



“Poor countries need not wait to get rich before they can improve the lives of their citizens”

Amartya Sen

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Editorial

Poorest Areas Civil Society(PACS) Programme Sustainable Livelihoods through joint initiatives.

Empowerment is a direct outcome of participation in decision making. Engagement of the target population, in any development programme working in partnership at various levels with government, the private sector and Civil Society Organisations, is equally critical, if we are looking at sustainable development. Keeping in mind the long term goals and objectives, the PACS programme laid stress on networking and strengthening partnerships, while also focusing on capacity building of the poor so that they can exercise their rights and access their entitlements through various government schemes. The success of the community led development initiatives through partnership with CSOs, however, depends on the political, legal and institutional environment created by governmental policies. This is best done when the government also seeks to collaborate with civil society, thereby empowering development strategies.

The CSOs make strong partners as they have a wider reach in the remotest areas and work amongst the most marginalized communities. Their commitment and ability to identify the needs of the community make them well positioned for initiating grass root action. In spite of shortcomings, the role of the CSOs has been increasingly appreciated by the policy makers at the government level. The '90s saw a rise in the engagement of the CSOs in implementation of several government programmes.

The role of the private sector too cannot be denied. The private sector has not been given its due although it has had an obvious impact on sustaining livelihoods. It can help in promoting livelihoods through promotion of technologies suited for the poor. It can also contribute to the capacity building process through skill training programmes in collaboration with the Government. Another important role of the private sector is in the creation of linkages between the community and the market, resulting in a win-win situation. Moreover, the banks have also had a positive impact on creating sustainable livelihoods. Banks have played a critical role in promoting microfinance through women's SHGs. Micro credit is a means of enabling the poor to help themselves to expand entitlements, share responsibilities, empowerment of the women and in turn the whole family by creating economic independence and expanding the economic choices.

After investing the first four years of PACS in strengthening systems and institutionalizing processes, our focus now is on building and strengthening partnerships with the Government, private sector, and the CSOs for sustainable livelihoods. The National Conference on "Empowering Livelihoods: State Policy, Private Initiative and Civic Action" offers an opportunity for a variety of stakeholders for exploring potential for collaborative efforts towards development initiatives within the purview of the programme thematic focus on effective self governance, women's empowerment and self help initiatives, ensuring affirmative action in mainstreaming gender and disability and inclusion of the marginalised.

This issue of empowerpoor.org brings you a brief of the conference paper-being presented by Dr NC Saxena, which critically assesses the existing policies of the government, private initiatives and strategies adopted by Civil Society Organisations to address issues that affect empowerment and livelihood security for the poor; identify issues within the framework of livelihood; explore innovative approaches and successful examples that inspire models/processes for feasible replication. Likewise we also have excerpts from some of the key theme papers being presented by other experts during the three days of the National Conference in October 2005.

Kiran Sharma

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Empowering Livelihoods: Policies, Issues and Approaches

□ Dr. N.C. Saxena

“Poor countries need not wait to get rich before they can improve the lives of their citizens” - Amartya Sen

Despite satisfactory achievement on the growth front, India faces significant challenges in sectors affecting the poor. Unemployment has increased and acute malnutrition persists. Government has launched several programmes to improve access of the poor to food and incomes. However, unemployment and poverty cannot be wiped off by government programmes alone, especially in view of the poor implementation capacity of the poorer states. The long term sustainable solution has to lie in more imaginative agricultural and non-farm policies that focus on improving the incomes and production of the poorest in the poorer regions.

The policy approach to agriculture in the 1990s has been to secure an increased production through subsidies on inputs such as power, water, and fertilizer, and by increasing the minimum support price (MSP) rather than through building new capital assets in irrigation, power and rural infrastructure. This has shifted the production base from low-cost regions to high-cost ones, causing an increase in the cost of production, regional imbalance, and an increase in the burden of storage and transport of food grains. The equity, efficiency, and sustainability of the current approach are questionable. Indian agriculture is in a serious crisis, and needs several policy interventions, such as lowering of MSPs combined with more investment in irrigation, power, and roads in poorer regions. A low output price will result in more labour than capital being used as input in agriculture, thus leading to market-led land reforms. This is because economies of scale will operate in favour of those who have more labour, and, thus they will start buying land from those who are short of family labour, generally rich farmers.

One should pay more attention to rainfed areas, especially eastern

plains, where land is fertile and groundwater is still unexploited. These regions need better infrastructure of markets, roads and power. The central Indian rainfed regions need more effective soil and water conservation programmes based on watershed approach plus integration with forests.

