

# FIRST REPORT COMMITTEE ON EMPOWERMENT OF WOMEN



(1998-99)

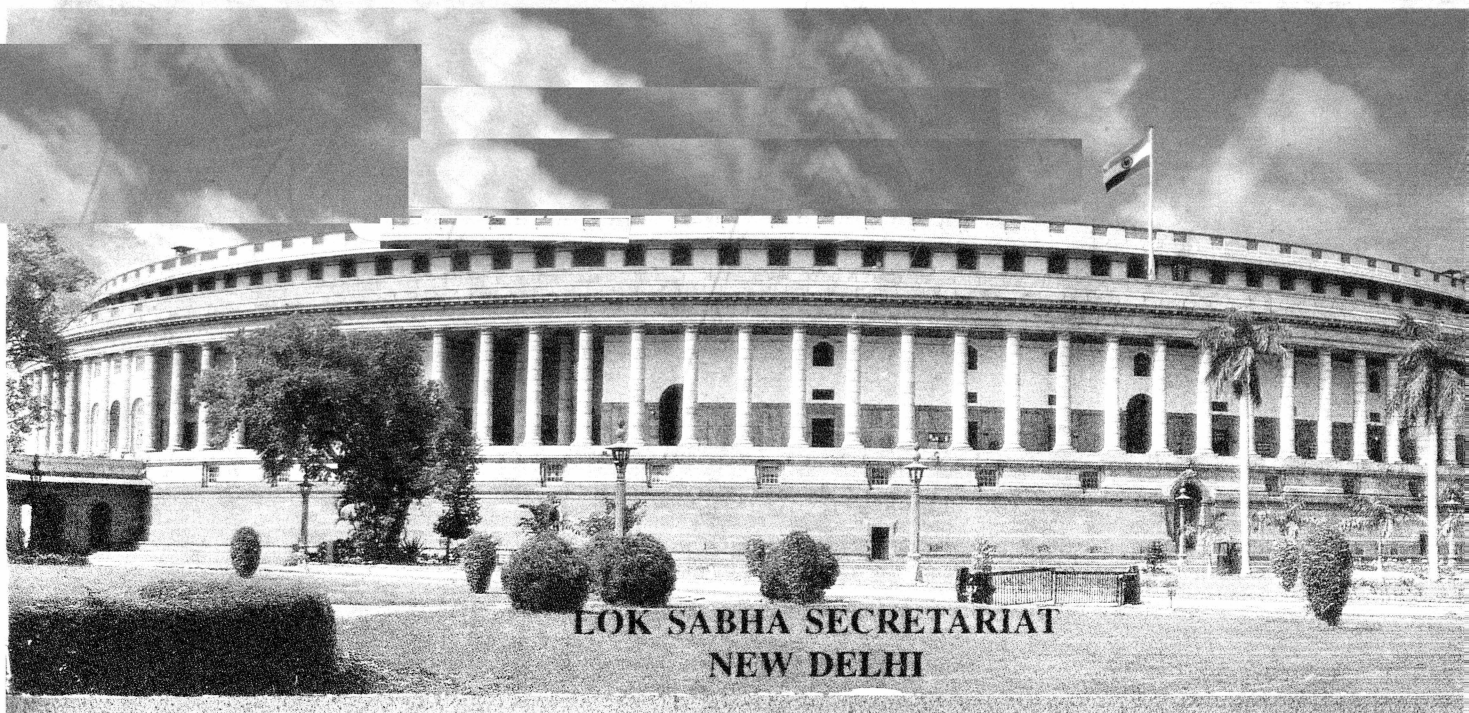
(TWELFTH LOK SABHA)

## **DEVELOPMENTAL SCHEMES FOR RURAL WOMEN**

MINISTRY OF RURAL AREAS AND EMPLOYMENT  
(Department of Rural Employment and Poverty  
Alleviation and Department of Rural Development)

and

MINISTRY OF HUMAN RESOURCE DEVELOPMENT  
(Department of Women and Child Development)



LOK SABHA SECRETARIAT  
NEW DELHI

First Report

Committee on

Empowerment of Women

1998-99

Twelfth Lok Sabha

PAPERS LAID ON THE TABLE  
OF THE RAJYA SABHA

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(Department of Women and Child Development)



LOK SABHA SECRETARIAT  
NEW DELHI

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## INTRODUCTION

1. Chairperson of Committee on Empowerment of Women, having been authorised by the Committee to submit the Report on their behalf, present their first Report on 'Developmental Schemes for Rural Women'.

2. This Report is based on inputs received from various quarters including materials received from the Ministries/Departments concerned with the development of rural women, interaction with the National Commission for Women, exchange of ideas with various Non-Governmental Organisations, impressions gained during on-the-spot visits to several areas of the country, informal discussions with officials of various State Governments, representatives of elected Panchayati Raj institutions and several rural women themselves.

3. The Committee on Empowerment of Women (1997-98 and 1998-99) took the evidence of representatives of Ministry of Rural Areas and Employment (Departments of Rural Development and Rural Employment and Poverty Alleviation) and the Ministry of Human Resource Development (Department of Women and Child Development) on the subject on 31st July, 1997, 27th November, 1997, 6th January, 1999 and 15th January, 1999. The Committee heard the views of the National Commission for Women on the subject on 17th December, 1998.

4. The Report deals with the various facets of the rural development delivery system. The various aspects covered in the Report include the agencies involved in implementing some of the major rural development schemes which are women specific or have women as a beneficiary component; analysis of the various developmental schemes and their impact so far; and some major issues concerning the implementation of these schemes like lack of awareness amongst the beneficiaries, inadequate monitoring and coordination, plethora of schemes and multiplicity of agencies, siphoning off and diversion of funds, etc.

5. The Report was considered and adopted by the Committee on Empowerment of Women on March 17, 1999.

6. The Committee wish to express their thanks to the Ministry of Rural Areas and Employment (Department of Rural Development and Department of Rural Employment and Poverty Alleviation), Ministry of Human Resource Development (Department of Women and Child Development), National Commission for Women, Governments of the States visited by the Committee, Panchayati Raj institutions and Non-Governmental Organisations, etc. for placing before them material and information which they desired in connection with the examination of the subject and for giving evidence before them.

7. For facility of reference the observations and recommendations of the Committee have been printed in colour in the body of the Report.

NEW DELHI;  
24 March, 1999  
3 Chaitra, 1921 (Saka)

  
NAJMA HEPTULLA,  
Chairperson,  
Committee on Empowerment of Women.

# CHAPTER I

## INTRODUCTION

Despite their infinite value in sustenance of family, shaping of society and destinies and in the development of economy as a whole, women generally are not treated at par in any of the aspects of life. While patriarchal system is undoubtedly the root cause of this subjugation of women, poverty, unemployment and societal attitudes have played no less a role in worsening the plight of the womens' lot.

1.2 The inferior position of women is pervading in all spheres of human endeavour. Though an all pervading phenomenon, the degree of subordination of women varies according to the level of development of the society concerned. Impliedly, thus, the discrimination against women is more pronounced in the Third World countries in view of the prevalence of poverty, unemployment and under-development. India, holding a major chunk of the Third World's population is no exception.

1.3 Moving a step further in this stratification the rural women of developing countries are far worse off as compared to their urban sisters.

1.4 Through the Fundamental Rights and Directive Principles of State Policy the Constitution of India guarantees certain rights and privileges to women. While Article 14 confers on men and women equal rights and opportunities in the political, economic and social spheres, Article 15 prohibits discrimination against any citizen on the grounds of religion, race, caste, sex, etc. More specifically Article 15(3) contains an enabling provision for the State to make affirmative discrimination in favour of women. Similarly, Article 16 provides for equality of opportunity in matter of public appointments for all citizens. Article 39(a) further mentions that the State shall direct its policy towards securing to all citizens, men and women, equally, the right to a means of livelihood, while Article 39(e) ensures equal pay for equal work. Article 42 directs the State to make provision for ensuring just and humane conditions of work and maternity relief. Finally, renunciation of practices derogatory to the dignity of women are imposed by the Constitution as a fundamental duty of every citizen through Article 51(A)(e).

1.5 The Committee during their examination have found that several legislative measures do exist to safeguard various Constitutional rights of women. Besides, numerous policies advocating womens' concern are also in existence. Even the planning process of the country also reflects the State's concern for the women.

1.6 Welfare measures and developmental schemes have been an integral part of the planning process in the post-independence era. Initially a holistic approach was adopted in regard to formulation of these policies. Thus whatever benefits accrued to the women, who comprise half of the country's population, came about in an incidental manner. However, with the passage of time welfare and development of women as a separate entity as also their empowerment have gradually come about

in the developmental planning process. This fact, as observed by the Committee, is manifest in the following chronology of the planning process:—

1.7 The First Five Year Plan (1951-56) with its emphasis on welfare was the originator of the concept of women's development. In the Second Plan (1956-61) organizing women at grass root levels as focal points for development was sought to be achieved. The next decade and a half covering the Third, Fourth and other Interim Plans (1961—74) focussed on education of women. Improving maternal and child health services and other schemes for nourishing children and expectant mothers were also accorded priority.

1.8 The Fifth Plan (1974-78) saw a major shift in the approach towards women's development with 'welfare' giving way to 'development'. This new approach aimed at integrating welfare with development services.

1.9 In the Sixth Five Year Plan (1980-85) women's development became an integral part of the holistic developmental planning process. The Plan document in fact contained a separate chapter on women as a development sector. A multi-disciplinary approach with three pronged thrust on health, education and employment was the salient feature of this Plan.

1.10 During the Seventh Five Year Plan (1985-90) the main emphasis was on raising the standard of women and bringing them into the mainstream of national development. A significant step, in this direction was to identify/promote the 'Beneficiary Oriented Programmes' for women in different development sectors which extend direct benefits to women.

1.11 The gradual shift from 'development' to 'empowerment' of women can be traced to the Eighth Five Year Plan (1992-97) which strived to 'ensure that the benefits of development from different sectors do not bypass women' and also promised that 'special programmes will be implemented to complement the general development programmes. Therefore, the flow of benefits to women in the three core sectors of education, health and employment will be monitored with a greater vigil. Women must be enabled to function as equal partners and participants in the development process.'

1.12 The Approach Paper of the Ninth Five Year Plan proposes major steps towards gender justice. The first is the listing of empowerment of women as a major plan objective and the other is the inclusion of a Women's Component Plan in the Plan of all Central Ministries/Departments and of State Governments/Union Territories Administrations.

1.13 Having enumerated the constitutional provisions for safeguarding the interests of women as also the increasing tilt towards the welfare and empowerment of women in the Planning process during the last five decades, the Committee have also noted certain vital statistics pertaining to the women living in rural areas.

1.14 As per Women in India—A Statistical Profile—1997, a publication brought out by the Ministry of Human Resource Development (Department of Women and Child Development) the sex Ratio (i.e. females per 1000 males) has gone down from 951 females in 1981 to 938 females in 1991 in rural areas.

1.15 The expectation of life at birth for rural women at 58.1 years was far behind that of urban ones at 66.3 years (1989-93).

1.16 The literacy rate of rural women as per the survey of 1991 was 30.35% which is even less than half of the literacy level of urban females which stood at 63.94% during the corresponding period. In fact these figures were also no match to 57.84% literacy rate of rural males.

1.17 The infant mortality rate amongst rural females was as high as 82 per thousand during 1993 as compared to 45 per thousand for urban females.

1.18 56.5% birth in rural areas were still being undertaken by untrained professional and others as compared to only 11.88% in urban areas.

1.19 Further as per by the Ministry of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation) the last survey of below the poverty line families in rural areas done at the beginning of VIII Plan has revealed that as many as 52.49% rural families were living below the poverty line.

1.20 During on the spot visits of the Committee to several rural areas it was noticed that generally rural women as a group are underprivileged and still lagging behind in almost all spheres of life.

1.21 The measure of success of any developmental effort in a country is the qualitative difference it has been able to make in the life of the last person in the society. While there is no dearth of categories who may vie for this position in India's context due to the unfortunate socio-economic classification of the society, still the Committee can come to the conclusion with some amount of certainty that of all such categories the rural women are the most underprivileged and neglected lot.

1.22 Although the Constitution of India has guaranteed certain rights and privileges to the women the fact however remains that not much headway has been made towards ameliorating the pathetic conditions of rural women. Successive legislative provisions have not made much difference in the social status, economic freedom or empowerment of rural women. The gender bias against them continues unabated.

1.23 The Committee note that the Government, as reflected in its planning process, has become increasingly conscious about development and empowerment of women. The progressive orientation of programmes and policies towards women and the women specific planning are some of the efforts made towards ensuring development and empowerment of women. What, however, has caused concern to the Committee is the failure on the part of the Government to translate all these endeavours into qualitative improvement in the status of rural women.

1.24 The already adverse sex ratio at 951 females per 1000 males in rural areas in 1981 has gone down to 938 females in 1991. The expectation of life at birth stands at 58.1 years in case of rural women thus being far behind that of the urban ones at 66.3 years (1989-93). The abysmally poor literacy rate which stood at 30.35% for rural women in 1991 is also insignificant when compared to the literacy rate of urban females which stands at 63.94%. Comparisons cannot even be made with the literacy rates of rural males who are supposedly facing the same problems as their women folk as even that is as high as 57.84%.

1.25 A high mortality rate of 82 per thousand amongst the rural women as compared to 45 per thousand for urban females and the fact that even as late as in 1991, 56.5% of births in rural areas were being carried out by untrained professionals and others as compared to 11.8% in urban areas are all highly disconcerting features which speak extremely adversely on the relevant Governmental efforts.

1.26 Finally, the revelation that as per the survey of below the poverty line families conducted at the beginning of VIIIth Plan as many as 52.49% families were living below the poverty line is again indicative of the fact that the Government's efforts put in during the last five decades have not been sufficient to tackle the problems of under development, ill-health, illiteracy, empowerment, etc. This insufficiency, in the view of the Committee, is nowhere more pronounced than in the case of efforts made in the direction of improving the condition of rural women. Gender bias, illiteracy, low economic and social status, under and unemployment, etc., have compounded their woes and problems. The glaring gaps between urban and rural women in respect of some of the vital parameters discussed above serve to support the contention of the Committee.

1.27 The Committee, therefore, are of the firm opinion that the situation requires a radical reorientation of the planning process so as to make it truly women sensitive. Unless and until the androcentric bias is eliminated the formulation of women specific policies, plans, programmes, etc. and their successful implementation is very difficult to materialise. The Committee have examined some of the developmental schemes meant for rural women and salient features thereof have been discussed in succeeding Chapters.

1.28 The proposed listing of empowerment of women as a major plan objective and the inclusion of a Women's Component Plan in the Plan of all Central Ministries/Departments and of State Governments/Union Territories Administrations in the Approach Paper of the Ninth Five Year Plan has not come a day earlier. The Committee desire that necessary action to concretise these initiatives should be accomplished without any further delay.



## CHAPTER II

### DEVELOPMENTAL SCHEMES — IMPLEMENTING AGENCIES

From the enquiries conducted by the Committee in regard to the welfare measures and developmental schemes for women being implemented by the various Ministries and Departments of the Union Government it is apparent that several of them are working towards the development of women in general and for rural women in particular through various plans and schemes. The major players in the arena being :—

- (i) Ministry of Rural Areas and Employment
  - (a) Department of Rural Employment and Poverty Alleviation
  - (b) Department of Rural Development
- (ii) Ministry of Human Resource Development—Department of Women and Child Development.

#### MINISTRY OF RURAL AREAS AND EMPLOYMENT

2.2 With the Government effort being increasingly focussed towards the development of rural populace, this Ministry has assumed a lot of significance during the last two Five Year Plans. In fact, the Committee were informed that, during the Eighth Five Year Plan a massive sum of Rs. 31,315.48 crores was allocated to this Ministry for its various plans and schemes. The Ministry is carrying out a lot of developmental activity in the rural areas. While most of its Schemes have earmarked components for rural women some of them are specifically for women.

2.3 The major schemes of the Ministry for rural women are implemented by two of its Departments viz. Department of Rural Employment and Poverty Alleviation and the Department of Rural Development.

2.4 The Schemes implemented by Department of Rural Employment and Poverty Alleviation include the following:—

- (i) Integrated Rural Development Programme (IRDP)
- (ii) Development of Women and Children in Rural Areas (DWCRA)
- (iii) Training of Rural Youth for Self-employment (TRYSEM)
- (iv) Jawahar Rojgar Yojana (JRY)
- (v) Employment Assurance Scheme (EAS)
- (vi) Indira Awaas Yojana (IAY).

2.5 Enumerating briefly about the Schemes of the Department and how they helped the rural women, the Secretary, Department of Rural Employment and Poverty Alleviation informed the Committee during the oral evidence:—

“On behalf of the Department of Rural Employment and Poverty Alleviation, we deal in four streams of programmes. First stream we had is employment and infrastructure development comprising of Jawahar Rojgar Yojana, Million Wells Scheme, EAS and Self-Employment and Entrepreneurship Development Programme. Then there is Integrated Rural Development Programme where 40 per cent of the total beneficiaries should be women. It also ensures development of women and children in rural areas. Then there are other programmes like TRYSEM, SITRA, Indira Awaas Yojana, etc. Through Indira Awaas Yojana, we provide housing facilities to the rural women. We have insisted that the houses should be in the name of woman

or at best it should be in the joint name of wife and husband. Then we have Special Area Development Programmes which include Drought Prone Area Programme and Desert Development Programme where we have a system of giving loans for preparing water sheds and drought proofing. These are the major programmes. In most of these programmes women are being given a lot of importance. We try to ensure that 40 per cent of the total beneficiaries in the case of IRDP are women..... In the case of rural housing also, we have already instructed States that most of the beneficiaries should be women...."

2.6 In so far as the Department of Rural Development is concerned it implements the following major programmes which focus on women specifically or have women component as beneficiaries:—

National Social Assistance Programme:

- (a) National Family Benefit Scheme (NFBS)
- (b) National Old Age Benefit Scheme (NOABS)
- (c) National Maternity Benefit Scheme (NMBS)

2.7 Explaining in this regard the Secretary, Department of Rural Development stated during evidence:—

"In the National Social Assistance Programme, we have three schemes. One is, the Old Age Pension Scheme in which the Government of India give about Rs. 75 per month to those who are above 65 years and have no other source of support. Pensions are being given to roughly about 50 lakh people out of which 50 per cent are women. There is another scheme of National Maternity Benefit Scheme whereby pregnant women get Rs. 500 during the period of pregnancy for the first two child births. The total number of women assisted under this programme are 15,38,000. Recently, in August 1998, we decided that the amount of assistance would be increased from Rs. 300 to Rs. 500. The third scheme is the National Family Benefit Scheme. When a bread-earner dies his family gets Rs.10,000. Here again, the scale has been raised from Rs. 5,000 to Rs. 10,000 recently."

MINISTRY OF HUMAN RESOURCE DEVELOPMENT  
DEPARTMENT OF WOMEN AND CHILD DEVELOPMENT

2.8 The Committee have been informed that this Department was set up as a part of the Ministry of Human Resource Development in the year 1985. It has spent Rs. 3377.91 crores during the Eighth Five Year Plan on its various plans and schemes.

2.9 Several of the Department's programmes are meant for rural women, the major ones being:—

- (1) Indira Mahila Yojana
- (2) Mahila Samriddhi Yojana
- (3) Rashtriya Mahila Kosh
- (4) Support, Training and Employment Programme (STEP)

2.10 While elaborating on the role of the Department and the particulars of Schemes being operated by it, the Secretary, Department of Women and Child Development stated during the oral evidence as under:—

"We have the role of coordination, planning, suggesting policies and programmes for the development of women and suggesting various legislations affecting women. Apart from that, we are ourselves running some schemes and programmes for the empowerment of women. We also have with us organisations like the Rashtriya Mahila Kosh, the Central Social Welfare Board and also the National Commission for Women, which assist us in our various schemes and programmes."

