective abortion of female children and in the neglect of female children in this age group.

Life Expectancy

Although Life Expectancy at Birth for women in Maharashtra is higher than the male life expectancy (and is much above the all-India average of female life expectancy), the age specific mortality rate (ASMR) reveals the neglect of women and girls in particular. The under 5 mortality rate for females is much higher (13.9 per cent) than the corresponding rate for males (12.4 per cent) and women in the age group of 15-19 years (1.5 per cent) also have a higher mortality rate than their male cohorts (0.8 per cent), indicating the neglect of women. There are also specific social indicators that indicate the neglect of women. These include: 1) the higher morbidity rate for women; 2) the lower nutritional status of women (as indicated in the fact that nearly half the ever married women between the age group of 15-49 suffer from anaemia); and 3) the age specific death rate of women. To overcome these trends, there is a need to spread health education and address the nutritional deficiencies of vulnerable women and children. [NFHS -2, 1998-99, cited in Poonacha 2004].

Literacy

On the positive side, the census literacy figures suggest a remarkable growth in literacy. The literacy rate for the population above seven years of age has increased from 64.9 per cent in 1991 to 77.3 percent in 2001. This rise of 12.4 percentage points was the maximum rise during the last four decades. Maharashtra has always remained above the national average with regard to education, as the all India literacy rate is 65.4 per cent. However the points of concern are the disparities in the male-female access to education as well as the rural and urban divide. The female literacy rate in Maharashtra is 67.5 per cent while the male literacy percentage is 86.3. In actual terms, this means that out of the 1.90 crore persons who are still illiterate in the state, about 69 percent are females. Some of the important measures introduced by the state with the support of the central government are the implementation of the Sarva Shiksha Abhiyan (SSA) to ensure that the children in the age group of 6-14 are in schools. The Government of Maharashtra also offers free

education for boys up to Std. X and for girls up to Standard XII. It also offers mid-day meal scheme, free text books, book banks, etc.

Poverty and the Survival of Poor Households

As per the National Sample Survey (NSS) data on the 55th round (July 1999-June 2000), about a quarter of the population (25.02 per cent) of the population in the State was below the poverty line. The incidence of poverty in urban area (26.81 per cent) was more than that of rural area (23.72 per cent) of the State. These burdens place a tremendous burden of survival on poor women. Apart from cooking and child rearing, women have the additional responsibility of meeting the fuel, fodder and water needs of the household. This means that women have to traverse long distances in search of these basic needs.

Women's Participation in the Local Self Government

A measure with tremendous potential for social transformation is the Panchayati Raj Act introduced in April 1993 through the 73rd and 74th Amendments of the Constitution and ratified by all the states the following year. It provided for direct elections to all the seats of the local self government (Panchayat) -- from the village level to the intermediary block (Tashil) to the district (Zilla) levels-- for a period of five years. The most significant feature of the Act was it made provisions for the reservation of seats for women and SCs/STs. In Maharashtra, women were elected to about thirty three and one-third per cent of the total number of seats available in the local self government bodies. The Act also requires that out of the total number of positions as chairpersons of panchayat samiti, mayors of municipalities and presidents of zilla parishad, one-third are reserved for women [Poonacha 1999].

Additionally, in Maharashtra, the Zilla Parishad Act was amended to incorporate a statutory body at the district level (i.e., the Mahila Bal Kalyan Samiti, committee for the welfare of women and children) of which 70 per cent of the members would be women and the Chairperson would be a woman. A certain percentage of the finances allocated to the Zilla Parishad were earmarked for utilization of this Committee, which in fact made it a very powerful committee. The nodal agency for this committee is the Department of Women and Child Development.

The Government of Maharashtra also holds a Gram Vikas Parishad in November every year, which is the meeting of all the elected members and the administrative heads of the district level committees (zilla parishad) and the block level committees (panchayat samiti).

The Panchayat Raj system, allowing for the devolution of power to local communities, has radically altered the social power structure of the local communities. Under this Act women and other marginalized groups are seen as persons of authority. With regard to women the Act encouraged the participation of more than one million women in local governance. At the outset, women were hesitant and turned to the men in their families for support, but with the training provided by the various NGOs the Institute of Local Self Government and the State Commission for Women, women have been able to assert themselves. (RCWS 2002) (See appendix 1 for the experiences of women in the Panchayat system).

Coping with HIV/AIDS, Domestic Violence, Alcoholism and Other Conditions

The challenge of HIV-AIDS in Maharashtra is significant as it has the highest prevalence of the disease among the Indian states. The poverty-disease correlates of HIV-AIDS show that it should not be tackled as a communicable disease but rather as a regular development problem in Maharashtra. This is also the case with regard to tuberculosis. Mumbai, Sangli, Kolhapur, Pune and Satara are regions reporting the highest incidents of HIV-AIDS.