The controls and restrictions, imposed under the E C Act and other similar laws, are dis-incentives to production and distribution of essential commodities. These have led to a situation where the trading class has to operate at very high margins so as to cope with the uncertainties caused by controls. All agricultural produce and its products should be deleted from the definition of "essential commodities" of Section 2(a) of E C Act, and all Control Orders relating to or affecting agricultural produce/products should be rescinded. This would reduce the influence of various inspectors and their discretionary activities. Similarly gathering of forest products, which is regulated under rules framed under the Indian Forest Act, involves a very large number of rural people, especially tribals, but low returns to them are directly attributed to policy distortions arising out of state monopolies, which means only the agencies designated by the state have the right to market, process, and store NTFPs.

Though supply side intervention in the form of rural electrification, roads, credit and communication systems is vital for the growth of the non-farm sector, institutional framework within which government support is delivered – plethora of official organisations and agencies, many charged with overlapping functions, with poor coordination between themselves – needs to be set right too.

Most rural development programs (health, irrigation, drinking water, running of schools) require a strong village community. Socio-economic

developments in India in the last four decades starting with green revolution have unfortunately stressed the individual as opposed to the communal approach. People in the villages tend to see themselves as individuals, and seek vertical alliances with those with power over the rural society, rather than try to build horizontal ties within the village. They see more advantages accruing to them from hobnobbing with the Police or the revenue inspector or the MLA, and little in developing village coherence and capabilities. Therefore no program which depends on social capital can be successful in isolation in the long run unless all development programs follow the community approach. The institution of panchayat created in the last fifteen years has unfortunately buttressed vertical alliances between the panchayat leader and block officials, and weakened the need for consensus within the community.

Therefore India needs empowerment of the people for ensuring sound delivery mechanisms. Schemes to promote self-employment and wage employment need efficient and transparent administration and panchayats, as well as active participation and control by the people. Mere increase in the social sector expenditure would not be enough. The success of community led development would however depend upon the political, legal, and institutional environments created by government policies. Several policy issues are needed to make panchayats and administration more inclusive and participative.

Panchayats: The current system of funding is reinforcing the dependency on government funding and is the source of much corruption in local institutions. Emphasis should be put on Panchayats generating more internal revenue at all the three levels

with matched funding from the government. The more dependent a PRI is on the mass of its citizens for financial resources, the more likely it is to use scarce material resources to promote human development and reduce poverty. External funds with no commitment to raise internal funds make PRIs irresponsible and corrupt. Flow of funds from the State/Gol should be dependent on good work or mobilization done by them. For instance these could be linked to the efforts made by panchayats in population and disease control, cleanliness, school attendance of females and their performance, and negatively with hunger deaths, crime, and civil and revenue suits. The MLA should be made TP (taluk panchayat) president in a configuration wherein the constituency is co-terminus with the TP (panchayat samiti). By one stroke we will not only be reducing the number of political offices by about 8000, but also converting all MLAs and state governments into strong supporters of panchayati raj.

Banks and private sector: There are many successful examples in India of Banks and NABARD promoting micro-credit through women's SHGs, the basic assumption being that lack of financial resources to generate livelihoods and income creates a vicious circle of low incomes, lack of livelihoods and low resources. If 'cheap' and easily accessible credit is provided, poverty will be reduced. Micro-credit should be made available not only for income generation but also for consumption needs arising out of emergencies/crises, as also for housing, sanitation and the provision of basic amenities.

Private sector can help in promoting livelihoods in several ways. For instance, it could promote technologies suited for the poor. A good example is treadle pumps which have revolutionised smallholder irrigation in Bangladesh and eastern India. It is particularly suited to farmers with less than a ha of land because it requires an investment of less than Rs 700, and can irrigate small plots without any cash cost of operation. Secondly, it can establish direct contacts with farmers and provide a good price for their

output. Some manufacturers of Ayurvedic medicines have been collecting herbal medicines from tribal gatherers in central India, resulting in a win-win situation for both the parties. Thirdly, private industry could also improve skills by running Industrial Training Institutes in collaboration with government, with a proviso that at least 50% of the students would be absorbed in that industry after training. And lastly it can provide services at a cheaper cost than government.

NGOs: Development programmes in India are still top-down, supply driven, do not involve people, non-transparent, hence full of leakages, and not sustainable. It often equates peoples' participation to organising a few seminars. Departments do not have patience or funds to promote awareness amongst people and empower them. This task is best done by committed NGOs. However, best results are obtained when government collaborates with civil society in programme design and implementation, as it combines the scale of government with NGOs' empowering strategies supported by constant monitoring and reviews funded by the donors. NGOs are valued partners when they complement government rather than substitute for it.