2.11 The Committee have also been informed that as the national machinery for the advancement of women and children, the Department of Women and Child Development formulates plans, policies and programmes, enacts/amends legislations, guides and coordinates the efforts of both governmental and non-governmental organisations working in the field of women and child development. Further, the Department besides playing its nodal role implements certain innovative programmes for women and children. These programmes cover welfare and support services, training for employment and income generation, awareness generation and gender sensitization. It plays a supplementary and complementary role to the other general developmental programmes in the sectors of health, education, rural development, etc. All these efforts, according to the Department, are directed to ensure that women are empowered both economically and socially and thus become equal partners in national development along with men.

2.12 The Committee have noted that several schemes for development of women are being implemented by the various Ministries and Departments of the Union Government. In so far as the development and welfare of rural women is concerned the Committee have found that this is mainly being done through the schemes implemented by the Ministry of Rural Areas and Employment and the Department of Women and Child Development of the Ministry of Human Resource Development. In fact during the VIII Five Year Plan a massive sum of about Rs. 35,000 crores was allotted to these two agencies for various plans and schemes. While the Ministry of Rural Areas and Employment has an important role to play in ensuring field level implementation the Department of Women and Child Development has to play vital role at the conceptualisation and formulation stages of the policies and programmes. Their performance and achievement are also necessarily to be seen keeping in view the fact that a majority of their schemes are implemented through the State Governments thus depriving them of any direct say in the matter.

2.13 The Committee, as discussed subsequently in the Report, have gained an impression that a number of short-comings of the rural development delivery system can be attributed to this duality of agencies. Central allocations of such massive proportions in the VIII Plan are disbursed to State Governments for being spent and with practically no real control of the Centre over the Schemes being implemented through these funds. Coercive measures like stopping of funds, though rarely resorted to, in case of non performance by implementing agencies of State Governments are not desirable since the ultimate loser in such an eventuality is the poor beneficiary and who in any case is not at all responsible for inefficient handling of the delivery system.

2.14 Rural development being a State subject, the Committee feel that the present system, which is in vogue now for a considerable time is but destined to deliver insufficient results. Having Central Schemes running parallel to more or less similar schemes of the State Governments has its own pitfalls. It becomes both 'convenient' as well as 'difficult' to interpret or assess the 'achievements' or 'failures'. The intermingling also lets to loosing of focus and the impact of individual schemes. As most of these schemes be they of the Centre or the States are implemented by the same machinery the parallel running of such schemes leads to creation of unnecessary infrastructure, increase in work load, consequent delays and slippages.

2.15 The Committee, are, therefore, of the opinion that after having followed this system of remote and secondary control with little gains a time has come for adopting a fresh and more practical approach in the entire matter. It could be integration of the Central schemes with those of the States through a convergent approach. Alternatively and a more radical approach would be to allocate Central funds to the States for their own developmental schemes based on some prescribed formula and guidelines with the Central Government's role being that of providing integrated directional support and guidance as the national think tank. The Committee would like the Government and the Planning Commission to consider these alternatives and offer their comments in this regard. The views may *inter-alia* include the possible benefits of adoption of such methods for welfare and upliftment of rural women as also the shortcomings which might be encountered in the process.

## CHAPTER III

### SCHEMES OF DEPARTMENT OF RURAL EMPLOYMENT AND POVERTY ALLEVIATION

The Department of Rural Employment and Poverty Alleviation of the Ministry of Rural Areas and Employment implements the following Schemes which are of relevance to the study made by the Committee:

- (i) Integrated Rural Development Programme (IRDP)
- (ii) Development of Women and Children in Rural Areas (DWCRA)
- (iii) Training of Rural Youth for Self-employment (TRYSEM)
- (iv) Jawahar Rojgar Yojana (JRY)
- (v) Employment Assurance Scheme (EAS)
- (vi) Indira Awaas Yojana.

These Schemes are discussed in detail in succeeding paragraphs.

#### INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP)

3.2 According to the Department of Rural Employment and Poverty Alleviation the Integrated Rural Development Programme (IRDP) was launched in all the blocks of the country on 2 October, 1980 as a major credit linked self-employment programme for poverty alleviation. The objective of IRDP is to identify the rural poor families to augment their income and enable them to cross the poverty line through acquisition of credit based productive assets which would provide self-employment on sustainable basis. Assistance is given in the form of subsidy by the Government and credit advances by financial institutions such as Commercial Banks, Cooperative and Regional Rural Banks for income generating activities in the primary, secondary and tertiary sectors of the rural economy. The programme is being implemented in all the blocks of the country as a Centrally Sponsored Scheme to be funded on 50 : 50 basis by Centre and States.

3.3 The Department has informed that the target group of the Programme consists of small and marginal farmers, agricultural labourers and rural artisans having annual income below Rs. 11,000 per annum defined as the Poverty Line during the Eighth Plan. More than 4.40 crores rural families have been assisted under the programme since 1980-81. It is stipulated under the programme that in the identified target group, at least 50% of the assisted families should be from the SCs and STs families.

3.4 The Department has further stated that to ensure better participation of women in the development process, it has been stipulated that at least 40% of those assisted should be women beneficiaries with priority given to women headed households. The other main features of this Programme are stated to be as under:

1. Identification of families below poverty line is done through a household census undertaken at the beginning of the Plan period.
2. Selection of beneficiaries is done in Gram Sabha meetings in the presence of all those residing in the village. Bank officials and Government officials are also present in these meetings.

3. Projects are formulated taking into account the economic potential of the district and are to be in accordance with the Annual Plan and the Credit Plan formulated at various levels.
4. The implementing agency for the Programme is the District Rural Development Agency (DRDA) at the district level, Block Development Officer (BDO) and his staff at the block level and village level officials at the village level. The DRDAs are registered societies under the Societies Act.
5. The pattern of subsidy ranges between 25% to 50% of the project costs or Rs. 4000 to Rs. 7500 (whichever is less) for individual beneficiaries. For group activities involving at least 5 persons the ceiling on subsidy has been fixed at Rs. 1.25 lakh or 50% of the project cost whichever is less. There is no monetary ceiling on community minor irrigation works.

**3.5 About the procedure adopted for selection of beneficiaries the Committee have been informed that in order to target assistance to poor families a census is conducted at the beginning of each Plan period.**

This Below Poverty Line (BPL) Census is conducted by the States at the behest of Ministry of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation). The Gram Sabha (village community) is involved in the identification and selection of beneficiaries under IRDP from the initial stage itself. After the survey/census is completed, it is verified in the Gram Sabha and once it is approved, such a list is drawn up. The same is sent to the Panchayat Samitis/Blocks and DRDAs for record.

3.6 In reply to a query as to when the last census was undertaken for the purpose, the Department stated that the last survey for identifying the BPL families was undertaken at the beginning of the 8th Five Year Plan and 52.49% of families were identified as living below the poverty line.

3.7 The Department has further stated that the BPL census for the current 9th Plan is under progress. However, from the material furnished to them the Committee observed that the following Schedule was detailed by the Department for this purpose.

***	***	***	***	***
***	***	***	***	***

**Time Schedule**

<ol style="list-style-type: none"> <li>1. Preparatory work</li> <li>2. Training &amp; Motivation camps of supervisors and enumerators and publicity.</li> </ol>	}	May & June 1997
<ol style="list-style-type: none"> <li>3. Preparation of list of BPL family</li> <li>4. Display of draft list</li> <li>5. Meeting of Gram Sabha to approve draft list to be convened by BDO</li> </ol>	}	July to December 1997
<ol style="list-style-type: none"> <li>6. Date of publication of draft list and filing of objections</li> <li>7. Preparation of final list</li> <li>8. Printing and circulation of final list</li> </ol>	}	January to March 1998

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3.8 The statement below gives physical and financial progress for the women beneficiaries under IRDP during the last 5 years. The subsidy and credit portion has also been separately shown.

**Progress of Women Beneficiaries Under I.R.D.P. During 1993-94 to 1997-98**

Year	Total Families Assisted (Lakh Nos.)	Total Women Assisted	% of Women To Total Families Assisted	Subsidy Disbursed (Rs. in Crore)			Credit Disbursed (Rs. in Crore)		
				Total	Women	% of Women To Total	Total	Women	% of Women to Total
1993-94	25.39	8.54	33.64	800.82	250.14	31.24	1408.44	426.2	30.26
1994-95	22.15	7.51	33.71	818.3	256.29	31.32	1450.58	448.38	30.91
1995-96	20.89	6.99	33.43	870.2	271.01	31.14	1701.33	532.26	31.28
1996-97*	19.24	6.44	33.47	905.94	278.73	30.77	1969.16	605.86	30.77
1997-98*	17.07	5.86	34.33	863.11	269.62	31.24	1996.64	620.11	31.06
<b>Total</b>	<b>104.74</b>	<b>35.34</b>	<b>33.74</b>	<b>4258.37</b>	<b>1325.79</b>	<b>31.13</b>	<b>8526.15</b>	<b>2632.81</b>	<b>30.88</b>

\*Provisional

3.9 When asked as to why the stipulated norm of 40% beneficiaries being women has not been achieved during any of the last five years, the Department has stated that though women constitute a major segment of rural society, they are often not able to reap the benefits of our programmes due to various social and economic reasons.

3.10 When probed further the Department has stated that women have not been able to develop the required skill to get the requisite Income Capital Output Ratio (ICOR). Moreover, the predominant activities of the rural women are agriculture and allied activities, which are not having viable bankability. It has also been stated that in the restructured IRDP special attention to women is proposed, by means of cluster of activities of group approach.

3.11 According to the Ministry a Central Level Coordination Committee (CLCC) monitors and reviews the implementation of the Scheme and lays down policy guidelines. A High Level Co-ordination Committee (HLCC) on credit support to IRDP also functions at the Central level to monitor and review all aspects relating to credit linkage for IRDP. The progress under IRDP is being monitored on a monthly, quarterly, half yearly and annual basis through reports and returns submitted by DRDAs/ States. Over and above, the implementation of the Programme is monitored through the annual Project Directors Workshop and periodic meetings with the State Secretaries. At the Block/DRDA level monitoring is done through field visits and physical verification of assets for which an inspection schedule for the district and block functionaries has been laid down.

3.12 As regards the action taken by the Department wherever deficiencies in implementation are noticed it has been stated that the shortfall, if any, in the performance under IRDP has been brought from time to time to the notice of all concerned States/UTs for corrective measures.

3.13 When queried as to why despite a multi-tier coordination system being in place like the Central Level Coordination Committee (CLCC), High Level Coordination Committee (HLCC), State Level Coordination Committee (SLCC) and a host of other such mechanisms at the lower levels an effective coordination system which could cut delays in funds disbursement, ensure regular and timely submission of requisite reports and returns, curb the release of funds at the end of the financial year, etc. is yet to evolve, the Department has stated that the IRDP is monitored by DRDAs at the District level. At the Block/DRDA level monitoring is done through field visits and physical verification of assets. At the State level by SLCC, at the Central Level the CLCC monitors and reviews the implementation of the Scheme and lays down policy guidelines. The Committees have well defined role and function. In order to ensure effective coordination with the banks Committees are constituted at different levels such as Block Level Bankers Committee (BLBC), District Level Coordination Committee (DLCC) and State Level Bankers Committee (SLBC). They are designed to address themselves to the issues that arise at the respective levels.

3.14 It has been further stated that this Ministry has endeavoured to further strengthen the monitoring of various rural development programmes including IRDP through Area Officer's Scheme under which officers of the Ministry carry out field visits and review the implementation of different programmes. In addition, the progress under IRDP is being monitored on a monthly, quarterly, half yearly and annual basis through reports and returns submitted by DRDAs/States.

3.15 It has been further stated that in order to monitor different schemes at the DRDA level, all the DRDAs in the country have been given funds to purchase computers. The State Governments have been advised to oversee that the computers are purchased and installed. Suitable software is also being developed. It is also proposed to strengthen the DRDAs to perform their task more effectively.

3.16 The Committee have noted that at the Central Level, the Central Level Coordination Committee (CLCC) monitors and reviews the implementation of the scheme and lays down policy guidelines. When enquired about the aims and objectives and composition of the CLCC, it has been stated that the Department of Rural Employment and Poverty Alleviation has the over all responsibility of policy formulation, monitoring and evaluation of programme and for release of Central share of funds. The CLCC has been constituted to assist the Department. The Committee is chaired by Secretary of the Department and other members include Secretaries of the Departments of Agriculture and Cooperation, Expenditure, Women & Child Development, Small Scale Industries, Welfare, Special Secretary(Banking), Director General, CAPART, representatives of RBI, NABARD, Planning Commission & KVIC and Secretaries of Rural Development Departments of State Governments.

3.17 When asked as to how often the CLCC met during each of the last three years and what were the salient features of their advice with regards to policy guidelines as well as the implementation of the Scheme during this period it has been stated that the last meeting of the CLCC was held during 1996 jointly with HLCC. The Committee had recommended for timely disposal of loan applications of the IRDP beneficiaries; bunching of applications should be avoided; time limit between sanction and disbursement of loan should not be more than 3 months; It had also taken up the issue of providing flexibility to banks at the local level for fixation of unit cost under various schemes. The Committee has been reviewing *inter-alia* the status of credit flow, implementation of various initiatives like Family Credit Plan, Cash Disbursement Scheme and Pilot Project under IRDP.

3.18 About the aims and objectives, terms of reference and composition of the High Level Coordination Committee (HLCC) on credit support to IRDP the Committee have been informed that a High Level Committee at Central Level headed by the Secretary, Department of Rural Employment and Poverty Alleviation, and including senior representatives from the Government of India, State Governments, Commercial banks, NABARD and RBI has been constituted to consider the various problems arising from time to time in the course of implementation of the programme and review the credit arrangements to recommend changes and improvements as and when necessary.

3.19 When asked as to how many times has the HLCC met during each of the last three years and if it suggested any mid-course corrections on any of the aspects relating to credit linkage of IRDP during any of these years the Department stated that the HLCC met three times during the last three years. Among other suggestions, the Committee has recommended the timely disposal of loan applications of the IRDP beneficiaries; the bunching of applications should be avoided; time limit between sanction and disbursement of loan should not be more than 3 months, it had also taken up the issue of providing flexibility to banks at the local level for fixation of unit cost under various schemes. The Committee has been reviewing *inter-alia* the status of credit flow, implementation of various initiatives like Family Credit Plan, Cash Disbursement Scheme and Pilot Project under IRDP.

3.20 About the impact of the corrections suggested by the HLCC the Committee have been informed that the suggestions made by the HLCC had definitely improved the qualitative performance of the IRDP and has also contributed in enhancing the per capita investment of the IRDP beneficiaries.

3.21 In regard to the query as to whether all the DRDAs/States submit the prescribed monthly, quarterly, half yearly and annual reports and returns regularly and within the prescribed time-limits and what action is taken against those not complying with these requirements the Committee have been informed that the Ministry receives reports from States. The required reports are by and large received from majority of the States in the stipulated time frame. However, in some States, the information does not reach at the State Headquarters due to practical problems particularly in North-eastern States. Such States are reminded for quick reporting of data.

3.22 About the number of Annual Project Directors' Workshops organised during the last five years and the salient features of introspection undertaken during these workshops it has been stated that the Project Directors' Workshop is organized on annual basis. It has not been organized in the current year. These workshops have been quite useful for the Ministry as the practical problems in the implementation of the programmes are discussed in detail and possible solutions are suggested by the group of Project Director on each subject. This interaction enables the Ministry to get an idea of field level situation.

3.23 Since the DRDAs are registered societies under the Societies Act and the Central Government directly releases funds to them the Committee desired to know as to what means, other than the inspection schedule laid down for district and block functionaries are available to the Department to monitor and supervise the implementation of the programme at field level.

3.24 The Department replied that the IRDP is basically implemented by the State Government and they have the responsibility of monitoring and supervision at the State/District level. However, before releasing 2nd instalment of funds, the Utilisation Certificate and audit reports of DRDAs are taken into account, by the Department.



3.25 From the information made available to the Committee they have noticed that the Department undertakes Concurrent Evaluation Surveys to assess the strengths and the weaknesses of the Programme and to take corrective action thereon. So far four rounds of Concurrent Evaluation have been done and the fifth round is in progress. While the State Level Reports for almost all States have been finalised and are available the Final All India Report is under preparation and will be available shortly.

3.26 About the Fourth Round Concurrent Evaluation the Department has stated that the preliminary result of the Fourth Round Concurrent Evaluation of IRDP done during 1992-93 shows that there have been some improvements in the impact and efficacy of the Programme. Some of the notable improvements being :

1. 54.4% of the families were able to cross the old poverty line of Rs. 6400/- per annum in the Fourth Round as against to 28% of families who could cross this line during 1989. 15.96% of assisted families were able to cross the revised poverty line of Rs.11,000 during 1992-93.
2. The extent of annual income from assets created under IRDP was more than Rs. 2000/- in 29% cases.
3. Ineligible families were assisted in 3.68% cases as opposed to 16% in 1989.
4. In 59% cases there were no overdues in 1992 as against 37% cases in 1989 reporting no overdues.
5. 53% cases of beneficiaries were selected in the meeting of Gram Sabhas.

3.27 The Fourth Round Concurrent Evaluation had also concluded that there is poor linkage of IRDP with TRYSEM and DWCRA. Only 2.09% of the families assisted under IRDP reported that they were assisted under DWCRA and another 3.02% of the beneficiaries reported training under TRYSEM. The Department was therefore asked as to what steps have been taken by it in the aftermath of the Fourth Concurrent Evaluation to improve the linkage of IRDP with other programmes to make it really effective. In reply it has been stated that the Department has been quite concerned at the poor linkage of the IRDP with TRYSEM and DWCRA, and is actively considering proposal to merge TRYSEM and DWCRA under IRDP to establish complete linkage.

3.28 The Committee have also noticed that as per the Fourth Round Concurrent Evaluation of IRDP 52.60% of the families were selected by the Gram Sabha, 41.66% by local officials and rest around 6% by public representatives and other agencies.

3.29 When asked as to what is the role of local officials in selection of beneficiaries the Department has stated that with a view to ensure greater participation of Gram Sabha, the association of the entire village community in the identification and selection of beneficiaries under IRDP is done. The meeting is convened by BDO and local officials are present. BPL census is also conducted by officials. The list is placed for approval in the meeting of the Gram Sabha. The entire process of the identification is done in public and transparency is ensured. Besides the block officials, the involvement of Project Directors of the DRDAs and Members of the financial institutions also plays a crucial role for further processing such as identification of project profile, and sanction/disbursement of loan and grounding of assets.

3.30 Since, as per IRDP guidelines, the selection of beneficiaries should be done by Gram Sabha the Department was asked to explain the circumstances which necessitated as much as 42% of the beneficiaries being selected by officials. In reply it has been stated that the reason for non-selection of IRDP beneficiaries in Gram Sabha may be attributed to Gram Sabha not fully involved in the selection of beneficiaries at some places. The Ministry has issued instructions for full involvement of Gram Sabha in selection of beneficiaries.

3.31 The Committee note that the Integrated Rural Development Programme was launched in all the blocks of the Country on 2nd October, 1980 as a major credit linked self-employment programme for poverty alleviation. The objective of the programme is to identify the rural poor families to augment their income and cross the poverty line through acquisition of credit based productive assets which would provide self-employment on sustainable basis. The target group of IRDP consists of families of small and marginal farmers, agricultural labourers and rural artisans whose annual income is below Ra. 11,000/- per annum i.e. the predetermined definition of poverty line over the Eighth Five Year Plan. While the credit under the Programme is advanced by financial institutions like commercial banks, cooperative and regional rural banks there is also an element of subsidy by the Government. IRDP is a Centrally Sponsored Scheme and expenditure is shared equally by the Centre and the States. The programme is being implemented through the District Rural Development Agency (DRDA).