Table 1 indicates the high prevalence of violence against women in Maharashtra. Apart from an indication of the low status of women, gender-specific violence can be seen as a means of perpetuating women's subordination. Women are generally powerless to counter these deeply entrenched values in the collective psyche of the group. Acts of violence against women and children indicate their zero political status in the family and society; it reflects the existing patriarchal ideologies that seek to control a woman's sexuality, reproduction and productive roles. (Appendix 2 indicates the existing mechanisms by which issues of violence against women can be addressed).

**Table 1: Crimes Against Women
(Maharashtra)**

Sr. No.	Type of Crime	Year					
		1999	2000	2001	2002	2003	2004 up to July
1	Murder for dowry IPC 302	NA	175	141	174	115	46
2	Attempt to commit Murder for dowry IPC 307	NA	105	114	72	56	28
3	Dowry death IPC 304-B	395	371	308	303	295	138
4	Abetment to commit suicide IPC 376	NA	1200	1059	1252	1256	633
5	Rape IPC 376	1320	1310	1302	1352	1169	770
6	Kidnapping and abduction IPC 363 to 373	727	662	611	650	727	513
7	Cruelty by Husband and Relatives IPC 498-A	7026	6768	6090	5353	4673	3138
8	Molestation IPC 354	2766	2805	2823	2686	2622	1574
9	Sexual Harassment IPC 509	825	930	1120	769	1593	949
10	Importation of Girls IPC 366-B	0	0	1	0	1	3
11	Sati Prevention Act	0	0	0	0	0	0
12	Immoral Traffic (P) Act ITPA	390	160	233	182	179	147
13	Indecent Rep. of Women (P) Act	4	5	9	4	14	11
14	Dowry Proh. Act	14	22	27	23	19	24
	Total	13467	14513	13838	12820	12719	7974

Source :Additional D. G. CID, Crime Branch, Pune, Maharashtra.

III

Policy Framework for Action: Policies, Acts and Programmes

A pioneering effort to bring about gender equality in Maharashtra is the development of the Maharashtra Policy for Women (1994). This policy was finalized after in-depth consultations with women's groups, activists and grass roots workers. It has also suggested some innovative steps to contain violence against women such as, setting up police stations headed by a police woman, establishing mobile protective centres for women and night patrol to protect women. It is also suggested that the police recruited to function in these centres will be provided special training to protect women. It is also proposed that in the next five years, 25 per cent of the recruitment into the police service would be women. Some of the other important areas emphasized in the policy are as follows:

- ❖ Improving the economic status of women
- ❖ Appropriate use of the media
- ❖ Enhancing women's participation in local self government
- ❖ Strict monitoring of the implementation of the existing labour legislation

The plan also argues for a single window approach for the setting up of a centre in each district where women can obtain information on all Government programmes; and proposed the set up of legal advise cells at the State level with the two specific tasks of scrutinizing the existing laws and identify the prevailing gender bias and to propose a new legislation to enable women to attain equality.

The state has also passed the Maharashtra State Commission for Women Act (1993) to ensure that the fundamental rights guaranteed by articles 14,15, and 16 of the Indian Constitution with reference to gender equality are implemented. The Maharashtra State Commission for Women (MSCW) is a statutory body established to protect women's fundamental rights and has the mandate to investigate any derogatory practices against women. In addition, the GOM has waived the requisite court fee in litigations related to maintenance, property rights, violence and divorce under the provisions of the Bombay Court Fee (Amendment) Act 1994 and amended the Hindu Succession through the (Maharashtra Amendment) Act 1994 (with effect from 22 June 1994) to enable daughters to get co-parcenary rights as sons under the Mitakshara Law. The Government has introduced 30 per cent reservations for women in government jobs. It has also issued a notification that any land or house given by the government should be vested jointly on the husband and wife. The Maharashtra State Commission for Women (MSCW) subsequently sought an amendment to this notification saying that it should apply only when the house or land belongs to the husband. *In case the land belongs to the wife, it should stand only in her name.*

Some of the important legislations suggested by the MSCW are as follows: 1) Women's Protection Bill (2001); 2) Amendments to the Dowry Prohibition Acts; 3) Steps to make the Prohibition of Child Marriage Act more effective (here the Commission suggests that those who perform child marriages should be debarred from benefits under the various government welfare schemes); 4) Amendments to the Pre Natal Diagnostic Techniques (Regulation and Prevention of Misuse Act 1994 (to prevent sex determination tests); 5)

Amendments to the Mumbai Police Act (to empower the police to restore women to their marital homes) Women's Rights to Residence Bill (2002) to protect women's rights to residence in their marital homes).