To sum up, despite good achievement on the growth front, India faces significant challenges in sectors affecting the poor. However, unemployment and poverty cannot be wiped off by government programmes alone, especially in view of the poor implementation capacity of the poorer states. The long-term sustainable solution has to lie in more imaginative agricultural and non-farm policies that focus on improving production and the incomes of the poorest in the poorer regions. In addition, India needs sound delivery mechanisms. Schemes to promote self-employment and wage employment need efficient and transparent administration and panchayats, as well as active participation and control by the people. Mere increase in the social sector expenditure would not be enough. The success of community led development would however depend

upon the political, legal, and institutional environments created by government policies. In this paper we have discussed several policy issues that will make panchayats and administration more inclusive and participative. Some general principles need to be reiterated, such as:

- **Transparency:** People in a community need to understand how decisions are made and whether other people outside the village are sticking to the rules.

Transparency comes when government officials hold open meetings, share minutes of meetings and penalize people who fail to follow the rules.

- **Inclusion:** Who participates and who benefits from the scheme is important. Committees should have conflict resolution mechanisms, should divide the benefits to include different community groups and should allow different groups opportunities to influence decision-making.

- **Ownership:** The community must feel a sense of ownership of the programme, believing that it is in their interest to manage over the long term.

- **Capacity building:** Creating a macro and institutional environment which is conducive for socially positive development is a long and labour intensive process involving capacity building and effectively dealing with, and neutralising vested interests in the society. This needs training and involvement of external agents, such as NGOs, at least to begin with.

Lastly, delivery of livelihood programmes by government would need good governance, which in many backward regions is undermined by fiscal indiscipline, bad procedures, lack of transparency, weak accountability, poor organization and lack of technical capacity, lack of responsiveness, inefficiency and poor motivation, which can be set right through a series of administrative reforms.

Ab Desh Chalana Hai

□ Meenu Wadhara

More than a decade since the Amendment¹, the choices that women leaders are making at the grassroots is reflected in their increasing presence; in the increasing quality of their own confidence to be able to lead; and in the increasing solidarity and support networks that they have been able to generate..

No struggle that is about rights, about equity and justice can ever be easy or without its pain and sacrifices. The elected women representatives have as well experienced and continue to experience a lot of hardship. However, it is important that their struggles don't go unreported: that their stories are heard and visibilised! That they do not disappear weighed down by the dominant "myths" surrounding their participation in PRIs; sidelined by the overwhelming cynicism and skepticism that has always greeted any first efforts made by women in entering "public", "hitherto very male" domains!!

Apart from the cynicism and skepticism, the social disadvantages that continue to push them; one major aspect they then have to contend with is the government bureaucracy at the panchayat, block and district levels. The all too masculine, bureaucratic powers have been too used to being all powerful where development matters are concerned. They know the government development

schemes too well. They know the rules and they know how to break them. For years they have conducted their affairs without being accountable to the people for whom the schemes have come. It is often stated that in India for every rupee² sanctioned for development programmes in India, not more than

2 paise reaches the ultimate beneficiary.

To share information and therefore power, and that too with women, is not easy! Meera Devi, a bhil tribal, elected as sarpanch learnt this as well through bitter experience. While working on a food-for-work programme, where labourers were paid with wheat in lieu of wages on a panchayat construction work, the

gram sevak³ took Meera's signatures on a paper for payment of the wages, but then did not go ahead with the payment. When the labourers came to her complaining of non-payment, she told them that the wheat was already procured for payment! Then suspecting foul play in the gram sevak's moves, she rushed to the *panchayat samiti*⁴ where to her dismay she realized that she had by mistake signed on documents that ratified the payment of wheat. She was horrified and angered but not cowed down. She decided to confront the gram sevak and threatened to go to the Pradhan, the elected leader of the panchayat samiti at Kherwada. Meera complained to the *Pradhan* who was a strong woman leader herself, and although the latter's allegiance, was with the opposing Political Party (BJP⁵), she empathized with Meera and expressed anger with what the gram sevak had done. She suggested Meera write a complaint, and Meera promised to come the next day with an appropriately worded letter. The gram sevak learnt of this exchange between Meera Devi and Pradhan and stomped to the block office before Meera could bring her written complaint. When she arrived he intercepted her as she was proceeding to file a written complaint against him, and promised to reimburse the loss that amounted to over seven thousand rupees! He bought the wheat and made the payment to the laborers subsequently! "That boosted my confidence," exclaimed Meera

At a glance

**To a total of 594 District Panchayats:
15815 representatives are elected.
Of these 5,272 are women.**

**To a total of 5912 Block/Tehsil/
Mandal Panchayats:**

145,412 representatives are elected.