3.32 The Programme hinges on identification of families below poverty line through a household census undertaken at the beginning of the Plan period. This is followed by selection of beneficiaries in Gram Sabha meeting where the entire village community is present. The role of officials of the State Government as well as those of the banks as per the guidelines of the Programme is that of facilitators and service providers.

3.33 The Committee find that for 8th Five Year Plan period 52.49% of families were identified as living Below Poverty Line as possible beneficiaries of IRDP. The Committee hope that the Ministry would have mechanisms to concurrently monitor the figures of the assisted beneficiaries crossing the Poverty Line. The Committee would therefore like to be informed as to how many of them were benefited under IRDP during the 8th Five Year Plan and brought above the Poverty Line. The Committee would also recommend that the Ministry should have suitable administrative mechanisms to check coverage of this Scheme to ineligible families.

3.34 Further, BPL census for 9th Plan for identifying families living Below Poverty Line is stated to be under progress. Initiated in May, 1997 the exercise was supposed to be completed in March, 1998. It is inexplicable as to how so much time has been taken in this regard particularly when the Committee on tour to certain parts of Gujarat, Maharashtra, Karnataka, Rajasthan, etc. were informed that help of computers, information technology etc. is being taken to identify families living Below Poverty Line. The inordinate delay in completing BPL census for 9th Plan goes to prove the casual manner in which the Government is considering and executing an important scheme like IRDP a good percentage of the beneficiaries of which is likely to be downtrodden and poor womenfolk. It is obvious that any delay in identifying the IRDP beneficiaries for 9th Plan would result in failure to achieve the targeted figures, both physically and financially in respect of this Scheme. The Committee, at this stage, cannot but strongly urge upon the Government to expeditiously complete the BPL census so that families Below Poverty Line could be extended much needed assistance.

3.35 The process of identification of beneficiaries also suffers from certain avoidable infirmities. As per the guidelines of IRDP, selection of beneficiaries is the mandate of the Gram Sabha with the officials acting as facilitators and service providers. In practice, however, the Committee have observed from the results of the Fourth Concurrent Evaluation of IRDP that the officials of the State machinery continue to rule the roost. As many as 42% of the beneficiaries under IRDP have been selected by the officials with the Gram Sabha accounting for about 53%. The Department's explanation that non-selection of 100% IRDP beneficiaries in Gram Sabha being attributable to the Gram Sabha not fully involved in the selection of beneficiaries at some places does not sound

convincing. The non-involvement of Gram Sabha for whatever reasons defeats the very concept of grass-root planning and the purpose of democratisation of the planning process. In the view of the Committee, the non-involvement of Gram Sabhas in the selection process affects the women beneficiaries most adversely as unlike their male counterparts they cannot, as freely and conveniently, move about or approach the official channels. The Committee, therefore, desire that the Department should work out measures to make it mandatory that the selection of beneficiaries should be done by the Gram Sabha only. Mere issue of guidelines in the matter would not suffice. Certain stricter provisions for compliance of the instructions issued in the matter are but unavoidable. The Committee would appreciate decisive action from the Government in this regard in the next 90 days.

3.36 In so far as the physical and financial performances of the Programme *vis-a-vis* its obligatory component to rural women is concerned, the Committee evaluated them on three parameters. These are the percentage of women out of the total beneficiaries, the subsidy disbursed to the women beneficiaries and the credit advanced to them. Sadly enough there is nothing much to draw consolation from them. During none of the last five years has the 40% stipulated target for women beneficiaries been achieved. The best performance was somewhere around 34% during the last year. The element of subsidy disbursed to the women beneficiary is also proportionally placed at somewhere around 31% on an average during the last five years. Similarly, the quantum of credit disbursed to the women is also about 31% of the total credit disbursed under IRDP during the last five years. Thus the non-achievement of the norm of 40% beneficiaries being women has had its effects on the other facets as well. The initial contention of the Department that the women are often not able to reap the benefits of its programmes due to various social and economic reasons or the subsequent one laying the blame at the doorsteps of women not having been able to develop the required skills to get the requisite Income Capital Output Ratio (ICOR) is unacceptable. The last feeble explanation of the Department that the predominant activities of rural women are agriculture and allied activities which are not having viable bankability is also not based on facts since most of the rural women involved in agriculture sector are landless labour who would be happy to start any other income generation/asset creating activity at the very first opportunity. Evidently, despite the general acceptance of the objectives and the organisational apparatus built to translate them into reality, IRDP has not achieved the desired results especially for rural women. The Committee, therefore, urge upon the Government to ensure that not only the minimum norm of 40% as women beneficiaries under IRDP is achieved but it should be exceeded to make the rural women independent and self-reliant.

3.37 The success or failure of any scheme or approach depends not only on how it is implemented but to a large extent on the efficacy of the machinery assigned to monitor and coordinate the process. In a programme like IRDP where both the Central and State Governments are investing massive amounts of funds these aspects assume added importance. In case of IRDP, the Committee have observed that there is a multi-tier system to monitor and coordinate the programme from the Central level right upto the district/block levels. At the Central level there is a Central Level Coordination Committee (CLCC) headed by the Secretary of the Department and having as members Secretaries of several important Departments like Agriculture and Cooperation, Expenditure, Women and Child Development, Welfare, Small-scale Industries, Banking, etc., as also the representatives of RBI, NABARD, Planning Commission, KVIC, CAPART and the Secretaries of concerned Departments of State Governments. The CLCC reviews the implementation of the programme and lays down policy guidelines. During the last three years, however, this Committee has had the occasion of meeting only once and that too in conjunction with another committee *i.e.* the High Level Coordination Committee (HLCC). Even this meeting was held way back in 1996. One of the recommendations of far reaching import given by this Committee was that the loan applications of IRDP beneficiaries should be disposed of timely and the time limit between sanction and disbursement of loan should not be more than three months. The Committee, during the course

of the on-the-spot visits undertaken by them were however faced with numerous complaints of delays in processing of the loan applications of the IRDP beneficiaries. The time limit of three months between sanction and disbursement of these loans was also not being adhered to in several cases. Apparently, not much has been achieved towards implementation of this recommendation of CLCC.

3.38 In so far as the functioning of HLCC is concerned, its role is more or less similar to that of CLCC with an added responsibility of reviewing all aspects relating to credit linkages of the IRDP. This Committee has met thrice during the last three years and whatever recommendations were made by it and reported by the Department to this Committee are all very similar to those made by the CLCC during its meeting in 1996. The Committee would, therefore, like the Government to explore the possibility of entrusting the responsibilities of HLCC with the requisite modifications to the CLCC so that any duplication of efforts is avoided.

3.39 As far as monitoring is concerned, in spite of the elaborate mechanism being put in place by the Department, the Committee's experience during the on-the-spot visits has been totally different. At several places the State Government officials complained about the Central instructions/guidelines/decisions not reaching them in time. The system of reporting back by the State machinery is still worse. That the physical and financial performance figures of the IRDP for the years 1996-97 and 1997-98 continue to remain provisional even now in the records of the Central Government speak a lot about the efficacy of the monitoring mechanism of the Department of Rural Employment and Poverty Alleviation.

3.40 In the opinion of the Committee the Project Directors' Workshop is an important platform where several solutions can be found out in regard to field level problems of IRDP since it provides an opportunity for a face to face interaction between the Department and those incharge of executing the Programme. It is, however, a matter of regret that the Annual Project Directors' Workshop is yet to be held during this year. The Committee, therefore, recommend that the Project Directors' Workshop should be held twice during the year. The first one at the end of first quarter of the financial year and the second one at the end of the second quarter so as to leave adequate scope and time for mid-course corrections.

The Committee are in full agreement with the Department in regard to the fact that the IRDP is basically implemented by the State Government and it is the State Governments who have the responsibility of monitoring and supervision at the State/district level. The Department's discretionary powers in regard to the releasing second instalment of funds after taking into account the utilisation certificates and audit reports of DRDAs are however woefully inadequate and only stymie the rural development delivery system by prolonging correspondence and subsequent action. Keeping these practical problems in view the Committee have already recommended in the previous Chapter certain alternatives to the Government for replacing the extant system. For the time being, however, the Committee desire that the Department should improve its system of monitoring and feedback to a level where it assumes concurrent and continuous dimensions. This will not only improve the extant position but also spare the beneficiary population from delayed release of funds/withholding of funds due to lapses at State Governments' ends.

3.41 The Committee would also like the Ministry of Rural Areas and Employment to remain in constant touch and consultation with Ministry of Finance, RBI and Planning Commission in order to monitor and ensure proper synchronisation of investment to be made and fixation of targets for better achievement of the objectives. They would like to be informed of the latest position in respect of the level of the per capita investment made and about the resultant achievements.

3.42 The Committee have noted with concern the results of the 4th round of concurrent evaluation done way back in 1992-93. It has revealed that there is poor linkage of IRDP with

TRYSEM and DWCRA with only 2.09% of the families assisted under IRDP reported to have been assisted under DWCRA and another 3.02% of the beneficiaries reported being trained under TRYSEM. It is this almost total absence of backward and forward linkages of IRDP which is responsible for a lot of shortcomings in its implementation. The Department's belated concern at the poor linkage of the IRDP with TRYSEM and DWCRA and its now frenzied consideration of the proposal to merge TRYSEM and DWCRA under IRDP to establish complete linkage comes almost six years after the 4th concurrent evaluation. Now that the Department has started thinking in these lines, the Committee would like to come to a conclusion within the next 90 days. The Committee would like to be informed about the results of the Department's efforts after the said period.

#### DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

3.43 The Development of Women and Children in Rural Areas (DWCRA), a sub-scheme of IRDP, was started in 1982-83 with the primary objective of focusing attention on the women members of rural families below poverty line with a view to providing them with opportunities of self-employment on a sustained basis. The need for a special programme designed exclusively for women was felt as it was noticed that women members of IRDP families were not availing of the benefits of that programme in adequate measure. A distinguishing feature of DWCRA is group strategy as against family as a unit of assistance under IRDP. The group strategy was adopted to motivate the rural women to come together and to break social bonds which had denied them income generating and self-fulfilling opportunities.

3.44 Started initially on a pilot basis in 50 districts the Programme has since been extended to all the districts of the country. According to the Department, the objectives of the Programme are sought to be achieved through the following activities :—

- (1) Group Formation and Undertaking Income Generating Activities (IGA).
- (2) Community Based Convergent Services (CBCS).
- (3) Child Care Activities (CCA).
- (4) Information, Education and Communication (IEC).

3.45 The Committee have been informed that the year-wise outlay and expenditure for the last five years for DWCRA is as under:—

(Rs. in crores)

Year	Outlay	Expenditure
1993-94	21.00	23.65
1994-95	21.00	31.00
1995-96	65.00	63.65
1996-97	65.00	56.96
1997-98	65.00	41.45

3.46 The year-wise physical targets and achievements for the last five years for DWCRA are as under:—

(No. of Groups)

Year	Physical Targets	Achievements
1993-94	11,000	15,483
1994-95	13,400	37,964
1995-96	30,000	37,576
1996-97	30,000	41,345
1997-98	30,000	36,436

3.47 It is seen from the above figures that a sum of Rs. 65 crores was earmarked for DWCRA during each of the last three years. Out of this only Rs. 63.65, Rs. 56.96 and Rs. 41.54 crores respectively were spent by the concerned agencies. The Department has attributed these shortfalls to the fact that the second instalment for IGA was not released to certain States due to the following reasons:—

- (a) State might not have released its matching share against the Central release.
- (b) DRDAs could not have utilised 60% of the available funds (Opening Balance + Central Share + State Share).
- (c) Audit Reports for the preceding years were not finalised.

3.48 As regards the follow-up in the matter it has been stated that at the beginning of the financial year, detailed letters are issued to all State Governments indicating the reasons for not releasing second instalment of Central assistance to certain DRDAs and requesting them to issue suitable instruction to the concerned DRDAs to comply with the requirement such as submission of audit reports for previous year, 60% of utilisation of available funds besides release of State's matching share for claiming further Central assistance. This is followed by reminders or discussion with the concerned State officials.

3.49 DWCRA is the single most important programme being run by the Department of Rural Employment and Poverty Alleviation exclusively for the rural women. The Committee therefore conducted a detailed examination of the activities through which the programme is being implemented. During the on the spot visits undertaken by the Committee to four States viz. Gujarat, Rajasthan, Maharashtra and Karnataka the study of DWCRA was given due priority.

3.50 The Committee have noted that during an evaluation study of DWCRA undertaken in the year 1994-95 the concerned evaluation agencies had made certain important findings in regard to the functioning of the Programme.

3.51 One of the agencies evaluated DWCRA in 48 districts of 12 States viz. Haryana, Madhya Pradesh, Rajasthan, Uttar Pradesh, Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Arunachal Pradesh, Assam, Orissa and West Bengal.

3.52 The main findings of these evaluations are reproduced below:—

1. Staff for DWCRA *i.e.* APO(W) and Gram Sevikas at block level are far from adequate.
2. Worksheds/Work centres are not available to many groups.
3. Lukewarm attention paid to convergence of service.
4. Backward and forward linkage highly inadequate.
5. Second priority given to DWCRA programme.
6. Cluster approach in group formation is mostly not followed. Members of DWCRA groups have a greater chance of coming together where they are in clusters.
7. Economic activities are mostly individual/family based and there is very little in common to hold the group members together.
8. Most of the groups suffer from poor knowledge of Revolving Fund.
9. IGAs are mostly traditional or animal husbandry type in most States.
10. Profit margin, income from IGA is low in almost every State.
11. Marketing facilities are highly inadequate.
12. Groups suffer from inadequate and untimely release of funds.
13. A large number of groups have become inactive due to non-commencement of activity caused by non-release of funds and low profit and low sale of products.
14. No proper group formation and activity planning.
15. The functionaries are over-burdened with various tasks and hence it is not possible for them to devote enough time to the implementation of DWCRA.
16. There is lack of coordination among various Government Departments and hence the convergence between DWCRA and support services such as ICDS and others is not taking place.
17. Selection of IGA is not left to the groups but imposed on them in many cases.
18. Earning from DWCRA has been nil or negligible in most of the cases.
19. The impact of earning in terms of any improvement in the quality of life of DWCRA women was nil in the majority of cases.
20. DWCRA has been able to bring about a very little change in enhancing the dignity of women. Due to unchanged economic status, the social status of women has also remained almost unchanged. The overall impact has been either insignificant in some cases or almost nil in the majority of cases.

3.53 A number of suggestions have been given by evaluating agencies to improve the Programme. When asked as to what action has been taken by the Government on those suggestions the Department has stated that for providing marketing facilities for DWCRA groups, guidelines already exist for the establishment of District Supply and Marketing Society (DSMS) at district level wherever required. State Governments have been authorised to establish DSMS and meet the expenditure from the provision made for infrastructure facilities under IRDP. As regards close supervision and monitoring of Income Generation Activities, timely release of funds to DRDAs by State Governments, training for skill upgradation, regular visits to villages by district level officials, guidelines already exist.

3.54 The Department has further stated that since DWCRA is related to various inter-departmental programmes, it is proposed to merge it with Integrated Rural Development Programme.

3.55 The Department has added that it is recognised that NGOs should be involved for organising DWCRA groups. Fund is being provided to Council for Advancement of People's Action and Rural Technology for giving grants-in-aid to NGOs for taking up various activities under DWCRA.

3.56 **Development of Women and Children in Rural Areas (DWCRA) was started with the primary objective of focussing attention on the women members of below poverty line rural families with a view to providing them with opportunities of self-employment on a sustained basis. As against the focus of IRDP on family as a unit, DWCRA envisages a group strategy. This strategy has been adopted to motivate the rural women to come together in order to break social bondages which had hitherto denied them income generating and self fulfilling opportunities.**

3.57 The Committee are constrained to point out that despite being the single most important programme of the Department for development of rural women the financial performance of DWCRA has been progressively sliding down during the last three years. While the outlay has remained constant all these years at Rs. 65.00 crore the expenditure has gone down from Rs. 63.65 crore in 1995-96 to Rs. 56.96 crore in 1996-97 and further to Rs. 41.45 crore in 1997-98. This shortfall is stated to be due to non release of second instalment by the Ministry as some States might not have released matching share against the Central assistance; DRDAs could not have utilised 60% of the available funds; or the Audit Reports for the preceeding years were not finalised. The Committee feel that holding up of funds for such an important Scheme on these grounds clearly exhibits utter lack of coordination by the Department with the State Governments. There should not have been any under utilisation of fund on the contrary financial assistance ought to have been increased during the last three years. It is regrettable that failure on the part of the Government to have close coordination and dialogue with State Governments and its inability to procure assurances and relevant papers/reports required for release of instalments have resulted in lack of funds for this Scheme which has deprived a vast majority of women of much needed assistance so vital for their upliftment and self reliance. The Committee expect the Department to be vigilant so as to avoid under utilisation of funds for DWCRA.

3.58 An evaluation study conducted by two independent agencies one of which covered 48 districts of 12 States has revealed various shortcomings that have contributed to not so impressive performance of DWCRA. These *inter-alia* include inadequate staff, lukewarm attitude to convergence of services, inadequate backward and forward linkages, poor use and knowledge of revolving funds, low profit margin from Income Generating Activities, inadequate training and marketing facilities, lack and untimely release of funds etc. As the deficiencies were pointed out way back in 1994-95 and were not insurmountable these could and should have been removed by now by making proper and concerted efforts in consultation with State Governments. Unfortunately these deficiencies continue to exist. The overall impact of the Scheme has so far been insignificant. The Committee urge upon the Government to pay immediate attention in this regard for successful operation of this Scheme.

3.59 One major problem faced in the successful implementation of DWCRA is the inadequacy of the forward and backward linkages. This problem has cropped of only due to the lack of holistic planning by the Department for which nobody else can share the blame. TRYSEM under which training is imparted to rural youth including women is a programme of this very Department. Similarly, IRDP under which assistance is provided to the families below the poverty line for



income generation and creation of assets is also a programme of the Department. Had the necessary planning been done by the Department these two programmes would have certainly afforded the much needed backward and forward linkages without creation of any additional infrastructure. The unfortunate part is that as per the Fourth Round Concurrent Evaluation of IRDP only 2.09% of IRDP beneficiaries were assisted under DWCRA. As far as linkage with TRYSEM is concerned several DWCRA women groups with whom the Committee interacted during the on-the-spot visits to Gujarat, Rajasthan, Maharashtra and Karnataka informed them about not being given training under TRYSEM or being given unrelated or insufficient training. That the Department did not heed to the indicators provided by the Fourth Round Concurrent Evaluation done way back in 1992-93 is not only disappointing but has also severely handicapped the entire rural development delivery system. The Committee hope that once the three programmes are merged the backward and forward linkages will be ensured in right earnest.