Women's Component Plan-2003-2004

Maharashtra has the distinction of being the first to bring out a Policy for Women in 1994, with the built in mandate for review every three years. Following the review, many changes were incorporated and placed before the legislative assembly. Taking into account the issues raised in the discussions as well as the suggestions made by the women's groups, a new policy was brought out in 2001, which underscored the necessity of having a Women's Component Plan. Under the Component Plan, the economic policy of the state had a women centred thrust and new policies were formulated to empower women. Further with the aim of enhancing women's socio-economic participation, the Plan asserts that women should be part of the planning and implementation process. With these aims, the state has made special budgetary provisions for women in the various welfare schemes and also created special programmes to meet women's needs. These programmes address the needs of the most vulnerable women/girls. The focus of the plan is also on meeting the health and educational needs of women and girls from the socially deprived sections and enabling them to develop economic self-reliance. Some of the schemes are to be monitored by the department of women and child and the others by the Zilla Parishads. These schemes range from providing cycles for school going girls from the BPL families if the schools are more than two kilometers away and day care facilities in each village to those that meet women's economic educational and cultural needs. (See Appendix 3 for some of the available schemes that could be tapped under the Tejaswini Project). In this context some of the important studies that may be consulted regarding gender in state budgets are by Banerjee and Krishnaraj (2004); Pandey, Kanchi and Akolkar (2004); and Parikh, Acharya and Krishnaraj (2004).

The SHG Movement

The SHGs in Maharashtra are formed under the Maharashtra Rural Credit Programme (MRCP) and Swarnajayanti Gram Swarajgar Yojana (SGSY). Organized through MAVIM, the NGOs, District Rural Development Authorities (DRDA), department for the tribal development, watershed development and Schedule Caste development authorities, the SHG movement offers a tremendous potential for change. There are also a lot of private efforts by NGOs in SHG formation outside the formal aided programmes. Though their numbers are very small compared to Andhra Pradesh and Tamil Nadu, the movement is strong and the SHGs are of good quality.

Implemented through its trained and sensitised animators (*sahayoginis*) as well as with the help of NGOs, the MRCP has tremendous potential for social change. Women have started participating in the village development programmes. They have also started about 6000 micro enterprises and 600 of the women have been elected to the local self- government. As indicated in the case studies given below, participation in the movement calls for tremendous commitment; it empowers women to take up issues that affect them and

strengthens democratic/secular spaces in the villages. It also motivates women to take up community development projects.

A Commitment and a Way of Life

A young Muslim woman in Bhandara District was appointed as a sahayogini under the MRCP programme. She soon became dedicated to the programme and the welfare of other women. Therefore she would not leave the programme even for a better paying teaching job or the prospect of getting married. She told her prospective husband that she would only marry him if he did not come in the way of her work as a sahayogini. Agreeing to her demand, her husband gave up his lucrative business as a contractor to move back into the village. He is very supportive of her work and looks after her daughter when she is in the field.

Women's Initiative in Watershed Management

Two SHGs of Kharanja Taluka, Wardha District, came together to construct the Vanrai dam. They negotiated with the Block Development Authority (BDO), the Panchayat Samiti and the Technical Officer of the watershed development programme to discuss the project. Subsequently, they submitted a tender for the construction of the dam. When the tender was accepted, the SHG members along with the cooperation of the community constructed the dam. They are now eager to take other such similar projects for the development of their village.

Breaking Barriers, Understanding Differences

A small village in Bhandara district was riven with caste and religious differences. There has been a process of gradual transformation since the introduction of the SHG movement. The women are more understanding of each other and appreciate the cultural differences. For instance, respecting the religious sentiments of the Sahayogini – a Muslim—they remind her when it is time to perform *namaz* and remain respectfully silent when she says her prayers.

The concept of federating SHGs seems to be the answer to the problem of sustaining and ensuring that the initiative of the movement remains people centred. This experiment in creating federations of SHGs is not new. It has been effectively implemented in Tamil Nadu (with over 6,000 federations comprising 10,000 SHGs) and Andhra Pradesh (about 3590 federations comprising 4,00,000 SHGs). In Andhra Pradesh, the federations have further been grouped under 120 cluster level federations. It is indeed a measure of the effectiveness of federation structures that the process has already begun in Maharashtra. In the twelve districts, where the MRCP was implemented, federations have emerged in the last six months. In Nanded district, the existing federation has assumed the responsibility of hiring animators (sahayoginis). The members of the SHG groups in other districts are also amenable to the concept of federations. There is no doubt that the concept of federations is gaining wide acceptance.