Of These

**To a total of 231,630 Village Panchayats
2,971,446 representatives are elected.
Of these 990,482 are women**

198 Dist. Panchayats are headed by women.

1970 Block Panchayats are headed by women.

¹ Refers to the 73rd and 74th amendment to the Constitution of India introduced and passed in April 1993. For more details refer footnote number 25

² 1USD is equivalent to approximately 43 Rupees as per the prevailing exchange rates. And there are 100 paise in a rupee

³ Gram sevak is like a secretary at the panchayat. Normally a literate male, he is supposed to be the one who calls meetings, notes minutes and keep the sarpanch informed. In reality, he has been one of the figures many elected representatives have had trouble dealing with.

⁴ Panchayat Samiti is the second tier within the local governance institutional structure. It is at the level of a block, and is headed by a 'pradhan'.

⁵ Bhartiya Janta Party (BJP) is currently the opposition party in India. It is a national party influenced strongly by Hindu ideology.

Damor. “Slowly I learnt the process of running the panchayat; I gained knowledge of the government schemes and by the third year since I became sarpanch I was dialoguing with all the community and with other elected representative of my panchayat and talking at the *panchayat samiti* meetings.”

Why just the “other India”, even the policy makers and the government itself, which has passed the Constitutional Amendment creating space for women to enter politics is not really completely supportive. As one has learnt, the state is not a monolithic superstructure. There are contradictory powers that exist within the institution of State that create a very complex reality. Women leaders have still to learn to tread this complexity and negotiate with these powers. While on one hand, the 73rd Amendment opens up opportunities, there are other policies that go against the spirit of such an amendment. At other times, policy provisions are used in a manner that particularly hurts the interests of the elected women representatives. It was, for instant, observed over the first generation of elections that more than 75% of the no-confidence measures were used against women leaders, many of whom came from socially disadvantaged groups. After some noise and some pressure from below, the no-confidence clause has been amended in a few states such as Rajasthan and Madhya Pradesh. The change ensures that a no-confidence motion will not be passed for a year and a half of having taken office; and that if it is passed, the replacing incumbent will also be from the same social group as the earlier incumbent. This has helped, but it cannot obviously

be an adequate measure by itself in fighting against multiple social discriminations.

Another similarly biased policy intervention has been the so called “Two-child norm” instituted by several states in the country. The Two-Child norm, decrees that any elected representative having more than two children, after the stipulated date would be removed from their positions. The Act has been passed in the name of controlling population⁶, and it was said that the leaders at the local government level at least, should be the role models for the rest of the society. Women’s groups, activists fighting for sexual and reproductive health rights and many others, including very much the elected representatives themselves, have questioned such a norm on several grounds.

The struggles of elected women representatives continue amidst all these forces, some enabling, many disabling, as they learn to navigate with powers be it within their families, in their communities or the state itself. The hope lies in the sheer numbers and in the fact that slowly the civil society organizations are stepping in to provide support and help build alliances that will strengthen the struggle further. It has been seen that wherever elected women leaders have been able to get support from and link up with NGOs, civil society organisations, social movements, they have been able to carve out spaces for themselves and take on transformative leadership. With the right kind of alliances and support that helps them deal with the powers to be, these women leaders could potentially become beacons of social

change in their small communities.

Clearly, the emerging lessons from the trends on the ground seem to emphasize the need for several other interventions to ensure that the women’s participation in politics leads to a substantive change. That the “politics of presence or of recognition indeed does lead to a politics of outcome or redistributions as well. However, within the deeply unequal socio-economic context for this to happen, other supportive and enabling conditions will need to be provided. What has been established is the presence of critical mass of women in the political process at the local government levels. A strong women’s movement to support, advice, inform and keep accountable “the women within the State”. There also needs to be an overall willingness of the State machinery (under pressure from the women’s movements and international social institutions) to incorporate feminist agendas as well as feminist officers. The presence of a vibrant and sensitive media is also critical in providing visibility to the struggles and helping create pressure.

However, as the world continues to debate upon the merits of reservation, the motivation of the State; while it continues to question the abilities of the so called “illiterate” women, thousands of women wake up every day with a renewed determination to take part in the governance of their own country. The doors that have been opened will not be allowed to close again, if we all made the choice to stand with these brave women in solidarity. And the time to choose is NOW!!!

