



Mainstreaming Economic Empowerment of Women through State Govt. Scheme (Sakhi Mandal Scheme) in Kheda District, India

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Abstract

In current years, the traditional position of women have undergone some modification due to economic requirements, and some efforts were made to convey visibility and mainstreaming women's involvement to the overall growth and development of the social order. The State Government has taken initiatives to upliftment of economic stability of women. In light of the above dialogue and phenomenal of ongoing expansion of Sakhi Mandal Scheme, it is stated of economic point of view. Need to be reframed last one decade have seen a remarkable change in women's attitudes and thinking of economic empowerment has awakened from passivity to action in Kheda district. What has brought to change? This study analysis of the Sakhi Mandal programme to satisfy the various needs of urban and rural needy women of in Kheda district of Gujarat. The analysis of the data reveals that there is an entirety economic satisfaction with regards to working environment and Govt. policy for upliftment of economic empowerment of women.

Key Words: Growing economic participation, overview of Sakhi Mandal Scheme, Women participation under this schemes and socio-economic empowerment. JEL Classification: B54, P4, P40, P47.

Introduction

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women¹.

Keller, B. and D.C Mbweve discussed that Women's empowerment is —a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination². Hashemi and Schuler defined the empowerment of women through the use of six spheres: i. sense of self and a vision of the future, including resisting negative behaviors of the husband; ii. mobility and visibility, including how women are treated when they are traveling; iii. economic security, including cash income, new skills and knowledge; iv. status and decision-making power within the household, including making purchases on their own; v. ability to interact effectively in the public sphere, such as joining credit programs, and vi. participation in non-family groups, such as credit programs and solidarity movements³. Eyben R and others said Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth⁴. The economic empowerment of women is a prerequisite for sustainable

development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments⁵.

Article 14 of Indian Constitution imposes prohibition on the State not to discriminate against any citizen on grounds of religion, race, caste, sex or place of birth. In pursuance of Art. 15 (3) Government of India has enacted 73rd and 74th Constitutional Amendment Act, providing 33% reservation of seats in each of the panchayats, i.e. Gram Panchayats, Block Samitis and Zila Panchayats Nearly one million women are elected to these local bodies⁶. Constitution imposes fundamental duty on every citizen of India, to renounce practices derogatory to the dignity of women. In 1990, the government has empowered women in India by enacting the National Commission for Women Act 1990. In regards to socio-economic programmes, what we find is that the policies and programmes relating to women were confined to areas like health, education and social welfare till the six five year plan. And the seventh year plan has thus devoted a chapter of women's programmes.

A number of study and survey covering review of literature on women empowerment in India have come out over the last two decades. Several programmes have been formulated and implemented like Employment Guarantee Schemes, Food for women programme, Women's cooperative etc. The present paper is based upon a study on women empowerment through

State Govt. Scheme (Sakhi Mandal). Discussing about India's economic development was commenced in a designed way since the first plan and the developmental activities speeded up efficiently since the second plan onwards.

The World Plan of Action issued from the World Conference of the International Women's Year in 1975 is the most significant document about the human role of women ever to be conceived⁷. The national Committee on Women in India has considered a "Draft on National Perspective plan for women 1988 to 2000". The subject was the draft inter alia included education and employment, discrimination against women, social legislation affecting women and other social customs having a bearing on the status of women. Women's economic participation is marked by three trends in the global economy: increasing feminization of the labor force, increased participation in the informal or vulnerable economy, and migrating to work in the service industry in the developed world⁸. The Indian Government has paid special attention to women's empowerment, and both the National Policy for Empowerment of Women (NPEW) 2001, as well as the 10th Five Year Plan, illustrate its commitment to women's empowerment and welfare⁹.

Female economic power also enhances the "wealth and well-being of nations. Almaz Negash illustrates women who controls their own income tend to have fewer children, and fertility rates have shown to be inversely related to national income growth. Women are also more able - and generally more willing than male counterparts - to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings¹⁰. Educational attainment and economic participation are they key constituents in ensuring the empowerment of women.