IV

Empowerment of Women: Planning the Tejaswini Project

Empowerment is the essential objective of the Tejaswini programme. Empowerment is defined as a process by which an individual is able to identify her needs and has the means to realize her goals. The process of empowerment has an individual, a group and a collective dimension. On the grounds that the process should strengthen democratic

institutions and should exist within the framework of justice, equity and rights, the Tejaswini programme (building on the earlier Maharashtra Rural Credit Programme experiment) seeks to collectivise women into Self Help Groups (SHGs) and through their collective strength to address some of their socio-political and economic needs. Apart from addressing some of their basic economic needs, this programme seeks to tackle some of the social and political barriers to women's equality in society. The justification for such an approach emerges out of the *Sharmshakti report*.

The Tejaswini Project focuses on building women's capacities and providing them the required expertise to tackle their economic and social needs. Some of the needs that are addressed in the programme are as follows: 1) reducing women's productive/reproductive drudgery by enabling women to access community resources of fuel, fodder and water; 2) building women's capacities by strengthening functional literacy (defined broadly as including knowledge of their socio-political environment and access to government development programmes); 3) enabling women to participate in the decision-making process of the community (by developing their leadership capacities and ability to negotiate with the Panchayat Raj Institutions (PRI); and 4) addressing issues of violence against women (by enabling women to understand the existing criminal/justice system and building linkages with the police/ vigilance committees).

The project strategy involves the following measures: 1) the formation of SHGs as the key unit of the organization of women at grassroots level; 2) provide the kind of support and facilitation to be rendered to SHGs based on the MRCP experience; rework the support to enterprise development to be offered to SHGs and individual women; 3) pay special attention to the capacity building requirements of all the organizations involved in the demand and supply of rural financial services.

To realize these goals, there is a need for a convergence of services and development programmes available under the Women's Component Plan of the Government of Maharashtra, NGOs and institutions of higher education for the benefit of women agriculture workers, artisans and self employed women in rural areas of the state. Specifically, this programme should undertake training for women as well as various key players such as the police and district administrative authorities, conduct research studies, develop teaching/training modules and build basic infrastructure for women.

Reducing Women's Drudgery/ Productive Burdens

To improve women's access to water, fuel and fodder and to provide them support services the programme will have to galvanize existing resources and create new community-based assets. The agencies involved will include the SHGs, the members of the Panchayats, the forest officials, NGOs and environmental groups. The process will require the involvement of the community under the initiative of the SHGs. The approximate time frame will be two (for established SHGs) and four years (for the new groups).

Activity Plan 1: Reducing Women's Drudgery

Activity	Target Group	Resources required	Sources	Implementing Authority	Remarks
Access to fuel, fodder and water	Women and girls	Village well, river and ponds, commons on land and forests	--Water harvesting - Reforestation --Awareness building and training --Technical support from government departments and research institution	SHG women through the VLC and with the support of the village panchayat will manage their environment --	--This is the priority area of the project. Additionally, development schemes by the panchayats need the concurrence of women gram sabha --Political will to change the existing caste discriminations in the village

Health Related Issues

To improve the health, nutrition and hygiene in the community, the training component of the project, could teach women the importance of self-care. They could be given knowledge of locally available sources of nutrition. Further, based on their felt-need, women could be enabled to seek access to the various government schemes. They would perhaps be able to ensure that the benefits from the existing programmes reach the target group. Further, through the initiatives taken by the Village Level Committees (VCL) (comprising a cluster of SHGs within the village), women could mobilize community action to ensure cleanliness in the village. That such collective action of women is a possibility can be discerned from the fact that many villages covered by the MRCP had taken the initiative to clean the villages. A few women could be sent for first-aid/midwifery training under the project.

One of the main reasons for the slow decline in population growth rate is the high level of infant mortality. Apart from poor nutrition and access to immunization, this could be attributed to the fact that women are forced to take their children to their work sites. These children of farm workers and construction/brick kiln workers are forced to remain in dusty sites while their mothers work; others are left unsupervised in the homes with a slightly older sibling. Recognizing the importance of crèche facilities, the Government of Maharashtra has provided for mobile crèche services. Women through their SHGs could perhaps come together to ensure that the facility is available for them or to make certain alternative arrangements for child supervision through the Anganwadi worker (pre-school teacher). It is also noticed that there are certain gaps in the pre-school service provided by the Zilla Parishad. While in many villages (due to the absence of crèches) children between 0-3 are neglected, many pre-school children are also unsupervised as the pre-school services are available only till the afternoon. There is a need to bring about some convergence of services to ensure that children in this critical age group are not neglected. The SHG groups could be supported by MAVIM to strengthen this facility.