⁶ It needs to be noted that India is a signatory to the norms established by International Conference on population and development, and the two-child norm stands in direct contradiction to this as well as to the national population policy.

Self Help Initiatives

□ Mr. Ujjwal Choudhury

Self-help initiatives are peoples' response to failures of the governance system in reaching out to the communities. Social mobilization for self help, with effective participation of the poor, has been a promising approach to facilitate developmental processes. The poor encounter severe difficulties in securing credit for productive purposes, building community assets, accessing technical knowledge to improve or protect their natural resources, ensuring good health, and availing benefits of the state supported schemes and programmes for poverty alleviation. The resultant scenario betrays absence of options for development and consequent impoverishment of the masses. The problem is further compounded by the complex relationship between poverty and the attendant environmental degradation.

Participatory initiatives have been successful in meeting the challenges of development in a large number of instances in different parts of the country. These initiatives have led to empowerment of the weaker sections and increase in their income levels [NABARD, 2002]. Leadership to such initiatives has often come from the local NGOs, non-profit organizations, credit and thrift societies, as also from individuals and groups of people.

In several instances, community action has led to enhancing the accountability of the bureaucracy, as well as improving its efficiency.

There has been extensive debate on importance of institutions in tackling the issues of poverty and development. Developmental transformation requires changes in behaviour, motivation and expectations. This is possible only when appropriate institutions exist to provide communities with improved production incentives [Weiner 1976]. These thoughts have led to a slow but

definite paradigm shift in thinking about local organizations. They are being designed to create enabling conditions for cooperation.

Building strong local institutions is, however, not easy. Diverse interests, internal competition, stratification and dominant forces in society create conflicts. The bureaucracy also sees them as an unwarranted competition and resists their strengthening.

A mechanism that has often been suggested, proposes co-opted representatives of the SHGs into the respective standing committees of the Gram Sabhas, Mandal Parishads and the Zila Parishads for each activity group. To enhance their responsiveness, accountability and transparency, there should be an institutional and functional linkage with both the formal and informal collectives. The key, however, would lie in generating sufficient level of awareness among the stakeholders where micro-planning could be done by the communities themselves.

The current thrust on social organisation and increased emphasis on formation and strengthening of self-help groups articulated in the 10th Plan recognizes the advantages of using the social mobilization approach for poverty alleviation. However, much of the emphasis so far has been on social organisation while micro-experience has demonstrated that other dimensions such as investment planning, human resource development, capital formation and establishing linkages as well as greater emphasis on education and health are equally critical.

Micro finance A tool for empowerment

Micro-finance has emerged strongly as a need-based policy and programme to cater to the development needs of the target groups of women and

weaker sections in both rural and urban areas. The basic idea is simple: if the poor are provided access to financial services, including credit, they may very well be able to start or expand a micro-enterprise that will allow them to break out of poverty. Micro-finance programmes through SHGs have the potential to minimize the problem of inadequate access to banking services by the poor and that SHGs have inculcated the habit of savings among the poor [Rajasekhar 2000].

Strengths and limitations

At the macro level, however, the micro-finance sector has yet to make a substantial impact. The cumulative disbursement of bank loans to SHGs stood at Rs. 2,049 crore as on March 31, 2003 with an average loan of Rs. 28,559 per SHG and Rs. 1,766 per family [RBI 2003]. The overall share of micro credit in total disbursal of credit stands around 1 per cent. Some of the reasons for this small share may be found in the fact that transaction cost of reaching out to the poorest is very high which has prevented large scale 'upscaling' of operations of this sector [Gibbons 2002]. The explicit focus of micro-credit is on individuals. Overall, however, there is sufficient evidence to indicate that the micro-credit sector, despite its high delivery costs, may be poised to become the dominant form of access to rural credit.

Recent trends in the micro-finance sector

Growth of the micro-finance industry in India reflects wide diversity and complexity. Studies indicate that only 2-6% of the estimated demand for credit is currently being met through micro-credit. This quest for resources has led to a discernible movement from heavily donor/ grant dependent phase to a stage where micro-finance institutions are emerging as a part of the regulated financial system [Christen and Drake 2002].

Another important development has been the entry of private banks like the ICICI, UTI, ABN Amro, HDFC and others in the micro-finance sector. These banks are entering in to collaboration with the institutions that provide these services to the poor while securitizing a part of the micro-finance portfolio of the service provider. The development would not only bring additional resources to the sector but may also prompt NGOs to borrow from market.