Growing Economic Participation by Women in Kheda district

Sharon F. Kemp considers the use of resources allocation model more fruitful in understanding the status of women than referring to either an economic or cultural explanation of the phenomenon¹¹. To reflect on this phenomenon and here we focus and analysis the Govt. programmes/schemes for economic upliftment of women in define district. And it determines women's status and power. The sources of power defines his nature of work such as the "productive" and "reproductive" this contemplation declared and examined by Goody, defined in his work model isolation is necessary for women¹². We observed that women are playing a pivotal role in the successful implementation of Sakhi Mandal Schemes. Thus, women are contributing towards economic and social development on the one hand and on the other as beneficiaries through SMS contribute significantly to human resources development in Kheda district. Through this scheme, cooperation and

integration can only be maintained when individuals are adequately motivated. So judgment of adequate motivation is made from the extent of satisfaction of their work and participation to the schemes. Similarly, when we speak of "economic growth with social justice", we use the term "social justice" in a distributive sense, implying thereby that the benefits of economic growth are justly distributed among various sections of society¹³. In fact we found in Kheda social justice included "potential benefits", e.g. creation of more educational, recreational and employment opportunities for women.

Sakhi Mandal Scheme

The Sakhimandal Mission of Gujarat comprises about 22 members including Chief Minister of Gujarat as its Chairperson. Next to it is State Level Steering Committee chaired by Chief Secretary. Rural Development Department of the State Government works as nodal Department for implementation, monitoring and guidance. For the sack of maintaining uniformity in implementation of the project, the Rural Development Department will act in consultation with National Bank for Agriculture and Rural Development (NABARD)¹⁴.

Funding of Project

Every year funds will be allocated for the project to the District Development Officers (DDOs) out of budget allocation made under State Sponsored Special Employment Programme (SEP). DDOs will open a separate bank account for the project and maintain accounts of the project. DDOs are authorized to spend funds under the Project. The accounts will be audited by Chartered Accountants and the expenses of audit will be met out of the budget approved for SEP.

Stakeholders and Their Role

The work related to credit linkage of existing 25,000 SHGs as also formation and nurturing of new SHGs and credit linkage thereof will be undertaken with the help of ICDS system i.e. 25 Project Officers at District Level, 193 CDPOs at Taluka Level, 68 ACDPOs and 1143 Supervisors at Cluster Level and 34406 Anganwadi Works and 33789 Anganwadi Helpers at Village Level.

Role of Anganwadi Workers -- Identification of clients for group formation-- Formation and nurturing of the groups -- Onsite training and nurturing of groups on issues connected with group-establishment and its functioning - Attending group meetings - Conflict resolution and leadership rotation - Assisting in book writing - Facilitating opening of savings bank account- Facilitate credit linkage and repayments- Reporting progress to Supervisors / ACDPOs

Role of Supervisors, ACDPOs and CDPOs: Training and Motivating Anganwadis workers- Facilitating savings and

credit linkage of groups with banks- Grounding of MIS and reporting progress to district committees- Channel for routing incentives / expenses- Tracking progress of project implementation- Reporting unresolved operational issues to district committee

Role of Banks Branches: Codification of existing SHGs- Tracking and mapping of existing and new groups- Saving and credit linkages of new SHGs- Random checks and visits to group meetings of SHGs- Grading of SHGs- Regular submission of data to LDM / controlling offices

Role of Controlling Offices of banks: Review of Branch Performance under the programme- Guiding/Monitoring branches in performance of their roles

Role of Lead District Manager: Codification and tracking and monitoring groups- Grounding of MIS - Compilation of data at district level - Member Secretary of District Level Committee - Reporting to SLBC

Role of NABARD: Partner in the mission- Designing, developing, implementing and monitoring of the programme- Designing training modules, contents, coverage, methodology and selective training tools - Conducting training of trainer's programmes - Conducting need based training programme for bankers / govt. officials - Developing formats for data collection and developing data Management systems through outsourcing.- Analysis of collected data and finalization of action points- Developing a suitable grading system for uniform implementation by all stake holders- Providing continuous guidance to the programme partners from Regional and District Offices- Partner in monitoring of programme at district and state level- Provide continued unstinting technical and managerial support with no cost to project- NABARD and banks will work out a system of providing unique code to Sakhi Mandals in association with CDPOs at Taluka Level.