It is hoped that the SHGs will be able to intervene in the health needs of the community in the following ways:

- ❖ Create a fund for the welfare needs of the children (running crèches, pre-schools, etc.);
- ❖ Monitor the effective functioning of these services;
- ❖ Gain knowledge of health, hygiene, nutrition, knowledge of household remedies;
- ❖ Coordinate with the village panchayat to ensure the Primary Health Centres function well and there is no shortage of medicines;
- ❖ Grow a herbal garden; and
- ❖ Identify persons who could be given specialized Para medical training.

An important training component of the programme is sex and reproductive health education. Women and adolescents in the villages should understand reproductive health hygiene and have access to safer birth control methods. This knowledge is specially important because it is noticed that the family planning methods adopted in rural areas has placed an excessive emphasis on sterilization and tubectomies are performed on women as young as 22 years old.

Tackling HIV/AIDS

To tackle the problem of HIV/AIDS women and teenage children should be given knowledge of sex education. Attempts should be made to integrate these women into the SHG movement. One such experiment has been attempted in Pune by an NGO called Saheli by organizing HIV/AIDS women into SHG groups. To overcome the problem, women/ and the larger community should be made aware of the problem. There is also need to introduce sex education for teenagers through the SHGs with the support of MAVIM and other resource persons. In districts where HIV/AIDS rampant, there may be need for greater interventions.

Meeting Women's Need for Education, Literacy and Knowledge

As indicated in the case study given below, education and literacy is the key to women's empowerment. Here functional education is defined as going beyond reading and writing to encompass a broader understanding of the prevailing socio-economic realities and their rights/entitlements. To realize these aims, the Tejaswini project should facilitate the spread of literacy through proper coordination with various government programmes. It should address the reasons for the drop out of girls in schools and provide children with supportive education to enable them to cope with their homework. This process of encouraging teenage girls and children to link with the SHGs for their self development and the development of their community could also help to prevent their sexual exploitation as the SHG women could play a mentoring role for the younger girls. Women should be encouraged to monitor government programmes for the educational development of the village and to ensure that the subsidies such as free bus facilities for children, textbooks and uniforms reach the village.

A Silent Revolution

Anusuya Priram Ushke, had always believed that her socio-economic location as a poor tribal agricultural worker with only second standard education had placed her outside the development process. It was only 1998, when the MRCP programme was introduced into their village in the Bhandara district, that she felt that there was a possibility of change. Apart from enabling her to improve her economic status, she felt that the programme had given her a different worldview. She now devotes her time to her children's education, particularly her daughter's education. She believes that education is like the third eye: for it enables one to have a vision of a different future.

Additionally, funds could be made available, through the Tejaswini project, to provide resources such as books, newspapers and magazines. Since women have very little opportunity for self-expression, the Tejaswini programme could provide women with opportunities for culture. Women are thus able to organize plays, dance and music programmes; and express themselves. Women could be trained in the preparation of audio-visual teaching/learning materials to communicate social and civic messages to the community. This training could be made possible by involving various organizations and institutions. The table given below indicates the ways in which women's literacy and educational needs can be met.

Activity Plan 2: Meeting Women's Need for Education

Activity	Target Group	Available resources	Resources required	Sources	Implementing authority	Remarks
Literacy/Education	Women, girls	Adult literacy programmes The Sarva Shiksha Abhiyan NGOs Voluntary Study Circles --Escort services for children when schools are far off	-- Community centre for women --Books, journals, audio-visual materials --Field visits --TA/DA for volunteers -- Funds for organizing cultural and educational materials	--Through accessing some of the available programmes for education from the Zilla Parishad --Getting educational and infrastructure support from the village panchayat --Adult literacy programmes Universal educational programmes Grant given to SHGs	MAVIM sahayogins/ VCLs/Federation	Identification of resources. Facilitators and ensuring the delivery of services Monitoring of educational programmes by the VCL and Federations,

Resisting Gender-Based Violence

Our experience in the field suggests that the most cost effective way of countering gender based violence was by organizing women into SHGs. Women as a collective are able to support vulnerable women by bringing pressure on men to prevent wife beating. Together, women are able to pressurize the community to ostracize the man and force him to desist from violence in the home. There have been instances when the SHG groups have helped women to rebuild their lives. Further, on the analysis of the effects of alcohol on poor households, the SHGs formed under the MRCP have forced the closure of liquor shops.