There is a positive linkage between good health and economic development. Impoverishment and consequent malnutrition leads to ill-health, which in turn, reduces productivity, drawing the individual deeper into poverty. At the same time, it is also being realized that even the poor can make the small and periodic contribution towards meeting their health care needs. The entry of private sector banks and health insurance agencies in the micro-finance sector reflects this realization. On the policy front, the Insurance Regulatory Development Authority (IRDA) has made it mandatory for insurance agencies to extend their activities rural and well-identified social sectors. Empirical evidence suggests that health care should be combined with generating health awareness for greater success.

Upscaling successes and advocacy

Individual leadership based institutions are difficult to upscale or replicate. On the other hand, if the state creates institutions on statutory basis, actual changes at the field level are difficult to bring about. Bottoms up or self-evolving models appear to be the likely solution but involve a lot of transaction cost and time in awareness generation.

The up front costs in these cases have been met by donor institutions and partly by govt funding. Empirical evidence suggests that training and capacity development must receive priority for long term sustainability of self help philosophy.

Policy issues relating to up scaling of micro-finance:

The RBI/ NABARD have considerably simplified the regulatory framework of the operation of micro-finance in recent years. Policy reforms to further strengthen the SHG-bank linkages may have the following concerns:

- i) Rapid scale up of the numbers of SHGs in the last few years has raised the question of quality control. Inadequate attention to group quality could threaten the long term sustainability of the programme.
- ii) Regional variations and limitations in outreach, linkage to banks and the small loan amounts to members are cause for concern as well.

Other concerns relate to the MFIs:

- i) If an MFI is to accept deposits, it has to first register as Non Banking Financial Institution (NBFC) with a threshold of Rs. 2.00 crs. The amount is way beyond the reach of most of the MFIs. This limit would have to be lowered.
- ii) MFIs are not allowed to raise debts except for the commercial banks sources. Though this route has been simplified, players other than the commercial and rural banks should be allowed to come in.
 - a) MFIs be allowed to accept savings, with safeguards, in order to achieve financial sustainability.
 - b) Monitoring and quality control has become important with mushrooming MFIs. There is a need of a Regulator to oversee functioning of the MFIs.
 - c) Facilitating entry of private banks, with little rural linkage, in the rural finance sector.

Role of information and communication technologies

ICT promotes the acquisition and

absorption of knowledge, offering decision makers unprecedented opportunities to improve policy formulation and implementation, enhance education and health systems, empower the weaker sections, create new economic institutions, and institutionalize innovation while also facilitating participation, decentralisation, transparency, accountability, reduction in corruption and improving efficiency. Several initiatives have focused on utilizing the power of e-governance for better delivery of services. Experience has shown that ICT has been an important factor in influencing govt. processes. .

Information and knowledge are not static. There is perhaps a need for a contextual and regionally differentiated approach to content creation. Training should be with reference to market-driven skills. There is also a gender dimension to the information needed. Quite often women require specific health information and distance education facilities. Empirical evidence suggests that women, whether literate or semi-literate, are able to take to new technologies like fish to water.

Conclusions

The original lines of demarcation among the various kinds of specialized institutions, therefore, are getting blurred. This convergence, based on the synergy of resources, governance and regulation of the formal banking and insurance institutions and the outreach and grass root delivery of services capability of the informal institutions like SHGs, appears to be the shape of things to come which could be a harbinger of a more comprehensive micro credit system with SHGs at the core. There is a clear need to move away from the centrally managed, supply driven processes to a demand based approach that places the local stakeholder at the core. It is imperative for the governments and external agencies to provide support to such community-centred initiatives.

Marginalisation and Civil Society Response

□ Dr. Prakash Louis

There is no denial of this fact that marginalisation in various forms and intensity seems to have been part of every society. This is also a fact that marginalization practices are ubiquitous and omnipotent. It would be empirically untellable to deny the social, cultural and historical fact of marginalisation, which emerges due to social exclusion, isolation, deprivation and discrimination. Thus, marginalization is systemic in nature and not the evil practice of an individual.

People at the margins in social terms or marginal citizens in political terms or what the Constitution of India calls 'weaker sections' or what the human rights activists call 'discriminated social groups' have come to occupy some space in social science discourses. May be one can say that these social categories are trying to appropriate the space that is legitimate for them. The civil society too is beginning to pay attention to the struggles of the marginal citizens to assert their rightful place and role in society, economy and polity.