3.60 Another problem besetting DWCRA is the lack of adequate marketing facilities for DWCRA products. Time and again this problem was brought to the notice of the Committee by the DWCRA Groups, NGOs, State Governments Officials, field level functionaries during the on the spot visits of the Committee. This problem is being faced almost every where which is indicative of the fact that no sincere efforts have been made to take care of this vital aspect on which hinges not only the success of the Programme but the more important aspect of development and empowerment of participating women. The Committee have noted that some State Governments like Haryana have issued instructions that DWCRA products such as stationery items should be procured by the Departments of the State Government. The Committee think that this step is worth emulating by other State Governments as well as this will provide a ready and permanent customer to these groups. Ensuring success of DWCRA is no less a responsibility of the State Governments. The Committee, therefore, desire that the Department should take-up this matter on priority basis with the State Governments where such orders are not in force to take immediate steps for channelling DWCRA products in their Departments and other establishments. The Committee also feel that like the State Governments the Centre also has a responsibility towards this self-help endeavour of the poorest of poor women of the Country. They, therefore, desire that the Department should also take up the matter with the other Departments of Government of India to instruct their line and field offices located in various States to mandatorily procure items produced by DWCRA groups. The State Governments and Council for Advancement of People's Action and Rural Technology should also be requested to ensure a minimum fixed space for display and sale of DWCRA products in all exhibitions like Gram Shree Mela, etc. Besides, the Khadi and Village Industry Commission should also be approached to offer their network for marketing of DWCRA products on a continued basis.

#### TRAINING OF RURAL YOUTH FOR SELF-EMPLOYMENT (TRYSEM)

3.61 The Department of Rural Employment and Poverty Alleviation have informed the Committee that started as Centrally sponsored scheme on 15th August, 1979, Training of Rural Youth for Self-Employment (TRYSEM) aims at providing basic technical and entrepreneurial skill to the rural youth from families below poverty line to enable them to take up self-employment in the broad fields of agriculture and allied sectors, industries, services and business activities. This objective was subsequently enlarged in the year 1983 to include taking up of wage employment also by trained youth. TRYSEM plays an important role in facilitating diversification of activities taken up under IRDP. Diversification away from the primary sector to secondary and tertiary sectors requires acquisition or upgradation of skills relevant to industries and business enterprises. TRYSEM seeks to impart new skills and upgrade existing skills of beneficiaries who are by and large attuned only to stagnant levels of agricultural or artisan skills.

3.62 The Committee have been further informed that the programme has two components. (a) TRYSEM Recurring Expenses, under which assistance is provided for stipend of trainees and honorarium to training institutions/ master craftsmen, and (b) Strengthening of TRYSEM training Infrastructure under which assistance is provided for setting up of Exclusive TRYSEM Training Centres (ETTCs) in blocks deficient in training infrastructure.

3.63 The programme is implemented through District Rural Development Agencies (DRDAs).

3.64 When asked about the target group of the programme it has been stated that the rural youth in the age group of 18-35 years from the families below poverty line are enlisted for training under the Scheme. The minimum age for providing training under TRYSEM is relaxed to 16 years for inmates of orphanages in rural areas. The upper age limit of 35 years is relaxed to 45 years in case of widows, freed bonded labourers, freed convicts, persons displaced due to large development projects and cured leprosy patients. There is no age limit for rural artisans. A minimum of 50% of trained youth should belong to the Scheduled Castes and Scheduled Tribes and 3% should be physically handicapped persons.

3.65 In response to a query regarding existence of any specific component in this programme for women it has been stated that 40% of youth trained should be women.

#### *Pattern of Assistance*

3.66 The Committee have been informed that the pattern of assistance is of two types. In case of recurring expenses the share of the Centre and States is on 50:50 basis and in case of UTs, cent per cent assistance is given by the Centre. The funds are released to the DRDAs in two instalments. The funds are allocated to the States as per the poverty ratio. Within the States the distribution among the DRDAs is decided as per parameter proposed by the States.

3.67 In so far as the non-recurring expenses for training infrastructure development is concerned the assistance to the State Governments is on 50:50 basis and the Central share is limited to Rs. 20.00 lakhs per Exclusive TRYSEM Training Centre (ETTC) or 50% of the total cost whichever is less. The funds are released directly to the State Government.

#### *Physical and Financial Performance*

3.68 Information in regard to the physical and financial performance of the Programme during last few years has been submitted to the Committee as per the following tables.

#### **Earmarked Outlays and Actual Expenditure under TRYSEM (Re)**

(Rs. in lakhs)

Year	Allocation	Releases	Expenditure
1993-94	11123.87	8944.67	5501.54
1994-95	8916.50	7403.25	6846.21
1995-96	9050.00	7500.57	9882.60
1996-97	9050.00	7011.25	10027.01
1997-98	9050.00	6555.86	7910.43
1998-99 (Upto Sept. 98)	9000.00	3708.78	1435.72
<b>Total</b>	<b>56190.37</b>	<b>41124.38</b>	<b>41603.51</b>

## Physical Targets and Achievements

(No. in lakhs)

Year	Target (No. of Youth to be trained)	No. of Youth trained	No. of Women Trained	%age
1993-94	3.500	3.038	1.539	50.7
1994-95	3.184	2.818	1.378	48.9
1995-96	3.540	3.016	1.299	43.1
1996-97	2.901	3.643	1.955	53.7
1997-98	3.041	2.464	1.273	51.7
1998-99 (Upto Sept. 98)	2.884	0.563	0.264	46.9
<b>Total</b>	<b>19.050</b>	<b>15.542</b>	<b>7.708</b>	<b>49.6</b>

3.69 The mismatches between the number of youth to be trained and those actually trained, total financial allocation and its utilisation etc. are obvious during each of the five years.

3.70 When asked about any evaluation of the Programme having been done by the Ministry/ Department it has been stated that to adjudge the efficacy and impact of TRYSEM on the target group the Ministry had carried out a 'Quick Evaluation' of the programme through 16 reputed independent research institutes in 61 districts of 10 major States between June-August, 1993.

3.71 About the important findings of the 'Quick Evaluation' the following information has been furnished to the Committee:

### Areas of Concern

- (i) Of the total number of beneficiaries who got training under TRYSEM roughly 47.19% were unemployed after the training.
- (ii) At the all-India level 63.25% of the beneficiaries considered the monthly stipend paid to them as inadequate.
- (iii) Only 21.48% of the beneficiaries who underwent TRYSEM training were provided with tool kits under the training. This is not in conformity with the guidelines where a free tool kit costing not more than 600 should be provided to each trainee during the course of training.
- (iv) A large percentage i.e. 68.18% of the trainees felt that the duration of training was inadequate.

- (v) A majority of beneficiaries i.e. 66.52% expressed lack of funds as the major reason for not taking up self-employment independently after the training.
- (vi) A major proportion of TRYSEM trainee's i.e. 53.57% did not apply for loan under IRDP. Out of the remaining ones who applied for the fund under IRDP only about 50% were given assistance.
- (vii) 62.91% of the beneficiaries felt no improvement in their socio-economic conditions as result of TRYSEM training.
- (viii) As regard, the Area Skill Surveys undertaken by the DRDAs such surveys were not carried out in 92% of the districts to assess the potential skill requirements resulting in a mismatch of job skills in more than 53% of the sample districts.

3.72 About the action been taken by the Department in the light of the results of the Quick Evaluation of TRYSEM it has been stated that subsequent to the above evaluation, the Department has taken certain initiatives to improve the scheme of TRYSEM. Recurring expenses have been enhanced appreciably from 1st June 1994 with a view to making the training more effective and meaningful. To ensure proper linkages with IRDP it has been made incumbent on the DRDAs and training institutions to complete all the formalities for sanction of IRDP loan to TRYSEM trainees. During the training period itself the loan application forms will be sent to the banks so that the bankers in turn can interact with the trainees. This will significantly reduce the chances of such sponsored applications being rejected later and generate interests in the trainees to take up self-employment. It has also been stated that State Governments have been advised to conduct the area skill surveys in all the districts of the country.

**3.73 TRYSEM is the oldest of the rural development schemes being implemented nowadays. The Scheme was started in 1979 with the initial aim of providing basic technical and entrepreneurial skills to the rural youth belonging to BPL families to enable them to take up self employment in the broad fields of agriculture and allied sectors. Subsequently, the scope of the Scheme was enlarged in 1983 to include taking-up of wage employment also by the trained youth. The Scheme which is implemented by the DRDAs has a 40% component earmarked for women.**

3.74 The Committee regret to observe that annual allocations under TRYSEM have remained static at Rs. 90.50 crore from 1995 and the annual releases have gradually declined from Rs. 75.00 crore in 1995-96 to Rs. 37.08 crore in 1998-99. Similarly the Number of youths trained has also fallen from for 30.16 lakh in 1995-96 to 24.64 lakh in 1997-98. Even the target (number of youths to be trained) has been gradually down scaled from 35.40 lakh in 1995-96 to 28.84 lakh in 1998-99. The Committee consider this to be disturbing situation which needs to be rectified with a view to ensuring increasingly higher allocation for TRYSEM and greater number of youths especially womens trained every year.

3.75 The Committee find that a 'Quick Evaluation' of the Programme in 61 districts of 10 major States between June-April 1993 has revealed a number of deficiencies and shortcomings. The major areas of concern being the more than 47% trainees under TRYSEM having remained unemployed after the training, only 21.48% of the trainees being provided tool kits when provisions should have mandatorily been made for the entire 100%; the inadequacy of the duration of training; more than half of the trainees under TRYSEM not applying for loans under IRDP and only 50% of those who applied being given loan under IRDP; almost 63% of the beneficiaries feeling no

improvement in their socio-economic conditions as a result of TRYSEM; and as many as 92% districts remaining bereft of any survey to assess the potential skill requirements resulting in mismatch of job skills. These short-comings indicate serious lapses in the planning and implementation of this important Programme. This Programme could have provided the most appropriate backward linkage to both IRDP and DWCRA as their training and grooming ground. Unfortunately, however, TRYSEM has been rendered of little utility due to unimaginative planning and faulty implementation. The Committee noticed during their visits to rural areas that these deficiencies and shortcomings still persist. The Government does not seem to have taken corrective remedial measures to remove the areas of concern pointed out by the Evaluation team as back as in 1993. The Committee hope that remedial steps would soon be taken to make TRYSEM effective and useful.

3.76 The Committee are constrained to observe that inspite of the Department having made it incumbent on the DRDAs and training institutions to complete all the formalities for sanction of loan to TRYSEM trainees and sending their loan applications to the banks during the training period itself things are yet to improve. The delays in processing of their loan cases is the biggest disincentive for the trainees. This is more so in case of women trainees who cannot run around on daily basis to pursue their cases. The Committee urge upon the Government to take up the matter with State Governments Banks, DRDAs, training institutes, so that loan application could be procured expenditures and there are no delays on these account.

3.77 The Committee note that the Department has advised the State Governments to conduct area skill surveys in all the districts of the Country. This action has been taken after the Evaluation of the Programme done in 1993 revealed that such surveys had not been conducted in 92% of the districts resulting in a mismatch of job skills. The problem of mismatch of skills still persists, as is borne out by the large number of complaints received by this Committee during the course of their interaction with TRYSEM trainees in Maharashtra, Gujarat, Rajasthan and Karnataka. The women are more seriously affected by this mismatch since they cannot venture out elsewhere to utilise the skills acquired during the TRYSEM training. The Committee, therefore recommend that the Department should impress upon the State Governments to complete within six month the Areas Skill Survey in all the districts of the Country.

#### JAWAHAR ROZGAR YOJANA (JRY)

3.78 Jawahar Rozgar Yojana (JRY) was launched in 1989-90 after merging two schemes *i.e.* National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP). The objective of the Programme is to create gainful employment through creation of useful community assets particularly in favour of SCs/STs. The expenditure under JRY is shared between the Centre and the State in the ratio of 80 : 20. People Below the Poverty Line are the target beneficiaries and preference is given to SC/ST and freed bonded labour.

3.79 As regards the safeguards for Women the Committee have been informed that 30% of employment opportunities are reserved for women. Employment is provided in the form of casual manual work on the minimum wages prescribed by the respective State Governments. The provision of Equal Remuneration Act, 1976(Act. No. 25 of 1996) has been brought to the notice of all the States/Union Territories to pay equal wages to both men and women under the Jawahar Rozgar Yojana. By doing so 18% of the allocation under JRY is exclusively for women.

3.80 The financial progress of JRY is given in the table below:

(Rs. in crores)

Year	Allocation			Release			Expenditure
	Centre	State	Total	Centre	State	Total	
1993-94	3248.56	810.86	4059.42	3229.66	653.43	3883.09	3878.71
1994-95	3502.56	874.36	4376.92	3497.63	873.14	4370.77	4268.33
1995-96	3879.99	968.71	4848.70	3686.59	920.48	4607.07	4466.91
1996-97	1790.00	446.79	2236.79	1639.10	409.28	2048.38	2163.98
1997-98	2000.00	499.21	2499.21	1940.70	536.24	2476.94	2431.79
1998-99 (Sept. 98)	2078.44	518.58	2597.02	1235.64	308.42	1544.06	905.65
Total	16499.55	4118.51	20618.06	15229.32	3700.99	18930.31	18115.37

3.81 The physical progress indicating amongst others the particulars of women beneficiaries is given below:

(Lakh Mandays)

Year	SC	ST	Others	Landless	Women
1993-94	3800.53	1940.84	4490.95	4650.87	2577.75
1994-95	3293.17	1984.67	4216.57	4080.16	2539.00
1995-96	3360.93	1680.87	3911.43	4058.89	2604.62
1996-97	1381.63	668.35	1608.23	1599.45	1106.84
1997-98	25703.65	13025.10	28897.14	31298.99	17943.10
1998-99 (Sept. 98)	49817.00	249.22	611.48	602.00	383.40
Total	87356.91	19549.05	43735.80	46290.36	27154.71

3.82 As can be observed from the above tables, there were disparities in physical and financial achievements and the stipulated norm for women beneficiaries had not been achieved during any of the years.

3.83 When asked as to whether any review has been conducted to ascertain the reasons for failure of behind the Scheme in achieving the desired results, the Department has stated that two rounds of Concurrent Evaluation were conducted during January-December, 1992 and during the period from June 1993 to May 1994. The following major shortcomings were noticed in the evaluation studies :

1. Out of 3367 heads of elected panchayats, only 42.56% were imparted training for implementation of JRY works which is not in conformity with the guidelines laid down for village Panchayat heads for handling JRY works.
2. As per guidelines, 30% of the employment opportunities are reserved for women. But it is revealed that only 16.59% of employment generated were given to women.
3. According to the guidelines, male and female unskilled worker should be paid equal wages. However, the survey results have revealed that at all India level, the average wages per manday paid to male and female workers were not equal. In certain States like Andhra Pradesh, Himachal Pradesh, Kerala, Maharashtra, Meghalaya, Punjab, Sikkim, Tamil Nadu, and Pondicherry, average wages per manday paid to male unskilled workers was higher than what was paid to female unskilled workers.

3.84 The Committee are concerned to note that the annual Central allocation for Jawahar Rozgar Yojana has been gradually decreasing. From Rs. 3879.99 crores in 1995-96 it has come down to Rs. 2000 crores in 1997-98. Similarly the States' share of allocation is also gradually decreasing. Needless to say, that consequential release of funds and expenditure every year on Jawahar Rozgar Yojana is on continuous decline. As beneficiaries of this Scheme are people below poverty line and preference is to be given to scheduled castes, scheduled tribes and freed bonded labour, the decrease in the allocation and expenditure under this programme is affecting the target group severely. As a number of jobless and landless people had to flock to cities in search of jobs every year, the gradual decrease in the expenditure under Jawahar Rozgar Yojana, implemented mainly in rural areas, is incomprehensible. The Committee would, like to be apprised of the precise reasons for decrease in allocation and expenditure both by the Centre and States over the years under this Scheme.

3.85 More disconcerting is the fact that in several States including Andhra Pradesh, Himachal Pradesh, Kerala, Maharashtra, Meghalaya, Punjab, Sikkim, Tamil Nadu and Pondicherry the average wages per manday paid to female unskilled workers was less than what was paid to the male unskilled workers. While the financial loss to women is apparent, implication of this preferential treatment of male unskilled workers, the more germane issue is the psychological one. The denial of equal wages besides being in violation of Constitutional provisions also relegates the women worker to an inferior social position. The Committee therefore recommend that the Department should take up the matter on priority basis with all such State Governments where this unconstitutional practice is in vogue to stop it immediately.

3.86 The Employment Assurance Scheme (EAS), launched on 2nd October, 1993, aims to provide assured employment of up to 100 days on manual labour works to able bodied adults between the age of 18 & 60 years residing in rural areas who are in need of and seeking employment but cannot find it. The assurance is provided upto two members of a family. EAS is being implemented in all the 5448 rural blocks of the country.

3.87 When enquired about any safeguards in the Scheme for women it has been stated that since all persons living in rural areas are covered under the Scheme on demand, there is no reservation or prioritisation of categories. However, the guidelines do explicitly provide that equal remuneration shall be paid to men and women workers and there shall be no discrimination while employing men and women workers.

3.88 Further it is also stated in the guidelines that in each worksite under EAS, in addition to facilities such as drinking water, first aid, trial pit, etc., creches should be set up for small children of workers by employing a women worker to look after these children.

3.89 The financial and physical achievements of Employment Assurance Scheme (EAS) are given in the two tables given below:

**(a) Financial Achievements**

(As on 9.12.98)

(Rs. in Lakhs)

Year	Unspent Funds	Centre Release	State Matching Share	Total (C+S)	Total Available Funds	Expenditure	%age Exp. To Total
(VIIIth Plan)							
1993-94	0.00	43910.25	10966.31	54876.56	54876.56	18375.03	33.48
1994-95	36501.53	112852.00	28173.00	141025.00	177526.53	123545.28	69.99
1995-96	53981.25	170569.00	42594.75	213163.75	267145.00	172061.21	64.41
1996-97	95954.90	193959.47	48419.87	242379.34	338334.24	216041.27	63.85
Sub. Total (VIIIth Plan)		521290.72	130153.93	651444.65		530022.79	81.36
1997-98	96484.37	196872.00	49175.50	246047.50	342531.87	290496.89	84.81
1998-99** (Oct. '98)	85912.19	156420.70	39105.18	195525.88	281438.07	137400.12	48.82
Grand Total		874583.42	218434.61	1093018.03		957919.80	87.64

\*\*Unspent balance as reported by the States/UTs.



## B. Physical Achievements

(Lakh Mandays)

Year	Mandays Generated					No. of Works Completed	
	SC	ST	Others	Total	Women		Landless
VIIIth Plan							
1993-94	60.42	132.15	94.91	494.74	67.01	N.A.	13975
1994-95	693.92	911.48	1045.68	2739.56	845.59	639.35	114199
1995-96	970.42	1030.04	1334.85	3465.27	1096.58	1155.89	128422
1996-97	1288.02	984.13	1666.22	4030.02	1262.00	1793.85	277014
Sub-Total (VIIIth Plan)	3012.78	3057.80	4141.66	10729.59	3271.18	3588.89	533612
1997-98	1507.56	1019.08	2058.93	4717.74	1316.89	1877.19	184899
1998-99 (Oct. 98)	689.57	434.23	904.44	2066.64	558.26	751.73	82298
Grand Total	5209.91	4511.11	7105.03	17513.97	5146.33	6217.81	800.607
%age Achievement	29.75	25.76	40.57		29.38	35.50	

Note: Total does not tally with Break up of SC, ST and Others as the figures were not reported by some States.

**3.90 Employment Assurance Scheme was launched in 1993 with the objective of providing assured employment of upto 100 days on manual labour works to able bodied adults between the age of 18 and 60 years residing in rural areas who are in need of and seeking employment but cannot find it. No safeguards are provided for women in this scheme since according to the Ministry all persons living in the rural area are covered under the Scheme on demand.**

**3.91 It is a known fact that during the lean periods most of the male rural labour migrate to urban areas for employment leaving their women folk behind. From the data furnished to the Committee it has been noted that during the entire five year plan out of 10729.59 lakh mandays only 3271.18 lakh mandays were generated for women. This is less than one third of the total. In 1997-98 out of 4717.74 lakh mandays 1316.89 lakh mandays were generated for women which is still lesser. Evidently majority of women are not benefitting from this scheme and need to be encouraged to avail of these scheme. The Committee therefore recommend that suitable steps may be taken to adequately publicise this Scheme through various media so as to enable the women in particular to benefit from the same in greater numbers.**

3.92 The Government has been implementing Indira Awaas Yojana, since 1985-86 with the objective of providing dwelling units free of cost to the families who are shelterless and living below poverty line in the rural areas, subject to the condition that a minimum of upto 60% of houses are allotted to SCs/STs.