Saying No to Alcohol

In the Sharadah Chikani village of Chandrapur, the women found that the husbands of some of the members (when under the influence of alcohol) attempted to disrupt their meetings. Fed up with this nuisance, the women decided to put an end to alcohol. They protested against the sale of alcohol and have succeeded in ensuring the closure of the government retail liquor shop. However, the women are not happy with their success as they feel that they are unable to ensure the closure of the private liquor shops, as such shop keepers are dangerous and might threaten them

Women need to have knowledge of their rights and entitlements. Therefore, organizing legal literacy programmes should become an essential part of this programme. Women could constitute neighbourhood vigilance committees to monitor vulnerable families. It may be possible that some women could be given para-legal training to enable them to deal with family disputes, through conciliation and arbitration. Linkages should be established with police and with the Mahila Dakshata Samitis to deal with violence against women. There have been instances (as indicated in the incidents narrated below) when women have pressurized the police to take action in cases of rape.

Women's Fight for Justice

The MRCP was initiated in 1994-1995 in the Talodi village, Chandrapur District. The community was fairly well integrated. This peaceful life of the village was disrupted when two men accosted a new bride and raped her. The entire community was shocked with the incident. Nonetheless, the men in the village were reluctant to file a police complaint. The complainant, encouraged by the support she received from the SHGs, in the village filed a police complaint. The SHG women escorted the complainant to the police station and ensured that the complaint was filed. Overwhelmed by their collective strength, the police arrested the accused and investigated the crime. This was the beginning of women's fight for justice and right to intervene in the public spaces.

The training component of this unit will have awareness generation programmes for the sahayoginis, the NGOs and the women at the grassroots. It will aim at sensitising the health professionals, police and the legal professionals on the issue. It will attempt at a rapport building between the community and the police. An essential component of the programme will be to conduct campaigns to raise awareness of the community regarding the issue of violence and self-defence training for young girls at the grassroots level. At the block level, workshops will be conducted for young girls to make them aware of safety and vigilance. Girls will be given legal literacy, (including practical knowledge of differences between various kinds of complaints and visits to the police station and courts)

Activity Plan 3: Dealing with Gender Specific Violence

Activity	Target Group	Available resources	Resources required	Sources	Implementing authority	Remarks
Sensitisation programmes Sex education Maintaining vigilance Establishing rapport with the police/ Mahila Daksakta Samity Sensitisation of the police Self defence training for young girls	Project staff SHG women young girls and boys	--The NGOs MAVIM Staff Department of Social Justice	Audio-visual materials-- teaching units Field visits to the police stations	--Health professionals Police NGOs Gender and legal professionals	MAVIM NGOs	Attacking the roots of violence against women is achieved by ensuring that women have the economic/decision-making power In addition it is necessary to establish rapport with the police and community. Young girls and boys need to be given sex education. SHGs should be trained to maintain vigilance.

Linkage with Elected Women Leaders in the Local Self Governments (Panchayats)

There is a need to bring about an interface between the women political leaders in the villages and SHG movement to ensure that gender issues are addressed in the village assemblies (gram sabha). Supported by the women's collectives, women political leaders develop confidence to assert themselves. One of the reasons why women remain silent and politically indifferent is due to the fear character assassination. Overcoming this fear with the support of SHGs, the women leaders would be able to raise issues that concern women. In turn, the SHG women will be able to ensure the political accountability of their leaders. Further, it may be noted (as indicated in the story of Sugrabai given below), the SHG movement has enabled women to develop their leadership potential.

Looking Beyond the Confines of the Home

Sugrabai, an illiterate agricultural worker in the Nandurbar Village of Singnapur, was not interested in joining the MRCP programme at the outset. Subsequently she changed her mind and with the loan she received, she was able to purchase 6 goats. Her participation in the movement has brought about a change in her outlook. Realizing the importance of education, she is eager to ensure that her children are educated. When her daughter dropped out of school, Sugrabai, decided to send her to tailoring classes so that her daughter could become self-employed. Sugrabai, like the other women in the village, were troubled with the lack of safe drinking water. She therefore took the initiative or organizing them to look into the problem. Raising the question in the village assembly, Sugrabai along with the other women in the village followed up the matter in the Block Development Office. Her success has meant that the villagers voted her as a member of the village panchayat as a deputy sarpanch.

The aim of the training under the Tejaswini project would be to enable women to participate in the village assemblies and are elected to the various tiers of the local self-governments. It is also aimed at ensuring that women get training in leadership, learn to monitor community services (such as crèche workers, schools and PHCs), act as pressure groups to influence village level development, demand accountability of the local self-government institutions and participate in village development programmes.