Role of NGOs: Will act as facilitators in implementation of the project- Will act as Self Help-Promoting Agencies- Providing basic orientation training and capacity building training to Sakhi Mandals and entrepreneurship training to individuals- Cooperate in each stage of Sakhi Mandals viz. formation, nurturing, credit linkage and recovery of loans- To facilitate social mobilization- To provide necessary inputs to the entrepreneurs (members of Sakhi Mandals) viz. capacity building, entrepreneurship development, marketing, design developments, product diversification etc.- To act as facilitators in conducting group meetings, maintenance of accounts, etc.- Will act as per the guidelines of different schemes of various departments of the State Government and will cooperate in implementation of the same.- Will undertake activities related to monitoring and guidance as decided by the State Government

Key performance outcomes of SM in Kheda district

Mandal and members involved in economic actions activities is in general quite active and vibrant. Economic activities through SM help to women to learn tactics, skills and strategies of mobilizing and managing economic movements. The main schemes/ project impact/outcome indicators include: Empowerment of rural poor in Kheda district enhanced largely through continued access to financial services. This access is expected to enable containing / stabilizing erratic income streams in low income households and provide necessary position for these members' households of target clients to enhance increase and/or diversified sources of income. Further, the enhanced capacities and awareness of the target clients is expected to make them vocal and demand the services available from the government. Thus, making the governmental services more inclusive and responsive to the needs of the poor and enabling flow of governmental services through the SHG system.

This scheme has given solid confidence to ordinary women and their community/caste and it goes up remarkably. Several women have now made considerable impression on the local administration right up to the district level. This type of economic activity has brought various types of relief of women in rural area of Kheda. For those women who profess self reliance in the development process by developing skills, confidence and participation, these Sakhi Mandals provide a good model for economic activity and income generation.

Identifying target clients using risk factors

Annual income of the family has been considered as the sole parameter to detect poverty. But this obscure indicator is practically impossible to assess accurately, thus, income based surveys provide ample room for wrong identification, favoritism and corruption.

However, the Government of Gujarat has used identifiable parameters for developing a comprehensive list of clients who could be covered under such at pro-poor programmes. Despite all good intentions, there is a possibility of a few worthy households being missed out or a few marginally poor or near poor being left out of the count.

In such an event, the group formation and selection of members for group formation may have to be based on certain easily identifiable parameters for the field staff involved in group nurturing process may have to be done based on select parameters indicating the element of risk faced by the household. A nine factor risk index' for identifying eligible clients for group formation: The selected indicators are i. Kuccha House, ii. No access to safe drinking water, iii. No access to sanitary latrine, iv. Illiterate adult in the family, v. Family having not more than one earning member, vi. Women headed households, vii. Presence of children below 5 years in

the family, viii. Alcoholic or drug addict in the family, ix. Scheduled caste or scheduled tribe family.

Households that display at least four out of the above nine risk factors will come under the category of "high risk poor families". Even the chosen risk factors have been envisaged as flexible ones, as the situations prevailing in different regions of the state could marginally differ.

Implementing strategy

The following paras summarize the potential, the strength, and benefits of using these individuals in this endeavor¹⁵. The present strategy proposed under the project suggests employing the strength existing NGO network in the state coupled with large outreach and strength of the government machinery through the Anganwadis system for ensuring spread and outreach of the programme. The later approach has been successfully employed by many state governments in south to expand and upscale the programme.

The dearth of development workers and supportive NGOs in relatively underdeveloped areas is often considered as a constraining factor for enlarging the outreach of the programme. The learning's from experiments using government machinery for formation of SHGs in Karnataka, Tamil Nadu, AP, Kerala, Orissa, Rajnandgaon district in Chattisgarh and Ajmer district in Rajasthan etc lead us to believe that government machinery can effectively function as SHPI, if the same is appropriately pre-fixed with repeated training and attitude shaping exercises.