3.93 The Committee have been informed that the order of priority for selection of beneficiaries below poverty line is as follows :

- Freed Bonded labourers.
- SC/ST households who are victims of atrocities.
- SC/ST households below poverty line headed by widows and unmarried women.
- SC/ST affected by flood, fire, earthquake, cyclone and similar natural calamities.
- Other SC/ST households below poverty line.
- Physically handicapped.
- Displaced persons on account of developmental projects, nomadic, semi-nomadic and de-notified tribal families with disabled members and internal refugees subject to the households being below poverty line.
- Families/personnel of defence services/paramilitary forces killed in action irrespective of income category.
- Other non SC/ST households below poverty line.

3.94 In so far as built in provisions for women are concerned the Committee have been informed that the allotment of houses under the scheme is done in the name of the female members of the beneficiary household. Alternatively, it can be allotted in the joint name of both the husband and wife. Furthermore, the Committee have been informed that priority in selection of beneficiaries under Indira Awaas Yojana is accorded to the households headed by widows and unmarried women.

3.95 The year-wise physical and financial performance of the Scheme during the last five years is indicated in the table below:

Year	Outlay (C+S) (Rs. in Crores)	Actual Expenditure (Rs. in Crores)	Target (Numbers)	Achievement (Numbers)
1993-94	318.12	481.00	280363	372535
1994-95	437.69	500.38	353353	390482
1995-96	1368.34	1166.36	1147489	863889
1996-97	1425.00	1385.92	1123560	806290
1997-98	1440.85	1596.44	718326	767649
<b>Total</b>	<b>4990.00</b>	<b>5130.10</b>	<b>3623091</b>	<b>3200845</b>

3.96 When asked about the reasons for shortfalls, both in financial and physical terms, during the years 1995-96 and 1996-97, the Department has stated that the shortfall in the performance during 1995-96 was mainly due to the fact that it was a sub-scheme of Jawahar Rojgar Yojana and *inter-se* diversion depending upon the priority was permissible. The shortfall during 1996-97 was mainly due to the fact that the cost ceiling limit of IAY house was enhanced *w.e.f.* 1.8.96. However due to resource crunch funds could not be provided to match the target.



3.97 The Committee have been informed that an evaluation of IAY was conducted by the Programme Evaluation Organisation of the Planning Commission in 1992-93.

3.98 Some of the major areas of concern highlighted in the evaluation are as follows :—

1. The quality of more than 50% houses as assessed at the selected village and household levels was reported to be good. The remaining were reported to be average/poor quality as 'they required-frequent repairs' or 'medium quality material had been used'.
2. More than 80% houses were occupied and lived in. However, amongst the remaining ones most were kept vacant.

3.99 Besides the evaluation done in 1992-93 the Committee have also been furnished the findings of a 'Rapid Assessment of Impact of Poverty Alleviation Programmes in Meerut District'. A perusal of this Assessment reveals the following in regard to IAY:

- (i) Registration of houses done largely in the name of husband as he is officially the plot owner.
- (ii) To a great extent IAY targets have been fulfilled without much consideration being given to economic status. Only one third of the entire sample was found to be justifiably BPL.
- (iii) Not a single case was found wherein a chullah has been provided with the package.
- (iv) 4/5th of the beneficiaries had to pay bribe (Rs. 1500-2000) for getting their applications processed.
- (v) The 'well off' IAY beneficiaries (nearly 2/3rd of the sample) were spending Rs. 3000-5000 from their own pockets to increase the scope of construction.



3.100 When it was pointed out to the Department as to what was being done to evolve an effective coordination system to ensure there are no delays in disbursement of funds, regular and timely submission of reports and returns, funds are not released at the end of financial year it has been stated that the problem of accumulation of unspent funds in the hands of implementing agencies under IAY has been engaging the Departments attention for some time. Therefore, for better financial management of DRDAs, it has been decided that the quantum of second instalment release is now dependent on the time of reporting of utilisation. Depending on the receipt of complete proposal for second instalment, the quantum is governed as follows:

Proposal received in :

December	50% of allocated funds.
January	40% of allocated funds.
February	30% of allocated funds.
March	20% of allocated funds.

3.101 The Indira Awaas Yojana endeavours to provide dwelling units free of cost to the families who are shelterless and living below poverty line in the rural areas. The conditionalities of IAY specify that the allotment of houses under the Scheme be done in the name of female members of the beneficiary household. Furthermore, priority in selection of beneficiaries is stated to be accorded to households headed by widows and unmarried women. As there have been reports that registration of houses is being done in the name of husbands, the impression needs to be dispelled. The Committee, would, therefore like to apprise about the number of the houses constructed during each of the last three years, year-wise alongwith the number of houses allotted in the name of female members of the household and the number of houses constructed for households headed by widows and unmarried women.

3.102 From the results of the Evaluation conducted in 1992-93 the Committee find that a substantial number of houses constructed under IAY are either average or of poor quality requiring frequent repairs. About 20% of them either remained vacant or occupied briefly due to their unsuitability. Since the Central Government is contributing substantial sums for the implementation of this Programme it has a major responsibility towards ensuring that the benefits of the Programme should reach the target group in the most appropriate manner. The Committee, therefore, desire that the Department of Rural Employment and Poverty Alleviation should incorporate clear-cut provisions in the guidelines for IAY to ensure that the implementing agencies do not compromise in the matter of quality of the dwelling units. Similar provisions are required to be made in regard to the cases of vacant houses. While on one hand it is to be ensured that the dwelling units are not constructed in such a way or at such places where the beneficiary is compelled to keep it vacant on the other hand it ought to be ensured that habitable dwelling units if kept vacant beyond a specified period are allotted to more needy and deserving persons.

3.103 Another area of concern has been certain findings of the Rapid Assessment of Impact of Poverty Alleviation Programme in Meerut district which was got conducted by the Department of Rural Employment and Poverty Alleviation. The finding such as the registration of houses largely in the name of husbands or wrong/indiscriminate identification of beneficiaries leading to only 1/3rd of them being from genuine BPL families or payment of bribes for getting applications processed do not augur well for the Programme. The Committee take a serious view of such findings which deserve special and immediate attention. The Committee recommend that similar assessment should be undertaken in different districts of various States with a view to finding out whether such irregularities also exist elsewhere.

3.104 The Committee find that in order to ensure that there are no delays in disbursement of funds, regular and timely submission of reports and returns and for better financial management of DRDAs the Department has prescribed a schedule for submission of utilisation certificate. The quantum of second instalment has been made dependent on the time of reporting of utilisation. Thus for proposals received in December 50% of allocated funds are released. For proposals received thereafter a 10% deduction for each of the month is done. The Committee are of the opinion that such a scheduling will definitely spur the DRDAs into sending the utilisation certificates on time. The Committee, therefore, recommend that this scheduling should be introduced in respect of all the developmental schemes being implemented by the Department through various agencies so that not only accountability is increased but the essence of timely completion of programmes is expounded.

## CHAPTER IV

### SCHEMES OF DEPARTMENT OF RURAL DEVELOPMENT

As stated in Chapter II of this Report the major Schemes of Department of Rural Development which have a bearing on women are included in National Social Assistance Programme (NSAP). These are discussed in detail below:

#### NATIONAL SOCIAL ASSISTANCE PROGRAMME

4.2 The National Social Assistance Programme (NSAP) was launched *w.e.f.* 15/08/95 and consists of the following three Schemes :

1. National Old Age Pension Scheme (NOAPS)
2. National Family Benefit Scheme (NFBS)
3. National Maternity Benefit Scheme (NMBS)

#### NATIONAL OLD AGE PENSION SCHEME (NOAPS)

4.3 In regard to the National Old Age Pension Scheme Secretary, Department of Rural Development stated during oral evidence,

"The Old Age Pension Scheme in which the Government of India give about Rs. 75 per month to those who are above 65 years and have no other source of support. Pensions are being given to roughly about 50 lakh people out of which 50 per cent are women."

#### NATIONAL FAMILY BENEFIT SCHEME (NFBS)

4.4 About National Family Benefit Scheme the Committee were informed during the oral evidence,

"The third scheme is the National Family Benefit Scheme. When a bread-earner dies his family gets Rs. 10,000. Here again, the scale has been raised from Rs. 5,000 to Rs. 10,000 recently."

#### NATIONAL MATERNITY BENEFIT SCHEME (NMBS)

4.5 Secretary, Department of Rural Development stated during the oral evidence,

"National Maternity Benefit Scheme whereby pregnant women get Rs. 500 during the period of pregnancy for the first two child births. The total number of women assisted under this programme are 15,38,000. Recently, in August 1998, we decided that the amount of assistance would be increased from Rs. 300 to Rs. 500."

4.6 All the three Schemes are 100% Centrally sponsored schemes.

4.7 In so far as NOAPS and NFBS are concerned there is no provision of separate target for women. The Table below, however, gives the percentage of women amongst the total beneficiaries for these two Schemes since 1996-97.

**Women Beneficiaries under NOAPS and NFBS**

Year	NOAPS	NFBS
1996-97	13.84%	27.62%
1997-98	22.54%	25.00%
1998-99*	30.27%	20.04%

\*Latest figures.

4.8 Based on the information submitted on NMBS to the Committee and the latest Annual Report (1997-98) of the Ministry of Rural Areas and Employment the physical and financial performance of the Scheme is summed up by the following Table:

**Progress of NMBS**

*(In Lakh Rupees)*

Year	Allocation	Release	Expenditure Reported	Numerical Ceiling (Nos.)	Reported Beneficiaries (Nos.)
1995-96	8736.53	5847.13	2594.15	28844633	676647
1996-97	14469.36	6757.44	5377.36	4596700	1248766
1997-98	9317.57	4957.96*	5342.41	2571950	1538834
1998-99@	9259.27	2990.44#	2057.88	2571950	565043

\*Includes committed liability for 1996-97.

#Includes 1% administrative charges.

@Upto October, 1998.

4.9 The Ministry has also furnished a statement indicating achievements of NMBS State-wise, year-wise. It reveals that in 1996-97 a sum of Rs. 6757.91 lakh was released out of an allocation of Rs. 14479.68 lakh. Out of this Rs. 5377.36 lakh was actually spent. Out of 32 States/UTs 22 have not been able to utilise funds released to them. 9 States/UTs have spent in excess of amounts released to them. One UT has not reported the utilisation of the released sums to the Union Government.

4.10 In 1997-98 out of the restored allocation of Rs. 9317.57 lakh, Rs. 4957.96 lakh was actually released and Rs. 5342.41 lakh spent. Again 19 States/UTs have not been able to utilise the released sums and several of them have not reported back the utilisation. Though restored allocations have been sanctioned to Goa, NCT of Delhi, Andaman and Nicobar Islands, Chandigarh and Lakshadweep no funds have been released.

4.11 Amongst individual cases Andhra Pradesh utilised Rs. 588.78 lakh out of Rs. 746.75 lakh released under the Scheme. Bihar, Gujarat, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu and West Bengal have spent less than 50% of funds released to them. Gujarat and Rajasthan did not spend any money out of Rs. 118.25 lakh and Rs. 202.67 lakh respectively allotted to them. Maharashtra utilised 0.07 lakh out of Rs. 361.76 lakh allotted to it. Orissa Rs. 4.91 lakh out of Rs. 240.08 lakh and Tamil Nadu Rs. 155.80 lakh out of Rs. 563.60 lakh. Madhya Pradesh spent Rs. 17.79 lakh but no individual was benefitted. Kerala spent Rs. 13.42 lakh to benefit 167 persons and Maharashtra spent Rs. 7000/- only to benefit 831 persons.

4.12 When asked about the reasons for the inadequate performance of the Scheme the Department of Rural Development informed the Committee that the main reason for the unsatisfactory implementation of this Scheme is lack of publicity. Being a new Scheme a lot of ground work and publicity was required throughout the country. The State Governments took considerable time to complete the procedure and formalities in grounding this Scheme like formulation of procedures, constitution of State and District Level Committees, opening of Bank Account for NSAP, etc.

4.13 The Department have further stated that to overcome these problems, several steps such as meetings with State Ministers-in-charge of NSAP, review meetings with Secretaries of concerned department of States/UTs, and special publicity campaigns, etc. had been taken. Besides, State Governments have been requested periodically to give wide publicity to the Scheme and improve implementation. Letters have also been written to Chief Ministers and Chief Secretaries of the States which have been found lagging.

4.14 When asked subsequently about the reasons behind scaling down of the beneficiaries target from 4596700 in 1996-97 to 2571950 in 1997-98 the Department of Rural Development has stated that the numerical ceiling was not scaled down. Keeping the Numerical Ceiling intact, the allocation for NMBS in the subsequent years however, got reduced in view of the poor performance of the districts. This was done to avoid blocking of Central funds in the hands of poor performing districts. There are instances of restoring the original allocation in case of States/districts showing improvements.

**4.15 The Committee note that National Social Assistance Plan launched by the Department of Rural Development in August, 1995 comprises National Old Age Pension Scheme, National Family Benefit Scheme and National Maternity Benefit Scheme. These programmes seem to suffer from several functional deficiencies and have not been properly implemented. Consequently, women and older person have not been able to get the desired benefits.**

4.16 The NAOFS and NFBS have especially lagged behind as far as benefitting the number of women is concerned. Only 13.84% and 22.54% women benefitted during 1996-97 and 1997-98 respectively under NOAPS. It is surprising as to how the majority of beneficiaries under NAOFS are men when the Scheme is both for men and women alike. The matter needs to be investigated with a view to rectifying the situation.

4.17 Similarly, the National Family Benefit Scheme which is intended to provide financial assistance to families whose bread winners have died benefitted only 27.62% and 25.00% women during 1996-97 and 1997-98 respectively. Since in the present socio-economic scenario generally the bread winners in the families are males, the number of beneficiary women should have been higher. Apparently, the benefit under the Scheme seems to have gone to persons other than the widows of the bread winners. To avoid such eventuality, the Committee recommend that the widow of the bread winner should be declared the rightful claimant of the assistance under NFBS through express guidelines in this regard.

4.18 A detailed study of the financial performance of the National Maternity Benefit Scheme has revealed that during the year 1996-97 none of the 32 States/UTs barring NCT of Delhi and Chandigarh could avoid slippages of released amounts. While 22 of them could not spend the released amounts the other 9 States/UTs overspent amounts granted to them. Furthermore, the number of beneficiaries have not been reported to the Central Government even by NCT of Delhi and Chandigarh. Only Rs. 5377.36 lakh could be spent out of releases amounting to Rs. 6757.91 lakh during 1996-97 in respect of NMBS in the entire country and a sum of Rs. 5342.41 lakh was incurred out of Rs. 6957.96 lakh released during 1997-98. Furthermore the target of beneficiaries fixed at 45.97 lakh for 1996-97 was almost halved to 25.72 lakh in 1997-98 and 1998-99.

4.19 In the case of States having larger population and where the Scheme could have helped a greater number of beneficiaries the performance has been further alarming. Andhra Pradesh could utilise only Rs. 588.78 lakh out of Rs. 746.75 lakh released under the scheme to the State. Bihar, Gujarat, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu, and West Bengal could not even touch the halfway mark as far as the funds released to them are concerned. In fact Gujarat and Rajasthan did not spend even a single paisa out of Rs. 118.25 lakh and Rs. 202.67 lakh respectively released to them. Similarly, Maharashtra could only utilise Rs. 0.07 lakh out of Rs. 361.76 lakh allotted to it, Orissa Rs. 4.91 lakh out of Rs. 240.08 and Tamil Nadu Rs. 155.80 lakh out of Rs. 563.60 lakh. Apart from this Madhya Pradesh could not benefit even a single person despite having spent Rs. 17.79 lakh out of the released funds. In case of Kerala an amount of Rs. 13.42 lakh has been spent to benefit 167 persons only. While in case of Maharashtra 831 persons have been reportedly benefitted by merely spending 7 thousand rupees only.

4.20 The Department of Rural Development has attributed the unsatisfactory implementation of this Scheme to lack of publicity and considerable time taken by State Governments to complete the procedures and formalities in grounding the Scheme. The Committee are constrained to point out that corrective measures do not seem to have been taken as yet since the figures for 1998-99, *i.e.* three years after the launch of Scheme, still indicate that release of funds and expenditure incurred would be far less than allocations and target of beneficiaries is unlikely to be met.

4.21 The Committee regret to observe that not only NMBS but the entire NSAP was launched by the Department of Rural Development in extreme haste and in utter disregard of ground realities and continues to suffer for want of necessary corrective measures. The result being that not only substantial Central funds have remained unspent but in the process several needy women of under-privileged classes have been deprived of the much needed assistance. Keeping the potential benefits of the Scheme in view the Committee hope that emergent steps would be taken by the Government in conjunction with State Governments to provide a fresh impetus to the Scheme so that the targeted beneficiaries are no more deprived of the assistance under the Scheme.

4.22 It is clear that Government announces and starts implementations of Schemes without necessary ground work and advance planning. This tendency needs to be curbed so as to ensure that Schemes launched with fanfare serve the avowed objectives.



## CHAPTER V

### SCHEMES OF DEPARTMENT OF WOMEN AND CHILD DEVELOPMENT

The Department of Women and Child Development also operates several Schemes for benefit of rural women. The major ones being:

- (i) Mahila Samridhi Yojana (MSY)
- (ii) Raashtriya Mahila Kosh (RMK)
- (iii) Indira Mahila Yojana (IMY)
- (iv) Support for Training and Employment Programme for Women (STEP)

5.2 The salient features of these Schemes are discussed below :

#### MAHILA SAMRIDHI YOJANA (MSY)

5.3 Mahila Samridhi Yojana (MSY) was started by the Government in 1993 for the economic empowerment of rural women by encouraging saving amongst them and thus enabling them to become self-reliant and have a measure of economic independence.

5.4 The Committee have been informed that under the Scheme, every adult rural women is encouraged to have an account in the Post Office under the jurisdiction of her village. Accounts can be opened with a minimum of Rupees 4/- and in multiples for a maximum of Rs. 300/- with a lock-in period of one year, with the Government giving an incentive of 25% i.e. Rs. 75/-. Nomination facilities are available under the Scheme. The Department of Women and Child Development implements the Scheme through 1.32 lakh rural Post Offices working under the Department of Posts. Since inception of the Scheme 2.46 crore women have opened accounts against the target of 5.00 crore account with a total deposit of Rs. 265.10 crore till March, 1997.

5.5 The average deposit per accounts was Rs. 102 in 1995-96 and Rs. 110 (approx.) during 1996-97.

5.6 During 1997-98, out of an outlay of Rs. 40 crore an amount of Rs. 16.99 crore has been utilized, as the issue of determining and releasing operational costs to the Department of Posts could not be finalised.

5.7 The Committee have been informed that opening of fresh accounts under MSY was stopped w.e.f. 1-4-97. Asked about the reasons for the same it has been stated that after the completion of two years of implementation of MSY, the Programme Evaluation Organisation (PEO) of the Planning Commission undertook an evaluation of the Scheme. The report of PEO was further considered by the High Powered Committee constituted by the Planning Commission to monitor and review the Scheme, which recommended that MSY needed to be recast.

5.8 The reasons advanced by the High Powered Committee for recasting the Scheme are as follows:

- (a) The specific problem of 'Operational Cost' being disproportionately higher than the 'Cost of Incentive' intended for the beneficiaries.
- (b) The operational cost was high mainly due to the inherent lacunae in the design of the Scheme and also due to revision of DA for the staff of Department of Posts from time to time.
- (c) The Department of Posts had to make payment for the additional work put for operating M.S.Y.