Activity Plan 4: Ensuring Women's Political Participation

Activity	Target Group	Available Resources	Resources Required	Sources	Implementing Authority	Remarks
Training for women in understanding political institutions Training for women Panchayat leaders Sensitisation of officials and male panchayat leaders	SHG women-- Specialized training for women panchayat leaders	NGOs MAVIM Local self government training institutions Institutions of higher education	Audio-visual material TA/DA for resource persons Field trips for SHG women	Institutions for training in local self governments NGOs MAVIM staff	MAVIM NGOs	There should be provisions made for field trips and visits to district and state head quarters In addition, mandatory gender training should be given to male leaders and officials

Gender Sensitisation

The core component of this programme is the gender sensitisation programme. This will require training of not just the SHG women, but also the training of the project staff and NGOs. Additionally, gender sensitisation trainings will have to be conducted for the male panchayat leaders and officials. These training programmes should be introduced from the inception of the programme (Appendix 4 a and 4 b suggests the additional inputs needed for the development of teaching/learning materials and areas for research).

Activity Plan 5: Training of Trainers and Officials

Activity	Target Group	Available resources	Resources required	Sources	Implementing authority	Remarks
Gender Sensitisation	Project staff, Sahayoginis, SHG Women, Police, Male Members Of the Panchayats, Administrators Judges	--NGOs -- Institutes of Higher Education	Funds for training Development of Gender Sensitisation Kits	Women's Studies Centres/women's groups	MAVIM NGOs	This is the most important component of the programme. It must address not only the training needs of women but also focus on men in the community

[Please write to author for full report.]

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Appendix 1

Experiences of Women in Panchayati Raj in Maharashtra

The situation created by the Act was so drastic that it brought women straight from the kitchen into the arena of politics and administration with no training or experience whatsoever in public life. Further, although the reservation of thirty-three and one-third percent of the seats under the panchayat raj system had been a morale booster for women in rural Maharashtra, the husbands and other men in the village were yet to reconcile themselves to the women's new status. According to Sirekha Dalvi, a leader of the Shramik Kranti Sanghatana working among the adivasis of Raigad district, when women sarpanches went out with men in connection with the work of the gram panchayat or zilla parishad, they become victims of character assassination. However, women who have been active in the people's struggles are able to work independently. A case in point was that of Kamalkar Hilam, a 25-year old married tribal woman who catered to the need of seven villages and thirteen tribal hamlets in an effort to implement water supply and road construction schemes.

Women complained that their lack of information and experience made them diffident about working in the system. They did not know how to conduct meetings or about their role expectations as expected representatives. Additionally, the deeply inculcated habit of differing to men made them turn to men for guidance. Men, expectedly, were antagonistic to the women. Sumantai found that men did not like her sitting on a chair while they were required to sit on the floor. Women soon acquired confidence and started taking independent action. Retribution was immediate; it ranged from intimidation to physical violence. Vatsalabai, a sarpanch from Dondumal village of Pune district, was beaten up, socially boycotted and fined for accepting the post. Her farm was also extensively damaged. Similarly, a woman sarpanch of Maval taluka who was being sexually harassed for five years found herself further harassed by the police who instead of protecting her, kept her in lock-up for three nights.[RCWS 2002].

On the other hand, participation in the political process has also helped women to break out of the traditional moulds. Their election to self-governance bodies completely changed the picture, as women were now in a position to change the course of local politics. This was in stark contrast to the earlier panchayat system, which had a minimum of two women as co-opted members and one or two elected members. Now women are visible presence in every tier of the local self-government, from village panchayats to the zilla parishads, and from the municipal councils to corporations. In some cases, like the Yewla municipal council and many gram panchayats, the entire elected bodies consisted of women (See Table below)

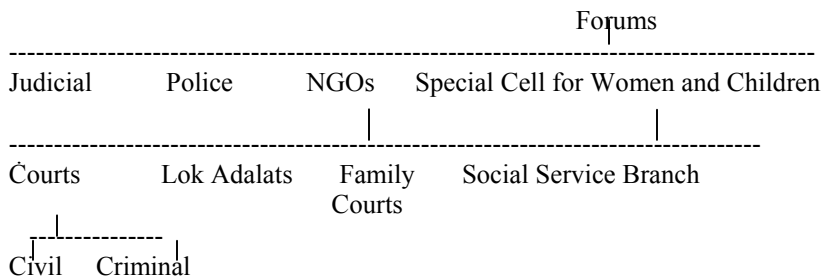
Table: All Women Panchayats in Maharashtra