Within the realm of political discourse, citizenship and equal citizenship remained a dominant point of debate. During the freedom struggle as well as in the early phase of nation building, the moral commitment to equality was the central focus of democracy. It is also argued by political scientists that to the moral commitment of equality the idea of citizenship brings additional dimensions. They are three: a) civic citizenship. This refers to equality before law, liberty of persons, freedom of speech etc; b) political citizenship. The right to participate in elections, right to serve in bodies invested with political authority etc fall under this category; c) social citizenship means right to a certain standard of economic and social welfare etc (deSouza, P. 2004:1).

Within the democratic paradigm these are the rights and entitlements which are promised. But in reality instead of

equality it is marginality which seems to be the lot for those at the margins. For instance, the Tribal domestic workers are those who continue to believe that they are citizens of this country but in reality they are reduced to an unequal status. While the elite class who employ these Tribal women as domestic workers enjoy every aspects of being citizens of this country. The fact that there are two types of citizenship is clearly demonstrated in the day to day lived in experience of these Tribal girls and the members of the families where they are engaged as domestic help.

Let us argue this case with another case. The Minimum Wages Act of India came into effect on 15th March 1948. The same year, the Government of Bihar enforced this as Bihar Minimum Wages Act. This legislation was revised in 1959, 1968, 1975 and 1982 but a study conducted in Jehanabad district by the District Administration in 1988-89 revealed that out of the 933 villages of the district, only in 148, that is, 15.86 per cent of the villages of the district, minimum wages enforced. The situation has not improved rather it has got worsened. Since most of the agricultural labourers come from lower caste and class, they do not have the power to enforce the minimum wages act. Civic citizenship in principle means equality before law, but in the case of agricultural labourers, those who employ them are more equal than them. Since the agricultural labourers are already pushed to the margins, these protective laws do not mean anything to them.

It becomes clear from the above illustrations that citizenship for the members of dominant caste, class, gender and ethnic group is one of bestowing privileges, benefits and power. For any marginalized group, citizenship seems to be only a principle to be aspired for. In the case of the elite, citizenship is a cumulative entitlement of well-being and fulfillment of rights. But the marginality suffered by those reduced to margins is multi-layered.

Another salient fact that emerges in the discourse of marginalization is that the debate of citizenship of those in margins does not stop at their marginalization. They also contribute for the expression of citizenship of the dominant groups by becoming their workforce. For example, the tribal domestic workers are such a workforce who release middle and upper class women from household chores so that they participate in public life. While their own citizenship is denied due to their marginalization, the tribal domestic workers provide scope for middle and upper class women for appropriating space for the exercise of their citizenship. Writing about the migrant domestic workers of United Kingdom Bridget Andersen argues that the migrant domestic workers are enabling female citizens to participate in the public sphere, thereby taking full advantage of the rights attached to their citizenship status, but they themselves are often formally denied citizenship rights. Domestic workers provide welfare to citizens. By providing welfare, one of the crucial social rights of the citizen, they are helping to give meaning to the notion of citizenship status, while themselves being denied any of its rights (Bridget Anderson 2000:191).

In the Indian context the Dalits, the Tribals, minorities, women and children from these communities are considered to be the people who are subjected to marginality. In addition, differentially challenged persons, people with different sexual orientation are also considered to be marginalized segment of Indian population.

In the given situation of marginalisation of the weaker sections, the role of the state becomes very crucial. It has been argued that a relative absence of marginalisation requires a comparatively high level of state functioning along specific lines. That is, the state should proactively address the crucial issues of the marginalized communities. But this does not seem to happen. On the other hand, even the constitutional commitment is thrown to the wind.

A question can be raised here that how is it possible that with the enactment of many policies and implementation of schemes, the state is not addressing the issues of those in margins. To understand this reality one needs to examine the actualization of citizenship. There are three types of rights provided to a citizen. 1. Civic rights, b) political rights and c) socio-economic rights. The weaker sections seem to have managed to obtain, civil and political rights to certain extent. But when it comes to socio-economic rights, marginalisation of these communities continues unabated. What is meant by this is that, political participation seems to be assured for these marginal groups. But when it comes to ownership, access and control over resources, their rights are denied. Further, even the planned development is not aimed at improving their living standard.

Dr. Ambedkar had warned about the consequence of denial of socio-economic rights to weaker sections. "We must make our political democracy a social democracy as well. Political democracy cannot last unless there lies at the base of it social democracy. What does social democracy mean? It means a way of life, which recognizes liberty, equality and fraternity as the principles of life... On the 26th of January 1950, we are going to enter into a life of contradictions. In politics we will have equality and in social and economic life we will have inequality... We must remove this contradiction at the earliest moment, or else those who suffer from inequality will blow up the structure of political democracy which this Assembly has so laboriously built up".