5.9 The Committee have been informed that the Scheme has since been recast. The draft Expenditure Finance Committee memorandum has been approved and it is being circulated to all concerned Ministries/Departments. In regard to the details of the recast Scheme it has been stated that the revised MSY will have an integrated package of five components including formation of viable women's groups; networking; income generation activities; convergence of inter-sectoral services and neighbourhood improvement. The new MSY Scheme will be implemented at block level in the rural/urban areas where the basket of various sub-schemes will be provided to implementing organisations who will implement the Scheme at Block level. They can choose various sub-schemes which are most suited according to the conditions available in the Block. There will be a project sanctioning Committee, which will review and monitor the project. At the Block level, an amount of Rs. 25 lakh for the project cycle spread over a 5 year period could be committed for MSY. In the next five years, it is expected that MSY will cover approximately 885 blocks in which about 20 lakh women will benefit.

\*Subsequent to this, Planning Commission has now suggested to the Department to merge Mahila Samridhi Yojna with Indira Mahila Yojna. A revised proposal on this line is under consideration.

5.10 The Mahila Samridhi Yojana (MSY) was started by the Government with the aim of bringing about economic empowerment of rural women by encouraging saving and thus enabling them to become self reliant and have a measure of economic independence. Under the Scheme every adult rural women was encouraged to have an account in the Post Office under the jurisdiction of her village. The accounts could be opened with a minimum of Rs. 4/- and in multiples for a maximum of Rs. 300/- with a lock-in period of one year. The Government had made a provision for contributing 25% of the deposit upto a maximum of Rs. 75/- in the accounts. Upto March 1997, only 226.84 lakh accounts were opened against the target of 500 lakh accounts.

5.11 After two years of completion of MSY, the Planning Commission evaluated the Scheme and recommended that it needed to be recast. This, according to them, was essential as with such a massive spread and also dependence for operation and maintenance on an already stretched organisation like the Department of Posts, the operational cost had become disproportionately higher than the 'Cost of Incentive' intended for the beneficiaries. Consequently the opening of new accounts was stopped w.e.f. 1.4.1997 thereby depriving countless rural women of its benefits.

5.12 The Committee have now been informed that the Scheme has been recast. The new version will have an integrated package of five components viz. formation of viable women's groups; networking; income generating activities; convergence of inter-sectoral services, neighbourhood improvement. The recast MSY will be implemented at block level in the rural/urban areas where the basket of various sub-schemes will be provided to implementing organisations who will implement the Scheme at block level. The Committee have also noted that draft Expenditure Finance Committee memorandum on the matter has been approved and is being circulated to all concerned Ministries.

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\*Communicated by the Ministry of Human Resource Development (Department of Women and Child Development) vide their office Memorandum No. 6-46/97 W.W. dated 30.3.1999 when the draft Report was sent to them for factual verification.

5.13 The fact that the Scheme had to be stopped just after two years as it was neither viable nor successful clearly indicates that sufficient input and necessary Cost-Benefit analysis was not provided while planning the Scheme. Apparently, it seems that the Scheme was announced and initiated in utter haste. Further, it has taken the Government more than two years to recast and the amended Scheme is yet to be put into operation. All this goes to prove the casual approach adopted by the Government in measures meant for welfare of rural women. The Committee hope that the new Scheme will be free from earlier deficiencies and would be implemented soon.

#### RASHTRIYA MAHILA KOSH (RMK)

5.14 Government of India sponsored Rashtriya Mahila Kosh (RMK) was constituted as a registered Society on the 30th March, 1993. RMK was given on its inception a one time corpus fund of Rs. 31 crores by the Government. The policy directives of RMK come from the Governing Body of RMK which comprises of 16 members.

5.15 The main objective of RMK is to facilitate credit support or micro finance to poor women. RMK mainly uses NGOs running on sound lines as its channelising agencies for identification of borrowers, delivery of credit support and recovery. Upto 31.3.1998, RMK has been able to sanction credit limits of Rs.47.85 crore through 256 NGOs to benefit 2,50,312 women. In addition, RMK has also supported the formation of women's thrift and credit societies popularly known as Self Help Groups through its partner NGOs.

#### Eligibility for RMK Loans Available under the Mahila Scheme

5.16 The Committee have been informed that the following terms govern the eligibility criteria for assistance under the Scheme:

- (i) NGOs/Women Development Corporations/Cooperative Societies that have at least 33% women members, etc. running on sound lines, and working *inter-alia* for the socio-economic upliftment of the poor, and women in particular and having experience in thrift and credit administration of at least 3 years.
- (ii) Recovery performance of such organisations should have exceeded 90% during each of the last 3 years.

#### Lending Terms

5.17 The following are the lending terms under the Scheme:

- (i) Loans are given to poor women for their income generation activities.
- (ii) Short-term (ST) loan upto Rs. 4000 and medium-term (MT) upto Rs. 6000 per borrower are provided.
- (iii) While the short-term loans are repayable in 15 months. The medium-term loans are repayable in 3-5 years. The repayments are to be made quarterly/half-yearly after providing for the requisite gestation period of 4 to 6 months.
- (iv) The lending rate of RMK both for short term and long term loans is 8% per annum to the NGO. The ultimate borrowers or their Self Help Groups (SHGs) are charged interest @ not exceeding 12%.

In case the lending is done to the SHGs, they are free to fix a rate for their members, not exceeding 18.75% for the year.

- (v) Interest accrued, is repayable at the end of each quarter.
- (vi) In addition to the 4 per cent margin available to the NGOs/SHGs, the following further incentives have been provided:
  - (a) Incentive equal to 1% of the loan amount to NGOs for timely disbursement of loan.
  - (b) Interest relief of 1/2% for timely repayments.
  - (c) A 1% grant is available to NGOs for skill upgradation or for training of women borrowers in credit management/administration and for training in group dynamics.
- (viii) The NGOs/SHGs are required to contribute 10% of the total credit to be availed of by them as margin money. This may also be in the shape of the savings of SHGs.

5.18 The Committee have been further informed that RMK's outreach has extended to the NGOs in about 16 States so far. However, as the outreach is not equally high in all the States, some promotional measures have been adopted.

5.19 When asked to elaborate on these promotional measures the Department has stated that micro credit or micro finance is gaining world wide acceptance as a means of poverty eradication. RMK has therefore evolved some promotional schemes to encourage inexperienced NGOs to start off with a small amount of loan from RMK. Further, financial assistance is also made available for forming SHGs which are very effective mechanisms for dissemination of information, for awareness building, for collecting and revolving savings of group members.

5.20 The financial performance of various activities of RMK upto (31.03.1998) is given in the Table below :

**Financial Performance—Rashtriya Mahila Kosh**

(Rs. in Crores)

Activity	Sanctioned	Release
Loan Promotion Scheme	00.19	00.11
Scheme for SHGs	00.72	00.55
Revolving Fund	7.68	6.14
Centrally Sponsored Rural Sanitation Programmes	2.10	136.56

5.21 Rashtriya Mahila Kosh has been set up with a corpus of Rs. 31 crores to facilitate credit support on micro finance to poor women. The Kosh functions under the overall directions of a Governing body and relies upon network of NGOs for its activities. Although micro credit or micro finance is gaining world wide acceptance as a means of poverty eradication, the Committee have a doubt whether constitution of Rashtriya Mahila Kosh has served the desired objectives. The suspicion arises from the fact, that in first five years, the Kosh has been able to extend credits to only 2.5 lakh women in the entire Country. Interest rate as high as 18.75 p.a can be charged from borrowers by the Self Help Groups who get credit from the Kosh. Further, NGOs have a miniscule presence in rural areas which means the RMK is more of an urban phenomenon. Its reach and spread is also not in consonance with the subscribed Government corpus of Rs. 31 crore as Kosh's outreach has extended to the NGOs in about 16 States so far.

5.22 The multitier system of RMK assisting Resource NGOs; the Resource NGOs in turn training smaller NGOs; the subsequent formation of Self Help Groups; and finally the assistance reaching the borrower has, more than anything, complicated the delivery process. In fact the same process can be got through the Khadi and Village Industry Commission on a much lesser gestation period. In the opinion of the Committee, sooner than later, a stage of the operational cost being disproportionate to the benefits given to ultimate beneficiary is going to come in RMK also. They, therefore, desire that a thorough review of RMK be undertaken by the Government from all angles to evaluate its performance since inception and also to determine its linkages with other existing schemes and programmes especially the Indira Mahila Yojana to ensure that it is not duplicating work of other agencies/schemes. The Committee would like to be apprised of the results of the review within six months.

#### INDIRA MAHILA YOJANA (IMY)

5.23 The Committee have been informed that Indira Mahila Yojana (IMY) is a programme aimed at the empowerment of women. It has the following objectives:

- (i) to ensure convergence of sectoral service at the local, block and district levels through active involvement of women and sectoral departments;
- (ii) to optimise the utilisation of scarce resources in speeding up of process of mainstreaming women in development;
- (iii) to create awareness in women through provision of information on different developmental programmes and issues of specific concern to women;
- (iv) to initiate a process of awareness generation/education to enable them to understand and analyse their problems and find solutions through their collective interaction; and
- (v) to help women become self-reliant and independent by their economic empowerment through income generation activities and active participation in decision making at various stages.

5.24 Indira Mahila Yojana is a strategy to coordinate and integrate components of all sectoral programmes and facilitate their convergence to empower women. It proposes to bring out a mechanism by which there could be a systematic coordination amongst various programmes, in a meaningful integration of various streams of funds available under different schemes to meet women's needs, alongwith ensuring that women's interests are taken care of and provided for under each Scheme. This mechanism operates at the district level as a 'sub-plan' for women to percolate it down to the village level appropriately through the Indira Mahila Kendras at village level and Indira Mahila Block Samithis (IMBS) at block level. The IMBs are established as registered societies. The Programme is also supported by mechanisms at both State and Central levels. IMY is a Centrally Sponsored Scheme. The Committee have been informed that Government of India funds @ Rs. 5000/- per IMK as one time grant.

5.25 In addition to amount of Rs. 5000/- given by the Government of India to the corpus fund of the IMK each member of the IMK contributes Rs. 5/- as membership fee and continues to contribute Re. 1/- per month to the Kendra. Such nominal contribution by each member will create a corpus of fund and ensures their effective and continuous participation in the group activities. The corpus so formed used as a revolving fund for small credit requirements of the individual members and seed money wherever necessary, and for expenditure on holding of awareness generation camps and any other activity resulting in furtherance of the cause of IMY.

5.26 An NGO is also identified for a block area and provided a one time grant up to a maximum limit of Rs. 10000/- for working as facilitator to the IMBS. The NGO identified for this purpose undertakes activities like training beneficiaries, officials, etc., preparing local level projects, identify local artisans and linking up with tools and training requirements, making available information both on general schemes and appropriate technology for the benefit of the local women and setting up a resource centre for these women.

5.27 The Committee have been informed that IMY has been taken up in 200 block of the country, on a pilot basis and will be extended in the subsequent years. Selection of these blocks is decided by the States keeping in mind the need to ensure maximum convergence of services; care will be taken to ensure that the blocks are compact and not dispersed over the number of districts. IMY has been initially sanctioned for a period of seven years starting from 1995-96. The number of IMBs registered is 113 and the functional Indira Mahila Group is 13717, till March, 1997.

5.28 During the course of their on the spot visits to various States the Committee observed that DWCRA was at places being handled by the Women and Child Department of State Governments. This was being done in order to ensure administrative convenience as well as due to the fact that the Women and Child Department was more suited for the purpose. When it was suggested to the Department of Women and Child as to whether DWCRA would be implemented in a more cohesive and effective manner if it was transferred to the Department of Women and Child Development it replied that the Expenditure Finance Committee (EFC), in its meeting held on 6-01-95, while approving the Indira Mahila Yojana, had approved that the entire Scheme of Development of Women and Children in Rural Areas (DWCRA) with 4000 groups at that time being implemented by Ministry of Rural Development shall immediately be transferred to the Department of Women and Child Development. The funds as well as the entire staff in Ministry of Rural Development dealing with DWCRA Scheme shall also be transferred to the Department of Women and Child Development. However, this transfer has not been effected. It also stated that the Department is willing to implement DWCRA Scheme if it is transferred alongwith funds as well as the existing staff.

5.29 The Committee, during their Study Visit to Pune were informed that though IMY was under implementation in the district since 1995, none of the Indira Mahila Kendras (IMKs) was registered either in Junnar or in Indapur blocks. Each of these blocks supposedly has 120 IMKs. The registration of these IMKs has been held up because of pre-occupations of the authorities concerned. The Committee also observed that at both these places Self-Help Groups have been formed and substantial amounts of money have collected from the members.

#### *Evaluation of IMY*

5.30 The Committee also observed that during the year 1997 the Department of Women and Child Development and the Planning Commission conducted a rapid joint evaluation of the Scheme. When the Department was asked about the results of the rapid joint evaluation it has stated that Evaluation Report contained the following suggestions:

- (a) IMY has a potential to use women's groups as an instrument of women's empowerment;
- (b) Some of the operational problems in implementation of the Scheme, namely, lack of training, funding for income generation and convergence activity and lack of animators were recognised;

- (c) IMY operations need to be consolidated in respect of all the three components immediately; and
- (d) The operational difficulties need to be reviewed, required infrastructure, man-power and resources should be provided under the Scheme.

5.31 Indira Mahila Yojana (IMY) started in August, 1995 is a programme aimed at the empowerment of women. The Programme intends to achieve its objective amongst others through convergence of sectoral services at various levels; speeding up mainstreaming of women; awareness generation about different developmental programmes; finding solutions through collective interactions and self reliance. IMY has so far been adopted in 200 blocks of the Country. The IMY envisages formation of Self Help Groups at grass root level under Indira Mahila Kendra (IMK) at village level. These IMKs converge into Indira Mahila Block Kendras (IMBs) at block level. Appropriate mechanisms are also put in place at State and Central levels. The Self Help Groups are a good conduit for credit support from the Rashtriya Mahila Kosh.

5.32 The Committee have observed that the Expenditure Finance Committee while approving IMY on 6-1-95 had also approved that DWCRA be immediately transferred from Ministry of Rural Development to the Department of Women and Child Development. The funds and staff dealing with DWCRA were also to be transferred simultaneously. This transfer is however yet to be effected inspite of Department of Women and Child having expressed its willingness in this regard. In the opinion of the Committee IMY is fully compatible with DWCRA and hence should be integrated with it at the earliest. The Committee would also like to know as to why the transfer of DWCRA to Department of Women and Child Development has not been effected despite Expenditure Finance Committee having approved it more than four years ago. This non-implementation of EFC's decision has been instrumental in the operational problems being faced in implementation of the Scheme. In fact DWCRA would not only provide the much needed impetus to the Scheme but also a ready made platform for its rapid progress.

5.33 The Committee have also observed during their visit to Pune that IMY was not working satisfactorily there due to non-registration of 120 IMKs. Problems such as non-registration and other formalities might be present in IMKs in other areas as well. The Committee feel that such type of initial setbacks act as a dampener to the Self Help Groups. They, therefore, desire that immediate steps be taken in conjunction with the concerned State Governments to complete the preliminary formalities, wherever not done till now, so that the Scheme begins in right earnest.

#### SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN (STEP)

5.34 The Scheme of 'Support to Training and Employment Programme for Women' (STEP), launched in 1987, aims to upgrade the skills of poor and assetless women, provide training and subsequently employment on sustainable basis in the traditional sectors of agriculture, animal husbandry, fisheries, handlooms, handicrafts, sericulture, social forestry, wasteland development, etc. In addition to the training and employment support, the programme advocates gender sensitization, women in development (WID) inputs and provision of support services.

5.35 The Committee have been informed that since inception 67 projects benefitting 3.86 lakh women, have been launched in the States of Bihar, Andhra Pradesh, Gujarat, Haryana, Himachal Pradesh, Kerala, Karnataka, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal.

5.36 When asked about the thrust areas of the Scheme it has been stated that so far, women in dairying have been receiving the maximum benefit under this programme followed by handlooms, handicrafts and sericulture. In regard to the expenditure incurred on the Scheme it has been stated that since inception of the Scheme till March 1997, a sum of Rs. 94.13 crores has been spent on it.

**5.37 Support to Training and Employment Programme for Women (STEP) was launched in 1987. The scheme aims to upgrade the skills of poor and assetless women so as to enable them to be employed on sustainable basis in the traditional sectors of agriculture, animal husbandry, fisheries, handlooms, handicrafts, sericulture, social forestry, wasteland development, etc. The Scheme since its inception upto March 1997 has benefitted 3.32 lakh women at the cost of Rs. 94.13 crores. As discussed in detail in a subsequent Chapter the Committee have time and again noticed duplication of aims and objectives amongst various programmes and schemes of the Government. Since most of the thrust areas of STEP are akin to those of IMY and DWCRA the Committee recommend that a study may be undertaken by the Government to find out the feasibility of convergence of STEP with these two Schemes and the results be reported back to the Committee at the earliest.**



## CHAPTER VI

### IMPLEMENTATION OF SCHEMES — MAJOR ISSUES

During the course of the examination of the subject 'Developmental Schemes for Rural Women' the Committee came across several issues which have a major impact on the rural development delivery system on a universal basis. These issues have been discussed in the following paragraphs.

#### ISSUES

6.2 One of the major reasons for the non-performance of the rural development process is the poor awareness amongst the targeted populace about the schemes being launched for them.

6.3 In fact during on-the-spot visits undertaken by the Committee they found that the awareness level in even the rural areas adjoining metropolises and other cities was abysmally low. When asked by the Committee to explain as to what extra efforts are being undertaken by the Government to increase awareness amongst the targeted groups, the Departments being examined by the Committee have delineated elaborate arrangements for awareness/publicity through audio-visual as well as print media.

6.4 Secretary, Department of Rural Development elaborating on the aspect of awareness generation stated during the evidence,

"We publish booklets about all our schemes. It is a 2-3 page booklet. We have other booklets also where all the schemes are there and we update them every year. .... We have also requested and given funds to State Governments to publish similar booklets in local languages and to give lot of publicity to our schemes".

6.5 When asked about the details of funds allocated to each of the States/UTs during each of the last three years for publication of similar booklets in regional languages : the amounts expended by them; the States/UTs who have brought out such publications, etc., it has been stated that no funds have been allocated by the Media Division to States/UTs for bringing out publications and at present there is no scheme to provide financial assistance to States/UTs for Information, Education and Communication (IEC)/bringing out publications. It was further stated that, however, during 1994-95 and 1995-96 grants in aid of Rs. 5 lakhs per DRDA were made available to selected DRDAs (50 DRDAs in 1994-95 and 100 DRDAs in 1995-96) all over the country to undertake IEC activities including production of print publicity material on the programmes/schemes of the Ministry. The details of utilisation of grants in aid for IEC activities by the DRDAs are awaited from the DRDAs.

6.6 Keeping in view the need for creating awareness about the various development schemes being implemented in rural areas, the Committee desired to know why a compendium of all such schemes had not been prepared for the benefit of the targeted populace. In response the then Secretary, Department of Women and Child Development stated during evidence,

"We thought in our Department that we could compile it. The point is, it will be such a huge book. I do not think, it will be of much use to women as such or will be accessible because it will become a very huge document".

6.7 When pointed out that the Committee only impressed upon the need to have a small compendium with brief references to all the schemes so that it could serve as a handy guide to the user, she stated,

“We will develop a format and we will circulate it to all the Ministries and we would request them to send the information to you and a copy to us”.