The recent field studies to support government entry in this arena also prove the point that the mundane village level

worker Anganwadi workers could be the best bet for promoting SHGs if adequately assisted and motivated.

Members of Sakhi Mandal

The data and graph reflects that from Nadiyad upshot reflecting maximum Sakhi Mandal activity in district as a whole. Thasara (17.08 percent) and Mahemdabad (12.01 percent) having good no.of Sakhi Mandal with bank saving compare to other Taluka, while Balasinor (6.38 percent) and Mahuda (6.03 percent) performing poor with less no. of SM in bank saving. At the other side, total 118506 member we found under this schemes out of this Thasara (18.30 percent) and Nadiad (18.05 percent) having maximum no. of beneficiaries while Virpur (5.99 percent), Mahudha (6.17 percent) and Kheda (6.27 percent) having less no. of beneficiaries under this schemes.

Observation of saving though SM, Nadiad and Thasara are performing better while Balasinor is too poor and it need more efforts and concentration by the State Govt. Kathala Taluka has a maximum economic activity by Sakhi Mandal while Mahemdabad Taluka having less economic activity of the same scheme. Total 1991 Sakhi Mandal involved in economic activities and a willingness to undertake and implement the programmes related to scheme.

The Kheda women are aware with the information about the scheme and where to go, what to do and procure application forms for them from Government Offices. The input of through SM loans that give them economic stability during financial crises. And some time it help them from their long period's debt. These activity is very substantial and concrete and help the womn to realize the strength and importance of the mandals.

Table-1
Physical progress Sakhi Mandal in the district of (2007 to 2011)

Sr. No	Talukas	Number of S M with bank saving	Members of SM	Savings of SM	No. of SM with internal Loan	Amount of internal Loans (Rs. in Lakhs)	No of SM with economic activities
1	Nadiad	1818	21391	31.36	1810	30.69	233
2	Matar	860	10269	28.86	860	17.98	195
3	Mehmadabad	1225	12804	24.4	1002	18.29	123
4	Mahudha	615	7321	19.53	588	18.03	180
5	Kheda	579	7441	19.54	571	15.21	186
6	Thasara	1742	21689	30.96	1638	28.05	203
7	Balasinor	651	7251	16.91	643	13.04	190
8	Kathlal	912	10116	23.97	910	16.07	240
9	Kapadvanj	1174	13118	22.94	1136	17.43	214
10	Virpur	623	7106	19.9	623	16.21	227
	Total	10199	118506	238.37	9781	191	1991

The Graph analysis are as follows:

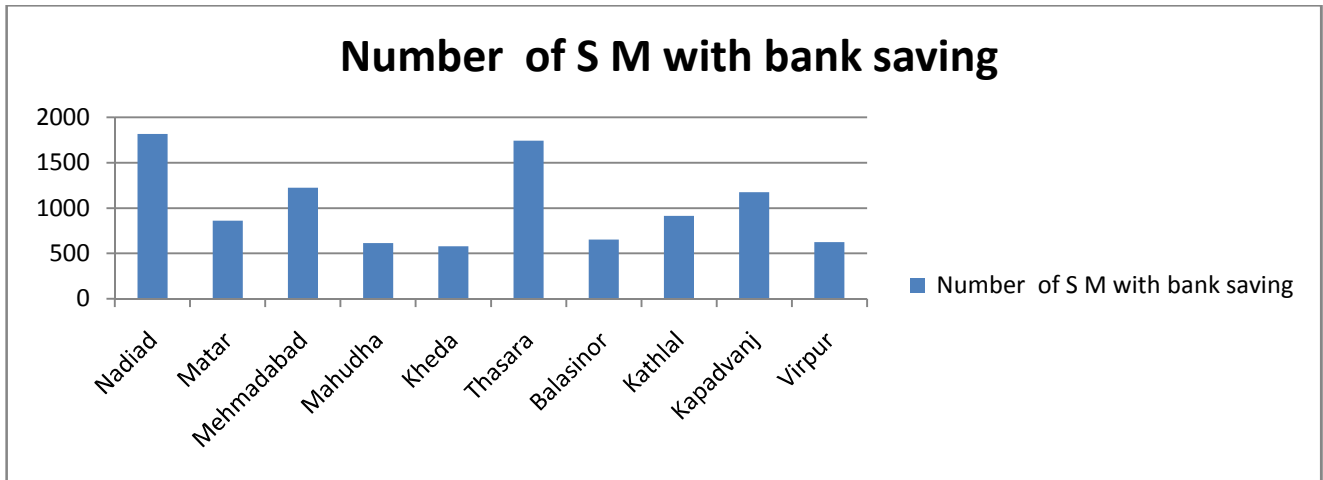


Figure-1
 Number of SM with bank saving

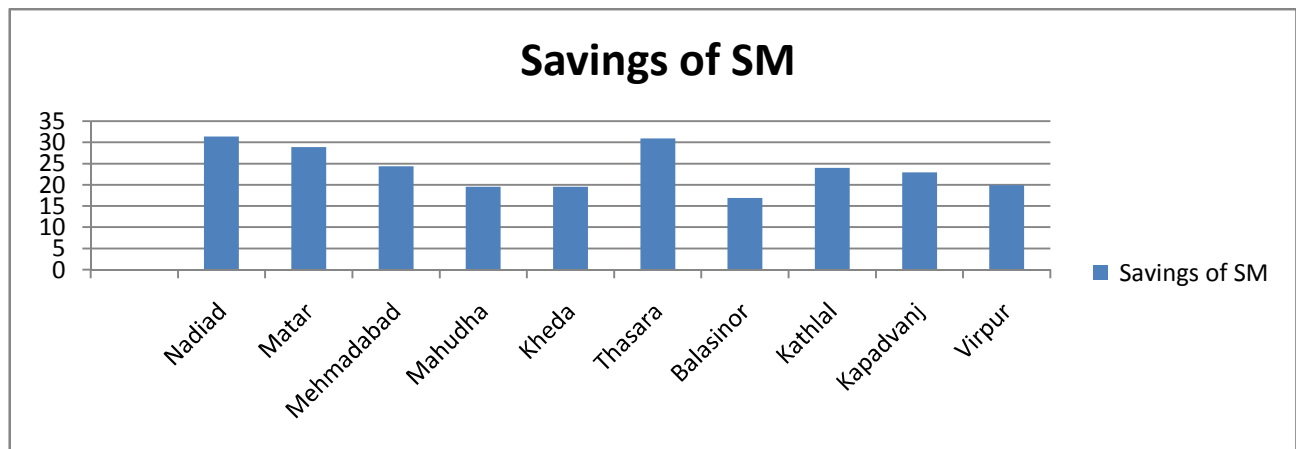


Figure-2
 Saving of Sakhi Mandal

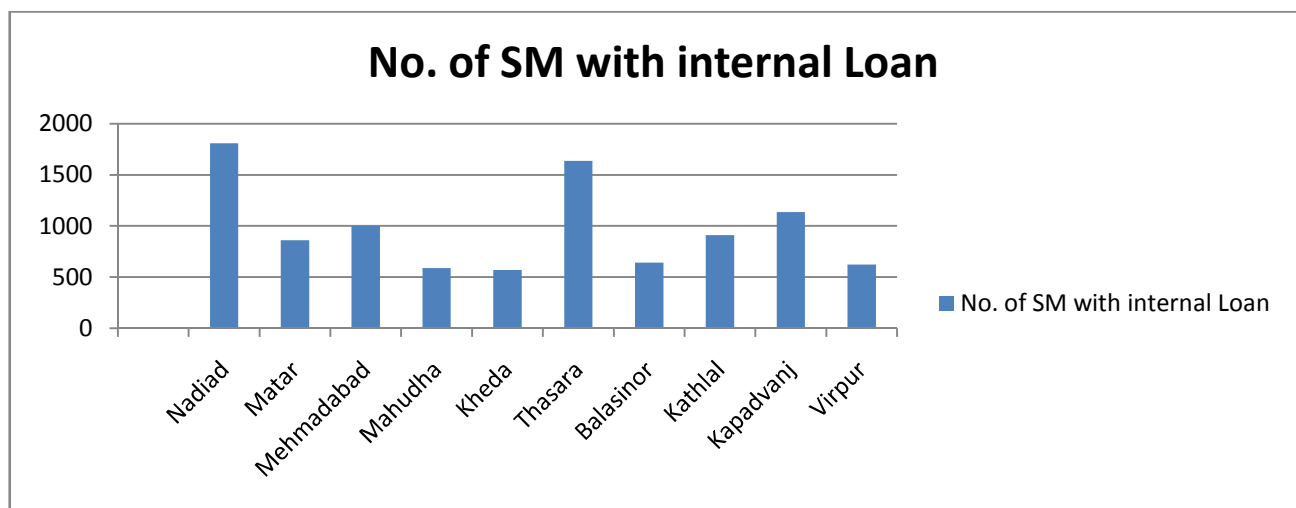


Figure-3
 No. of SM with internal loan

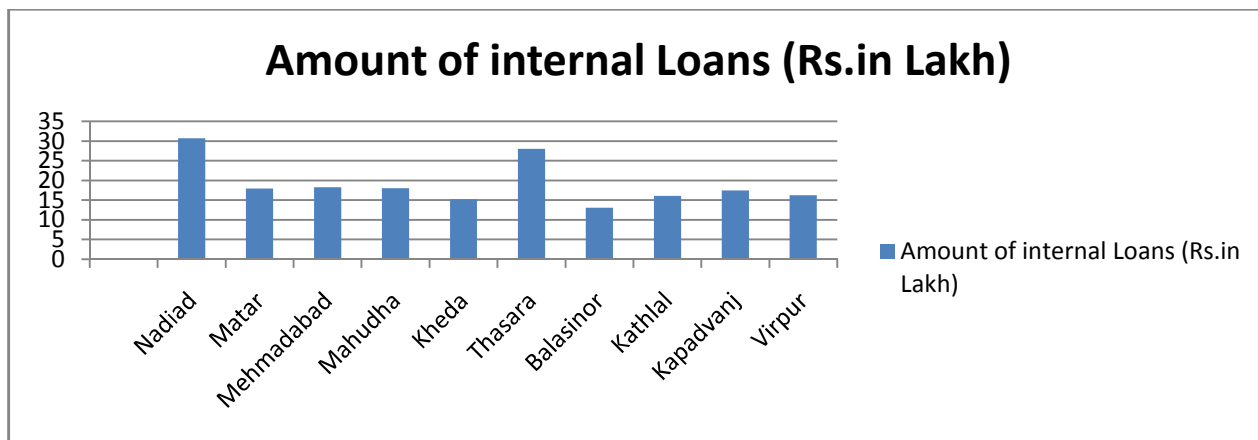


Figure-4
 Amount of internal loans

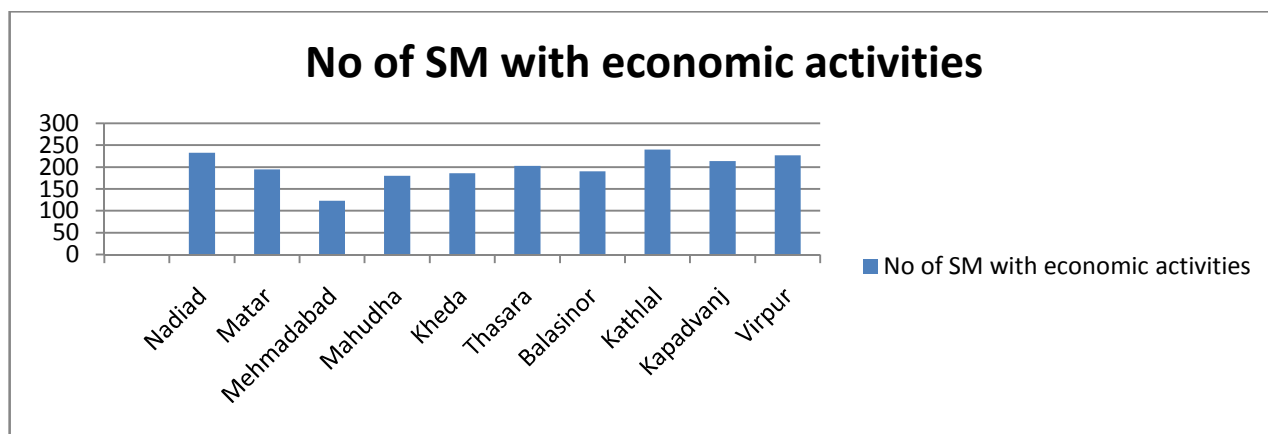


Figure-5
 No. of SM with economic activities

Table-2
 Details of members of Sakhimandal

Sr. No	Talukas	SC	ST	Minority	Others	Total	BPL	Disables
1	Nadiad	718	191	718	19764	21391	3130	35
2	Matar	905	327	1264	7773	10269	1431	29
3	Mehmadaabad	635	229	450	11490	12804	2051	36
4	Mahudha	252	318	690	6061	7321	1023	21
5	Kheda	1220	288	304	5629	7441	1206	31
6	Thasara	1571	708	1153	18257	21689	3885	37
7	Balasinor	556	214	258	6223	7251	1265	16
8	Kathlal	442	302	395	8977	10116	1954	31
9	Kapadvanj	1458	373	343	10944	13118	5960	18
10	Virpur	1008	357	335	5406	7106	1899	18
	Total	8765	3307	5910	100524	118506	23804	272

Details of members of Sakhimandal

The members of Sakhimandals in Kheda district are from all different social categories. The Taluka wise detail of the same is as follows:

From the above table we can say that the highest member in Sakhimandals among SC (16.63 percent), ST (11.27 percent) and BPL (25.03 percent) are found in Kapadvanj Taluka while in Matar Taluka minority member (21.38 percent) and in Thasara Taluka disabled member (13.60 percent) found progressively and