Name of Village	District	Point of Interest	Term	Sarpanch
Brahmanghar taluka Bhor	Pune	Most men have migrated out	1992-97	Pushpalata Dhurnal
Bhend Bhurd Taluka Newasa	Ahemadnagar	Male dominated	1992-97	Kusum Newle
Metikheda taluka	Yavatmal	Shetkari Sanghatana elected	1989-94	Maiah Wankhede
Vitner taluka Hinganghat	Jalgaon	Shetkari Sanghatana, land transferred to women	1989-94	Shubha Raisingh
Yenora taluka Hinganghat	Wardha	Shetkari Sanghatana	1989-97	Ujwala Rishi Gote
Salod taluka Nandgaon - Khandoshear	Amrawati	Shetkari Sanghatana	1989-94	Salrabi Sattar Khan
Erangaon taluka Nandgaon – Khandoshear	Amrawati	Shetkari Sanghatana two men on panchayat	1989-94	Anjana Toras
Bitargaon taluka Mahad	Solapur	Fully literate panchayat	1989-94	Satybhama Lawand
Nimbgaoon Bhogi Taluka Shirur	Pune	Four women resigned	1989-94	Contact Anna Hazare
Maujne Rui taluka Indapur	Pune	Older Panchayat	1984-89	Padmavati Ramchandrkare
Nimbut taluka	Pune	Oldest known all-women Panchayat	1963-68	Kamal Babulal Kakades Baramati

Appendix 2

Enforcement and Implementation Machinery of Women's Rights

The various forums available to women to settle disputes are as follows:



The State vigorously pursues laws for women's rights in order to empower and emancipate them. While there are no women police stations, there were women's cells in police stations, which are easily accessible. District Vigilance Committees have been formed, headed by a Collector and social welfare officers. In 1995, the State had set up a special cell – the Prevention of Atrocities against Women (PAW) with 10 posts directly under the DIG of Police – which coordinates the activities of the field units of the Mahila Suraksha Samitis.

Family Courts

The Family Court Act, 1984, was passed to provide for the establishment of the Family Courts with a view to promote conciliation in and securing settlement of disputes relating to marriage and

family affairs. The Act enables the court to entertain a suit or proceeding for an order of injunction in situations arising out of marital breakdown. Through these injunctions orders, women victims of physical violence may obtain the following kinds of relief:

- Re-entry into the matrimonial home in the event of being thrown out by her husband and/or relatives.
- An order restraining the husband from throwing the woman out of the house
- An order preventing the husband from harassing and abusing the woman.

There are also 12 Mahila (women's) Courts in the State which are presided over by Additional Districts and Additional Sessions Judges. The Prevention of Atrocities against Women (PAW) Cell was set up at the State Police headquarters which liaisons with the Police Commissioner regarding atrocities against women in the State. Other than this, there are no separate cells or units, which deal with rape, abduction, dowry deaths, sexual harassment, etc.

Lok Adalats

Lok Adalats are Public Courts which deliver justice summarily, through a process of arbitration and settlement between the parties. Cases are taken up and disposed of in a day, thus lessening the burden on the regular courts. Every award of the Lok Adalat is deemed to be a decree of a civil court or of any other court or tribunal and is regarded as final and binding on all the parties to the dispute.

The significance of the Lok Adalats in disposing off long pending court cases served as a springboard for the idea of the **Parivarik Mahila Lok Adalats**. The **National** Commission for Women mooted the idea in 1996, perceiving that women were specially disadvantaged with respect to court procedures as they lacked a support system.

The Parivarik Mahila Lok Adalats are specially constituted courts under the auspices of the NCW. Family disputes are settled at such courts through 'conciliatory methods'. Rules governing civil and criminal procedures as well as those of evidence are bypassed in favour of striving at an amicable settlement between the parties. Maharashtra has 12 Mahila Lok Adalats.

Women's Vigilance Committees

Also known as the Mahila Dakshata Samitis or the Samajik Mahila Suraksha Samiti, it came into existence in the wake of the demand by the women's organization for greater transparency in the handling of cases of domestic violence. This exercise by the police was essentially aimed at promoting police-public interface and cooperation in tackling women's problems. The role of the Committee included:

- Overseeing problems of violence and crimes against women with a view to initiating preventive measures;
- Discussing ways and means or evolving remedial measures to the problems of violence and crimes against women;
- Monitoring of cases of crimes against women
- Facilitating coordination between the police and NGOs engaged in supporting victims of violence

The Mahila Dakshata Samiti has often been criticized, both on counts of its structure and organization. It has no legal sanction, no structure, nor any definite agenda. The area of operation has been largely confined to the district headquarters; they are practically non-existent at the taluka level. The police do not want strong samitis, as it undercuts their own powers. For the same reasons, they do not want articulate, independent women as members. [Poonacha 2004].