6.8 When asked subsequently as to whether such a compendium has been compiled, the Department stated in reply that it is in the process of compiling the information and bringing out a brochure of various schemes and programmes being implemented by various Ministries/Departments in the Government of India.

6.9 During interaction with the National Commission for Women and NGOs the Committee were given to understand that rural women were not aware of the various developmental schemes launched by the Government for their economic and social empowerment. Subsequently, the Committee during visits to various States, observed for themselves poor level of awareness prevailing in the beneficiaries about the various schemes. The awareness level even in the rural areas adjoining metropolitan cities was found to be abysmally low. While the concerned Ministries have been spending substantial sums on developmental schemes nothing much seems to have been done to make the beneficiaries aware about the schemes. The awareness amongst the beneficiaries is essential so that they become conscious and approach the right persons for their needs and the Government will not have to depend upon the officials only to deliver the goods.

6.10 The Committee note that the Department of Rural Development publishes small booklets on the various schemes and keeps up-dating them. The Department also sanctions funds to DRDAs to publish similar booklets in local languages. Apparently, it seems that these steps have not served the desired purpose. In this connection, it is pertinent to note that during 1994-95 and 1995-96 Grants-in-Aid @ Rs. 5 lakh per DRDA were made available by the Ministry to select DRDAs (totalling 150) to undertake Information, Education and Communication activities including production of print publicity material on the various programmes/schemes. However, the fact that the utilisation of these Grants in-Aid is still to be received by the Ministry is a manifestation of how such important aspect as awareness generation is being looked after and monitored. The Committee are inclined to conclude that DRDAs did not avail of these funds properly for the desired purpose and the lack of awareness about the various schemes continues unabated among the rural women.

6.11 It is also pertinent to note that during the oral evidence in November, 1997, Secretary, Department of Women and Child Development had assured the Committee that they would develop a format for the compendium of all the schemes and circulate it to all the Ministries so that the compiled compendium could be prepared and circulated for the benefit of the targeted populace. However, as per the information made available to the Committee in February, 1999, the Department has stated that they are still in the process of compiling the information and bringing out a brochure of various schemes and programmes. The avoidable, delay by the Department to produce a brochure is nothing but regrettable. The Committee are of the opinion that the matter brooks no further delay and the Department should bring out this brochure at the earliest. Needless to say that the brochure should contain information about all the schemes initiated by the various Departments in simple, brief and understandable words. The brochure should also be translated into regional languages to make it really helpful for awareness generation. This type of brochure may be circulated to all DRDAs who may be instructed to keep such copies in their office as well as in village panchayats for benefit of the users.

6.12 While the print media has its own importance, the Committee feel that the role of audio-visual media could be of great help. With its far deeper impact the audio-visual media can play a very important role in awareness generation. They, therefore, desire that small catchy and relevant messages about the various programmes and schemes for development of rural areas be prepared and broadcast/telecast through all stations of AIR/Doordarshan during prime slots on a sustained basis to achieve the desired results.

6.13 The Committee have noted that precious Central funds in massive amounts are given to the State Governments for implementing the Rural development schemes including those meant for women or benefitting women as a component.

6.14 They have also noted the well laid out system for monitoring these schemes. Monthly, quarterly, six monthly and annual reports and returns, workshop of field level functionaries, meetings with senior officers of State Governments as well as other Ministries/Department of the Union Government are to name a few of them.

6.15 While elucidating on the aspect of monitoring Secretary, Department of Rural Development informed the Committee during the oral evidence,

"Monitoring of rural development programmes is done in various ways. One, of course, is we get monthly, quarterly and annual reports from the State Governments for each programme. Then, there is a concurrent evaluation which is done by social sciences research organisations. We give our programmes to them and they select certain villages and then they tell us what is the success rate, how many people are getting employment, how many people really got benefitted and those reports are compiled. We have reports which are based not so much on Government organisations but Semi-Government and research organisations doing this kind of a monitoring. Then, the officers from our Ministry visit some villages to find out what is the state of programme implementation. Often, we hire private consultants to go to a field and find out what is being done. Then, the Planning Commission has a Programme Evaluation Organisation. For instance, recently, they evaluated the drinking water programme and gave us information about how many people are getting drinking water, how many water pumps are not working and how much time is being taken for repairs, etc. Therefore, independent organisations at various levels are involved in this monitoring. In addition, because in certain programmes the United Nations agencies are also working, they send their own teams to evaluate and assess a programme. Their teams which are called supervisory missions would visit certain villages and give their reports as to what is happening in the villages. Therefore, we do have a system of monitoring and evaluation. But we do feel that we must strengthen this monitoring. In the last six months, our effort has been to engage more private people and academic to go and do surprise visits to a village incognito so that no one knows them and then give us the feedback. We have just formulated these schemes and those reports would start coming soon. This way, we would be strengthening our monitoring and evaluation system."

He further added,

"In the monitoring, we are also involving the NGOs. Recently, we have sent an NGO team to the States of Andhra Pradesh, Madhya Pradesh and Orissa to study watershed development programme. We are also keen that we should not be dependent on the reports coming from the States. So, the information that we get from these different sources is sent to the State Governments as our feedback so that they will improve. We are very much alive to this issue."

6.16 When asked as to what feedback other than the information furnished by the State Governments was available with the Central Government to monitor the implementation and progress of the Schemes of the Central Government it was stated that in this regard the Government was totally dependent on the figures furnished by the State Governments. Asked further as to were any sample verification of these fact and figures done by the Central Government it was stated that as of now no verification of facts and figures have been carried out.

6.17 Notwithstanding the fact that rural development is a State Subject and all States are implementing their own schemes for the purpose, the Union Government is also committing funds in massive amounts for rural development. As even the Central Schemes are implemented through agencies of State Governments the Union Government exercises its control over these Schemes and the funds meant therefor through an elaborate system of monitoring.

6.18 The Committee have noted that there is a system of obtaining reports and returns after a fixed frequency. These reports and returns are supplemented by Concurrent Evaluations done by social science research organisations, Furthermore, the Ministry's officials also make random visits to some villages. The Programme Evaluation Organisation of the Planning Commission also evaluates these schemes. In the case of schemes funded by United Nations' agencies they depute their own teams to assess and evaluate the concerned programmes. Of late and after realising the inadequacies of the existing monitoring mechanism the Government is engaging private persons and academicians for conducting surprise checks in villages incognito. Even NGOs are being engaged for the purpose.

6.19 In the opinion of the Committee monitoring of a very high order is *sine-qua-non* of planning and implementation process. It assumes added importance in the present context which the Central Government has at best only remote control over the implementation of its rural development Schemes. Unfortunately the system of monitoring presently in place leaves a lot to be desired. The system of reports and return is not only notional but tardy, The Concurrent Evaluation though done in a painstaking manner by the social science research organisation are not followed-up with any degree of seriousness by the Government. Had the Ministry not dithered over the issue of convergence of TRYSEM, DWCRA and IRDP suggested way back in 1992-93 in the Fourth Round Concurrent Evaluation of IRDP things would not have come to such a pass now. Non-achievement of financial and physical target in almost all the Schemes clearly indicate that proper monitoring is not taking place. The Committee therefore urge upon the Government to evolve expeditiously a more effective and comprehensive mechanism for monitoring the implementation of rural development schemes.

## COORDINATION

6.20 The rural development delivery system is a complex mechanism. Rural Development as such being a State subject any scheme or programme of the Central Government is to be necessarily implemented through the State Government machinery. A sole exception being RMK which uses the NGOs as channels.

6.21 The Committee have been informed by the Ministries/Departments under their examination that comprehensive multi layered mechanisms exist between various Ministries/Departments of the Government of India, between the Central Government and Departments of various State Governments and between the Central Government and field level organisations/implementing agencies.

6.22 As mentioned earlier in the report the Ministry of Rural Areas and Employment has a multi-tier mechanism for the purpose. A Central Level Coordination Committee (CLCC) monitors and reviews the implementation of the scheme and lays down policy guidelines. A High Level Coordination Committee (HLCC) on credit support to IRDP also functions at the Central level to monitor and review all aspects relating to credit linkage for IRDP. The progress under IRDP is being monitored on a monthly, quarterly, half yearly and annual basis through reports and returns submitted by DRDAs/States and so is of other Central Schemes. Over and above, the implementation of the

Programme is monitored through the annual Project Directors Workshop and periodic meetings with the State Secretaries. At the Block/DRDA level monitoring is done through field visits and physical verification of assets for which an inspection schedule for the district and block functionaries has been laid down. Furthermore, in order to ensure effective coordination with the bank. Committees are constituted at different levels such as Block Level Bankers Committee (BLBC), District Level Coordination Committee (DLCC) and State Level Bankers Committee (SLBC). They are designed to address themselves to the issues that arise at the respective levels.

6.23 The Committee desired to know why despite a multi-tier coordination system being in place like the Central Level Coordination Committee (CLCC), High Level Coordination Committee (HLCC), State Level Coordination Committee (SLCC) and a host of other such mechanisms at the lower levels an effective coordination system which could cut delays in funds disbursement, ensure regular and timely submission of requisite reports and returns, curb the release of funds at the end of the financial year, etc. is yet to evolve. In reply Secretary, Department of Rural Development stated during the oral evidence:

“The other point that you have raised is about inter-ministerial coordination. It is a very important point. I do admit that we have schemes of similar nature and they are implemented by different Ministries. As the nature of the schemes are slightly different and the format on which we ask information is different, the States have to send information to me separately, to the Department of Women and Child Development and so on and so forth. I think, what we need to do is that we need to have more coordination at the Government of India level between the various Ministries and cut down the number of schemes, increase the allocation for few schemes. It would be much better if we have a lot of money in one or two schemes”.

6.24 The Committee would in order to throw some light on the present levels of the coordination amongst the various organs of the rural development delivery system like to cite two specific instances that came to their notice.

6.25 During the course of evidence while dwelling upon the steps being taken towards empowering women in Panchayati Raj Institutions Secretary, Department of Rural Development stated :

“In U.P. our study shows that in many places Resolution is passed against the women panchayat leaders and in place of them the male Up-Pradhans take over the charge. We have requested the U.P. Government to ensure that whenever this happens women should be replaced by women. This requires a change in the law. We have requested them to do so.”

6.26 However, subsequently when further details of the matter were sought from the Department it denied about any such developments having taken place in Uttar Pradesh.

6.27 Likewise, when the Committee wanted to know about the action being taken by the Department in the direction of convergence of schemes the Department of Rural Development has stated that one of the component of the NSAP namely the National Maternity Benefit Scheme (NMBS) is meant for women only. The Ministry of Social Justice & Empowerment also implements a Scheme known as Balika Samridhi Yojana which is, to some extent, similar to the NMBS. This Department is exploring the possibility of converging these two Schemes implemented by the Ministry of Rural

Areas & Employment and the Ministry of Social Justice & Empowerment. The matter was in fact discussed in Review meeting taken by the Secretary (RD) with the Nodal Secretaries of 10 bigger States (8 participated) on 15th January, 1999 to review the NMBS.

6.28 Although rural development is a State subject, the Central Government also operates several schemes for rural development on its own. The Central schemes are obviously implemented through the agencies of State Government. This absolute dependence of the Central Government over the State Government machinery for carrying its mandated responsibilities requires optimum and effective coordination. However, the Committee observe that despite existence of a multi tier coordination system, both vertical and lateral, apparent lack of coordination at all levels is omnipresent. There are delays in release of funds, submission of reports and returns from State Government as also the diversion and siphoning of funds, etc. leading to cost and time overruns in implementation of schemes.

6.29 The Committee are constrained to point out that not only there is lack of coordination between Central Ministries and State Government but also within the Central Ministries inter-se. This is evident from the two instance which the Committee came across. In one case Secretary, Department of Rural Development informed the Committee during oral evidence that women panchayat heads in Uttar Pradesh were being removed by passing resolutions and their place was being taken over by male Up-Pradhans. He also stated that the matter, including changing the law for the purpose, had been taken-up by the Union Government with the State Government to stop this practice. However, subsequently when further clarifications on the matter were sought from the Ministry it denied any such thing having taken place.

6.30 In the second case the Department of Rural Development while replying to a query of the Committee regarding convergence of Schemes informed them that as National Maternity Benefit Scheme being run by them had similarities with the Balika Samridhi Yojana of Ministry of Social Justice and Empowerment, the Department was exploring the possibility of converging the two schemes. The matter, was stated to have been discussed in a review meeting taken by Secretary, Department of Rural Development with Nodal Secretaries of 10 larger States on 15th January, 1999. The Committee would like to point out that the Ministry of Social Justice and Empowerment does not have any such scheme as Balika Samridhi Yojna. The Scheme in fact is implemented by Ministry of Human Resource Development (Department of Women and Child Development). The Department's reply on the matter, therefore, speaks volumes about its coordination and planning capacities.

6.31 The rural development system is sustained by massive inflow of funds from both the Union Government and the State Governments. These funds are expended on numerous rural development schemes. Keeping in view the magnitude of financial commitments and the essentiality of goals set the need for having greater coordination between the various organs of the rural development delivery system cannot be but over-emphasised. Not only should there be coordination of highest order between the Central Government and the State Governments but also between various Ministries/Departments of Central Government and also with the field level implementing agencies. This will not only improve the implementation performance of the Schemes but will also ensure that cost and time overruns, various types of delays in administrative matters, diversion and siphoning-off funds, cornering of multiple benefits by a chosen few etc. are reduced to barest minimum. The precise steps taken in this regard may be appraised to the Committee.

6.32 From the material made available to them the Committee find that various Ministries/ Departments of Government of India are operating several Schemes/Programmes for rural development. While some of these Schemes/Programmes are women specific others have women beneficiaries as a component of the targeted population. Since rural development is a State Subject, these Schemes/ Programmes are over and above similar Schemes/Programmes being operated and implemented by the respective State Governments.

6.33 In so far as implementing agencies are concerned in most of the cases they are agencies of the respective State Government. The District Rural Development Agencies (DRDAs) and Panchayat Raj Institutions also contribute towards implementation of rural development Schemes/Programmes. The DRDAs as mentioned previously in this Report are registered societies.

6.34 When asked as to how so many Schemes had got to be formulated and so many agencies involved in the rural development sector the Department of Rural Employment and Poverty Alleviation informed the Committee that Rural Development involves action on the part of several Ministries of the Government of India as well as State Government. Besides, the programmes implemented by this Ministry, the efforts are also required in the fields of education, Women and Child Development, rural industries, health, infrastructure development, etc. At present a large number of programmes have been initiated by different Ministries. In addition different States have introduced their own programmes to suit the local needs, All these definitely had a major impact and have significantly improved the quality of life. However, over the period we kept on adding programmes over programme without replacing and removing old programmes. Thus in India we have a plethora of programmes and Schemes aimed at development of people at large, which in many cases are also overlapping. Though programmes originate in different departments and are packaged with suitable guidelines, there is scope for convergence. While Department of Rural Employment and Poverty Alleviation has been engaged in tackling, directly or indirectly, other facets of poverty. There is scope and need for convergence of the programmes. Apart from establishing complementarity of the programmes, such convergence will strengthen forward and backward linkages, so that the rural poor can benefit optimally from the schemes/programmes of different Ministries but also contribute to the development of different sectors.

6.35 The Department has further stated that this Ministry itself has a number of Self-employment programmes. While to begin with, Integrated Rural Development Programme (IRDP) was the only Self employment programme, over the years a number of programmes have been added such as Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY). The objective of IRDP is to enable selected rural families to cross the poverty line by providing them with income generating assets through a mix of Governmental subsidy and term credit by the financial institutions.

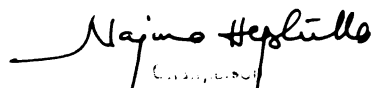
6.36 DWCRA aims at social and economic empowerment of rural poor women by forming them into Self-Help Groups (SHGs) engaged in income generating activities. TRYSEM aims at imparting skill-upgrading training to rural poor youth to enable them to take up self/wage employment. The objective of SITRA is to enable rural artisans to enhance the quality of their products and increase incomes with the help of improved tools. Ganga Kalyan Yojana (GKY) is intended to provide irrigation through exploitation of ground water (borewells and tubewells).

6.37 In regard to action being taken to converge the Schemes it has been stated that in February, 1997 the Planning Commission set up a Committee under the Chairmanship of Prof. Hashim, Member Secretary and Planning Commission to review and rationalise the various Centrally sponsored Schemes of poverty alleviation and employment generation. In so far as Self-employment programmes are concerned, the Committee recommended that IRDP should continue to be the single Self-employment programme. The Department has initiated necessary action in this regard.

6.38 The Committee have observed that over a period of time both the Union Government as well as the State Governments have gone on launching various Schemes for rural development without giving a thought to the aspects of overlapping mandate of several of them or streamlining of infrastructure being created for them. The ground situation now is that there is a plethora of Schemes being implemented by a still greater number of agencies. This multiplicity of Schemes and implementing agencies not only leads to the cost of delivery escalating manifold but also creates in its wake problems in coordination and monitoring, delays in release of funds, duplication of efforts, overlapping of jurisdiction, lack of accountability and a general confusion which is not at all conducive for effective formulation and implementation of rural development schemes. Several reviews/studies and Concurrent Evaluations by different agencies have time and again emphasised on convergence of various schemes for enhancing the over all effectiveness of the rural development delivery system but to no avail. A Committee set-up by Planning Commission in February, 1997 to review and rationalise the various Centrally Sponsored Schemes of poverty alleviation and employment generation has recommended that IRDP should continue to be the single self employment programme. Keeping in view the pressing need to remedy the situation the Committee recommend that Cabinet Secretariat should, in consultation with all Ministries/Departments concerned, immediately take necessary steps to bring all the Schemes for rural development under one umbrella catering to all facets of rural development and capable of taking care of the entire spectrum of rural populace particularly women. It may also be ensured that this integrated Scheme is implemented by a single nodal agency.

6.39 During the course of the examination of the subject the Committee have noticed that siphoning off and diversion of funds from the rural development delivery system pose a grave threat to the rural development process. Though several guestimates of the dimensions of the problems are reported but no exact assessment is available. The Committee are of the view that the Government though aware of the problem has not given any serious thought to the matter till date. In the opinion of the Committee siphoning off of rural development fund is a despicable phenomenon as it affects ultimately the poorest of the poor. To begin with, the Committee recommend a survey of this problem by independent professional agencies in one most backward and one developed district of each State to make an assessment of the extent of the problem with a view to taking necessary remedial measures.

AUTHENTIC COPY

  
Chairperson  
Committee on Empowerment of Women



## APPENDIX I

### MINUTES OF THE FOURTH SITTING OF THE COMMITTEE ON THE EMPOWERMENT OF WOMEN HELD ON 31ST JULY, 1997, IN ROOM NO. '63', PARLIAMENT HOUSE, NEW DELHI

\*\*\*\*\*

The Committee sat from 1540 to 1710 hours.

*In Chair*

Dr. Najma Heptulla — *Chairperson*

PRESENT

*Lok Sabha*

2. Smt. Sandhya Bauri
3. Smt. Krishna Bose
4. Shri Anant G. Geete
5. Smt. Sumitra Mahajan
6. Smt. Geeta Mukherjee
7. Smt. Rajni Patil
8. Shri S.S. Palanimarickam
9. Shri C. Narayana Swamy
10. Kum. Selja
11. Smt. T. Sarada
12. Kum. Sushila Tiriya
13. Shri S.P. Udayappan

*Rajya Sabha*

14. Smt. Chandra Kala Pandey
15. Smt. Anandiben Jethabai Patel
16. Shri N. Thalavai Sundaram
17. Smt. Veena Verma

SECRETARIAT

- |                     |   |                           |
|---------------------|---|---------------------------|
| 1. Shri Ashok Sarin | — | <i>Deputy Secretary</i>   |
| 2. Shri P.C. Koul   | — | <i>Assistant Director</i> |
| 3. Shri H.R. Kamboj | — | <i>Committee Officer</i>  |

WITNESSES

**Ministry of Rural Areas and Employment**  
(Department of Rural Employment and Poverty Alleviation)

- |                      |   |  |
|----------------------|---|--|
| 1. Shri G.P. Rao     | — | <i>Secretary</i>                               |
| 2. Shri M. Shankar   | — | <i>Addl. Secretary &amp; Financial Adviser</i> |
| 3. Dr. J.S. Sarma    | — | <i>Joint Secretary</i>                         |
| 4. Smt. Sushma Singh | — | <i>Joint Secretary</i>                         |

2. At the outset, the Chairperson, Committee on Empowerment of Women welcomed the Hon'ble Members of the Committee and the representatives of the Ministry of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation) to the sitting of the Committee.