performed better. Extra category of worker we found in Nadiad (19.66 percent) compare to other Taluka. Effective monitoring required the concerted and collective efforts of the participating departments and all other stakeholders including the community at large. Here Kheda women proved that they are sufficient economically empowered through the state govt. efforts especially in rural area. Above member details illustrate how community involved in concrete and effective programme!

Position of Women after the schemes

The description of the position of Sakhi Mandal Women shows that they enjoyed a high status with economic stability. Significant changes occurred in the social, economic and political status of women in Kheda district. The process of empowering women improved their ability to manage their lives, i.e. it improved their access to education, access to formal sector employment, access to entrepreneurship, access to finance, control over fertility etc. This improved ability to manage their own lives involves an expansion of women's opportunities in the direction of equal opportunities in comparison with men. Economic empowerment facilitated an increase in women's control of house-hold resources. The above details and analysis of the scheme achieve gender equity and equality in social and economic development by ensuring equal participation of women under this scheme. We found an edging objective through this SM scheme lead that socio-economical change, enabling conditions and women's economic roles are recognized and contributes towards economic security leading to social empowerment and enhanced social status in Kheda district.

Conclusion

If women are to get equality which is their constitutional right as well as moral right, they have to still struggle hard in some of field. Economic independence is a minimum necessary. This paper examined how women are involving in economic participation and empowered by the efforts of state Govt. Still there is need to repeat economic confidence among women and bring about awareness of their rights and privileges through Govt. schemes/programmes in rural areas. The Gujarat Govt. policy strives to address unequal gendered differentials in resources allocations within the families, communities and at the work place to ensure a gender and rights based perspective in all social and economic transactions. The outlines specific area wise action plans ensured that both women and men are equal partners in the process of development in the state.

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