3. The Committee then took up the examination of the subject 'Developmental Schemes for Rural Women'. The Secretary of the Department briefed the Committee about the various developmental schemes being implemented by the Department. He also explained and elaborated on the relevant queries from the Members. The discussion on the subject remained inconclusive. The Committee decided to resume the examination of the subject on a subsequent date.

4. A verbatim record of the proceedings has been kept.

*The Committee then adjourned.*

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## APPENDIX II

### MINUTES OF THE SEVENTH SITTING OF THE COMMITTEE ON THE EMPOWERMENT OF WOMEN HELD ON 27TH NOVEMBER, 1997, IN COMMITTEE ROOM 'A', PARLIAMENT HOUSE ANNEXE, NEW DELHI

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The Committee sat from 1500 to 1700 hours.

*In Chair*

Dr. Najma Heptulla — *Chairperson*

PRESENT

*Lok Sabha*

2. Smt. Sandhya Bauri
3. Smt. Krishna Bose
4. Smt. Anant G. Geete
5. Smt. Geeta Mukherjee
6. Shri Ram Naik
7. Shri S.S. Palanimanickam
8. Shri C. Narayana Swamy
9. Kum. Sushila Tiriya
10. Dr. Girija Vyas

*Rajya Sabha*

11. Smt. Veena Verma

SECRETARIAT

- |                     |   |                           |
|---------------------|---|---------------------------|
| 1. Shri Ashok Sarin | — | <i>Deputy Secretary</i>   |
| 2. Shri P.C. Koul   | — | <i>Assistant Director</i> |

WITNESSES

#### A. Ministry of Rural Areas and Employment

##### (a) Department of Rural Employment & Poverty Alleviation

- |                            |   |                        |
|----------------------------|---|------------------------|
| 1. Shri P.L. Sanjeev Reddy | — | <i>Secretary</i>       |
| 2. Shri M. Shankar         | — | <i>Addl. Secretary</i> |
| 3. Shri J.S. Sharma        | — | <i>Jt. Secretary</i>   |
| 4. Shri Satish Chandra     | — | <i>Jt. Secretary</i>   |
| 5. Smt. Sushma Singh       | — | <i>Jt. Secretary</i>   |

##### (b) Department of Rural Development

- |                      |   |                      |
|----------------------|---|----------------------|
| 1. Shri N.C. Saxena  | — | <i>Secretary</i>     |
| 2. Smt. Sudha Pillai | — | <i>Jt. Secretary</i> |

#### B. Ministry of Human Resource Development (Department of Women & Child Development)

- |                    |   |                      |
|--------------------|---|----------------------|
| 1. Smt. Asha Das   | — | <i>Secretary</i>     |
| 2. Shri A.K. Sinha | — | <i>Jt. Secretary</i> |

2. At the outset, the Chairperson, Committee on Empowerment of Women welcomed the Hon'ble Members of the Committee and the representatives of the Ministry of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation and Department of Rural Development) and Ministry of Human Resource Development (Department of Women and Child Development) to the sitting of the Committee.

3. The Committee resumed the oral evidence of the representatives of Ministries of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation and Department of Rural Development) and Human Resource Development (Department of Women and Child Development) on the subject 'Developmental Schemes for Rural Women'. The Secretaries of the concerned Departments briefed the Committee about the various developmental schemes being implemented by their Department. They also explained and elaborated on the relevant queries raised by the Members.

4. A verbatim record of the proceedings has been kept.

*The Committee then adjourned.*

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### APPENDIX III

#### MINUTES OF THE SECOND SITTING OF THE COMMITTEE ON EMPOWERMENT OF WOMEN HELD ON 17TH DECEMBER, 1996 IN ROOM NO. '62', PARLIAMENT HOUSE, NEW DELHI

\*\*\*\*\*

The Committee sat from 1500 to 1610 hours.

*In Chair*

Dr. Najma Heptulla — *Chairperson*

PRESENT

*Lok Sabha*

2. Smt. Sangeeta Kumari Singh Deo
3. Smt. Rama Devi
4. Shri Jagat Vir Singh Drona
5. Smt. Abha Mahto
6. Smt. Geeta Mukherjee
7. Shri Aman Kumar Nagra
8. Shri Basavaraj Patil
9. Smt. Suryakanta Patil
10. Smt. A.K. Premajam
11. Dr. (Smt.) V. Saroja
12. Dr. (Mrs.) Beatrix D' Souza
13. Dr. (Smt.) Prabha Thakur

*Rajya Sabha*

14. Dr. (Ms.) P. Selvie Das
15. Smt. Saroj Dubey
16. Smt. Chandresh Kumari
17. Smt. Chandra Kala Pandey
18. Ms. Mabel Rebello
19. Smt. Malti Sharma

SECRETARIAT

- |                       |   |                           |
|-----------------------|---|---------------------------|
| 1. Shri P.D.T. Achary | — | <i>Joint Secretary</i>    |
| 2. Shri Ashok Sarin   | — | <i>Deputy Secretary</i>   |
| 3. Smt. Veena Sharma  | — | <i>Under Secretary</i>    |
| 4. Shri P.C. Koul     | — | <i>Assistant Director</i> |

NATIONAL COMMISSION FOR WOMEN

- |                        |   |                         |
|------------------------|---|-------------------------|
| 1. Dr. Syeda G. Hameed | — | <i>Member</i>           |
| 2. Ms. Sukeshi Oram    | — | <i>Member</i>           |
| 3. Ms. Vijay Daksh     | — | <i>Member</i>           |
| 4. Ms. Binoo Sen       | — | <i>Member Secretary</i> |
| 5. Ms. Leena Mehendale | — | <i>Joint Secretary</i>  |

2. The Chairperson welcomed the Hon'ble Members and representatives of the National Commission for Women to the sitting of the Committee.

3. The Chairperson thereafter requested the Members of the Commission to present their views on the subject 'Developmental Schemes for Rural Women'.

4. Briefly explaining the impact of the various developmental schemes, the Secretary, National Commission for Women stated that to provide these schemes greater thrust and focus, there was need to enhance awareness amongst the targeted beneficiaries about the schemes; improvement in the co-ordination and monitoring machinery responsible for formulating and implementing the rural development schemes; improving training facilities to the beneficiaries so that there was no mismatch between the inputs and outputs; eliminating delays in the release of developmental funds and curbing diversion of funds; allocation of more funds to the elected bodies for developmental work; and elimination of gender bias etc.

5. The Members sought Commission's views on certain specific schemes pertaining to the development of rural women. While most of them were replied to by Members of the Commission, in regard to certain other queries and suggestions of the Members, the Chairperson asked the Commission to furnish replies to the detailed questionnaire which would be sent to them by the Committee so that a final view could be taken in regard to the subject matter.

6. The Committee thereafter considered and adopted the draft Rules of Procedure of the Committee on Empowerment of Women (Internal Working).

7. The Committee also decided to set up a sub-Committee consisting of fifteen Members under the Convenorship of Smt. Geeta Mukherjee to examine in detail the subject 'Appraisal of Laws relating to Women—Criminal Laws'. The Chairperson was authorised by the Committee to finalise the modalities about the constitution of the Sub-Committee.

*The Committee then adjourned.*

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## APPENDIX IV

### MINUTES OF THE THIRD SITTING OF THE COMMITTEE ON EMPOWERMENT OF WOMEN HELD ON 6TH JANUARY, 1999 IN COMMITTEE ROOM 'D', PARLIAMENT HOUSE ANNEXE, NEW DELHI

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The Committee sat from 1500 to 1650 hours.

*In Chair*

Dr. Najma Heptulla — *Chairperson*

PRESENT

*Lok Sabha*

2. Smt. Sangeeta Kumari Singh Deo
3. Smt. Sumitra Mahajan
4. Smt. Abha Mahto
5. Smt. Geeta Mukherjee
6. Shri Aman Kumar Nagra
7. Smt. Jayanti Patnaik
8. Smt. Jayaben Bharat Kumar Thakkar
9. Smt. Usha Verma

*Rajya Sabha*

10. Dr. (Ms.) P. Selvie Das
11. Smt. Chandresh Kumari
12. Smt. Chandra Kala Pandey
13. Ms. Mabel Rebello
14. Smt. Malti Sharma
15. Shri Rajnath Singh 'Surya'

SECRETARIAT

- |                      |   |                             |
|----------------------|---|-----------------------------|
| 1. Dr. A.K. Pandey   | — | <i>Additional Secretary</i> |
| 2. Shri Ashok Sarin  | — | <i>Deputy Secretary</i>     |
| 3. Smt. Veena Sharma | — | <i>Under Secretary</i>      |
| 4. Shri P.C. Koul    | — | <i>Assistant Director</i>   |

WITNESSES

**A. Ministry of Rural Areas & Employment**

(Department of Rural Development and Department of Rural Employment & Poverty Alleviation)

- |                           |   |                   |
|---------------------------|---|-------------------|
| 1. Dr. N.C. Saxena        | — | Secretary (RD)    |
| 2. Dr. P.L. Sanjeev Reddy | — | Secretary (RE&PA) |
| 3. Shri M. Shankar        | — | Addl. Secretary   |
| 4. Shri Satish Chandra    | — | Joint Secretary   |
| 5. Shri J.S. Sarma        | — | Joint Secretary   |
| 6. Smt. Sudha Pillai      | — | Joint Secretary   |
| 7. Shri Anil Kumar        | — | Joint Secretary   |

**B. Ministry of Human Resource Development**

(Department of Women and Child Development)

- |                             |   |                 |
|-----------------------------|---|-----------------|
| 1. Smt. Kiran Aggarwal      | — | Secretary       |
| 2. Dr. (Ms.) Rekha Bhargava | — | Joint Secretary |
| 3. Ms. Sarojini G. Thakur   | — | Joint Secretary |

2. At the outset, the Chairperson, Committee on Empowerment of Women welcomed the Hon'ble Members of the Committee and the representatives of the Ministries of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation and Department of Rural Development) and Human Resource Development (Department of Women and Child Development) to the sitting of the Committee.

3. The Committee then took up the examination of the subject 'Developmental Schemes for Rural Women'. The Secretaries of the Ministry of Rural Areas and Employment (Department of Rural Employment and Poverty Alleviation and Department of Rural Development) briefed the Committee about the various developmental schemes being implemented by them for the Rural Women. They also replied to queries from the Members. The discussion on the subject remained inconclusive since the representatives of the Ministry of Human Resource Development (Department of Women and Child Development) could not be examined. The Committee, therefore, decided to hold another sitting on 15th January, 1999 to take the oral evidence of the representatives of the Department of Women and Child Development.

4. The oral evidence concluded thereafter. A verbatim record of the proceedings has been kept.

5. The Committee thereafter deliberated about their future programme of action. It was felt that the subject 'National Policy for Empowerment of Women' required an indepth examination since it had a direct bearing on several important issues like empowerment, education, health, infrastructure development, etc. of the women.

*The Committee then adjourned.*

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## APPENDIX V

MINUTES OF THE FOURTH SITTING OF THE COMMITTEE ON  
EMPOWERMENT OF WOMEN HELD ON 15TH JANUARY, 1999 IN  
COMMITTEE ROOM 'B', PARLIAMENT HOUSE ANNEXE, NEW DELHI

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The Committee sat from 1500 to 1655 hours.

*In Chair*

Dr. Najma Heptulla — *Chairperson*

PRESENT

*Lok Sabha*

2. Smt. Sangeeta Kumari Singh Deo
3. Shri Jagat Vir Singh Drona
4. Smt. Meira Kumar
5. Shri Aman Kumar Nagra
6. Shri Basavaraj Patil
7. Smt. Jayanti Patnaik
8. Smt. Jayaben Bharat Kumar Thakkar
9. Shri P.C. Thomas
10. Smt. Usha Verma

*Rajya Sabha*

11. Dr. (Ms.) P. Selvie Das
12. Smt. Saroj Dubey
13. Smt. Chandresh Kumari
14. Ms. Mabel Rebello

SECRETARIAT

- |                      |   |                           |
|----------------------|---|---------------------------|
| 1. Shri Ashok Sarin  | — | <i>Deputy Secretary</i>   |
| 2. Smt. Veena Sharma | — | <i>Under Secretary</i>    |
| 3. Shri P.C. Koul    | — | <i>Assistant Director</i> |

WITNESSES

**Ministry of Human Resource Development**  
(Department of Women and Child Development)

- |                             |   |                        |
|-----------------------------|---|------------------------|
| 1. Smt. Kiran Aggarwal      | — | <i>Secretary</i>       |
| 2. Dr. (Ms.) Rekha Bhargava | — | <i>Joint Secretary</i> |
| 3. Ms. Sarojini G. Thakur   | — | <i>Joint Secretary</i> |

2. The sitting began with the Chairperson welcoming the Members of the Committee. She thereafter informed the Members that education and health of women were two very important aspects on which the efforts of the Government required an indepth scrutiny by the Committee. After some deliberation it was decided, that in addition to the subjects already under their examination, the Committee might also examine the various programmes of the Union Government having a bearing on the education and health of women.

3. It was further decided that a Sub-Committee may be constituted to examine this subject in detail. In regard to the membership of this Sub-Committee it was decided that all Members of the Committee on Empowerment of Women who were not Members of the Sub-Committee on 'Appraisal of Laws relating to Women—Criminal Laws' would be the members of this Sub-Committee.

4. The Chairperson was authorised to finalise the composition of the two Sub-Committees as requests for change of Sub-Committees had been made by some Members.

5. The Chairperson thereafter directed that the witnesses representing the Department of Women and Child might be ushered in and their oral evidence in connection with the subject 'Developmental Schemes for Rural Women' might resume.

6. The Chairperson, Committee on Empowerment of Women welcomed the representatives of the Ministry of Human Resource Development (Department of Women and Child Development) to the sitting of the Committee.

7. The Committee then resumed the examination of the subject 'Developmental Schemes for Rural Women'. The Secretary of the Department briefed the Committee about the various developmental schemes being implemented by the Department for the Rural Women. She alongwith other witnesses also replied to various queries from the Members.

8. A verbatim record of the proceedings has been kept.

*The Committee then adjourned.*

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## APPENDIX VI

### MINUTES OF THE FIFTH SITTING OF THE COMMITTEE ON EMPOWERMENT OF WOMEN HELD ON 17TH MARCH, 1999 IN COMMITTEE ROOM 'A', PARLIAMENT HOUSE ANNEXE, NEW DELHI

\*\*\*\*\*

The Committee sat from 1230 to 1330 hours.

*In Chair*

Dr. Najma Heptulla — *Chairperson*

PRESENT

*Lok Sabha*

2. Smt. Sangeeta Kumari Singh Deo
3. Smt. Rama Devi
4. Shri Jagat Vir Singh Drona
5. Smt. Abha Mahto
6. Smt. Geeta Mukherjee
7. Shri Aman Kumar Nagra
8. Shri Basavaraj Patil
9. Smt. Jayanti Patnaik
10. Smt. A.K. Premajam
11. Dr. (Smt.) V. Saroja
12. Dr. (Mrs.) Beatrix D' Souza
13. Smt. Jayaben Bharat Kumar Thakkar
14. Smt. Usha Verma

*Rajya Sabha*

15. Dr. (Ms.) P. Selvie Das
16. Smt. Chandresh Kumari
17. Ms. Mabel Rebello
18. Smt. Malti Sharma

SECRETARIAT

- |                      |   |                             |
|----------------------|---|-----------------------------|
| 1. Dr. A.K. Pandey   | — | <i>Additional Secretary</i> |
| 2. Shri Ashok Sarin  | — | <i>Deputy Secretary</i>     |
| 3. Smt. Veena Sharma | — | <i>Under Secretary</i>      |
| 4. Shri P.C. Koul    | — | <i>Assistant Director</i>   |

2. The proceedings commenced with the Chairperson, EWC welcoming the Members to the sitting of the Committee.

3. The Committee thereafter considered the draft Report on 'Developmental Schemes for Rural Women' and adopted the same. The Committee also authorised the Chairperson to finalise the Report and present it to the Parliament.

4. The Chairperson then briefed the Committee about the work being done by the two Sub-Committees. The Committee decided that since the Subject 'Health and Education Programmes for Women' had been bifurcated into two subjects, the Sub-Committee formed for the purpose might examine 'Education Programmes for Women' only and the second subject *viz.* 'Health Programmes for Women' would be first discussed in the meeting of the full Committee. This in the view of the Committee would allow the Sub-Committee to concentrate exclusively on a subject as important as 'Education Programmes for Women'. The Committee further decided to hold a sitting on 20th April, 1999 at 1330 hours to take evidence of the representatives of Ministry of Health and Family Welfare on the subject 'Health Programmes for Women'.

*The Committee then adjourned.*

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## COMMITTEE ON EMPOWERMENT OF WOMEN (1998-99)

**Dr. Najma Heptulla — Chairperson**

### MEMBERS

#### *Lok Sabha*

- |                                   |                                       |
|-----------------------------------|---------------------------------------|
| 2. Smt. Nishaben A. Choudhary     | 12. Shri Basavaraj Patil              |
| 3. Smt. Sangeeta Kumari Singh Deo | 13. Smt. Suryakanta Patil             |
| 4. Smt. Rama Devi                 | 14. Smt. Jayanti Patnaik              |
| 5. Shri Jagat Vir Singh Drona     | 15. Smt. A. K. Premajam               |
| 6. Smt. Meira Kumar               | 16. Dr. (Smt.) V. Saroja              |
| 7. Smt. Sumitra Mahajan           | 17. Dr. (Mrs.) Beatrix D' Souza       |
| 8. Smt. Abha Mahto                | 18. Smt. Jayaben Bharat Kumar Thakkar |
| 9. Smt. Sukhda Mishra             | 19. Dr. (Smt.) Prabha Thakur          |
| 10. Smt. Geeta Mukherjee          | 20. Shri P. C. Thomas                 |
| 11. Shri Aman Kumar Nagra         | 21. Smt. Usha Verma                   |

#### *Rajya Sabha*

- |                            |                                |
|----------------------------|--------------------------------|
| 22. Dr. (Ms.) P Selvie Das | 27. Smt. Chandra Kala Pandey   |
| 23. Smt. Saroj Dubey       | 28. Ms. Mabel Rebello          |
| 24. Shri Mohd. Azam Khan   | 29. Smt. Malti Sharma          |
| 25. Smt. Chandresh Kumari  | 30. Shri Rajnath Singh 'Surya' |
| 26. Smt. Jayaprada Nahata  |                                |

### SECRETARIAT

- |                         |   |                             |
|-------------------------|---|-----------------------------|
| 1. Dr. A. K. Pandey     | — | <i>Additional Secretary</i> |
| 2. Shri P. D. T. Achary | — | <i>Joint Secretary</i>      |
| 3. Shri Ashok Sarin     | — | <i>Deputy Secretary</i>     |
| 4. Shri P. C. Koul      | — | <i>Assistant Director</i>   |