Civil Society Response

Compared to the state, civil society has been proactively involved in the issues of the marginalized. Yet, it is high time that the civil society comprehends the marginalisation of the weaker sections that is going on within the civil society.

Before one engages in any discussion on civil society response, it needs to be

stated that marginalization and exploitation alone do not constitute the history of the Dalits, the Tribals, minorities and women of India. The resistance, protests and assertion which were initiated by these communities go on to reiterate their resolve to fight against oppression and delineate a history of their own. It is not from their marginalization but from their strength as labouring, creative and conscious citizens these communities have engaged themselves in their search for basic needs, resources, dignity, self-determination and rights.

The civil society demands that a) the government should enact Equal Employment Opportunity Act (EEOA) to provide legal safeguards against labour market discrimination in hiring and wage payment. So in the event of discrimination the affected persons could use the legal protection under this law. b) In addition to legal safeguards the government should develop reservation policy -identical to the present policy in public sector employment under which jobs in proportion to the population will be reserved for Scheduled caste /schedule tribe and similar groups in certain categories of jobs .The Equal Employment Opportunity Act will provide "legal protection" against discrimination in hiring and the "Reservation" with fixed share in jobs will ensure fair participation of marginalized groups in private industrial/tertiary sector employment. c) To monitor the Reservation policy in employment in private sector an Equal Employment Enforcement Office be set up either with Ministry of Social Justice and Empowerment or other Ministry. d) In addition to these an Equal Employment Opportunity Commission should be constituted.

The demand for affirmative action both in public and private sectors has been in the political arena for a long period of time. The government in a time bound manner should enact an Affirmative Action Act that clearly and categorically spells out the steps that would be taken to implement this policy both at the centre and state levels and also in private sector. This has to be done for all the four communities.

Taking into account the marginalisation of these communities, the civil society need to demand that the Government prepare and present to the nation a white paper on the state of affairs of the Dalits, Tribals, minorities and women, the discrimination that they suffer in economic, political, social, and educational realms. Based on these facts and figures, the government should also propose concrete measures to do away with these.

Understanding the fact that the socio-economic rights of the marginalized has been denied, the civil society should demand that the government develop group and sector specific understanding and evolve policies and programmes to address the specific needs of these marginalized communities.

Ensuring political participation of the marginalised communities is one of the over arching demands of these communities to eliminate marginalization. It is here the role of civil society becomes crucial.

Finally, ownership, access and control over resources are emerging as the central and crucial demands of these communities. Unless and until this issue is addressed all the special provisions will bear no fruit. Civil society organizations need to move from charity and welfare activities and address livelihood and resource issues.

Taken together, it needs to be reiterated here that a deeper examination of this situation unravels this fact that the marginalisation and discrimination that the weaker sections in India are subjected to is not due to accident but definitional to the design of Indian social order. It also needs to be reiterated here that a multi-faceted and multi-prone approach taking into account the historical and contemporary marginalization and discrimination of these communities is imminent. But this should also keep in focus the attempts made by these communities for their liberation and emancipation.

Strategies for Disability Inclusion

□ Javed Abidi (NCPEDP)

Some key issues pertaining to disability, poverty and development plaguing disability in India need to be looked into as also the evolution of institutional service delivery mechanism vis-à-vis disability, especially, in the post-Disability Act era. The objective is also to do policy advocacy with other development organizations and identify models that can be replicated in other states. Therefore, summarizing the key issues and barriers to inclusion of disability in the development agenda and putting forward suggestions for some key strategies and recommendations for disability inclusion, as follows:

- i States do not have any policy on disability. Various formal and non-formal institutions have made arrangements for education of disabled children, prevention of disabilities, social security but they are not sufficient enough and seem to suggest that disability is considered more of a welfare issue than a rights one.
- ii Disability continues to remain within the domain of social welfare departments. The provisions for disabled people are meager and there is total apathy on part of policymakers and implementers. Administrative apathy sometimes affects people with disabilities especially when one sees that schemes are not being implemented despite funds being available. Funds lapse or they remain unutilized for years.
- iii There is no consistency in the disability figures collected by different agencies. In case of Rajasthan for example, the Census puts total disabled population at 2.5%, NSSO at 1.8% and ActionAid's research study at 1.4%
- iv Most of the schemes of social welfare pertain to distributing assistive devices, pensions, scholarships and travel concession. But to even access these schemes people with disabilities have to go through a system of flawed rules which deprive many of their rightful entitlements.
- v Efforts of different agencies are not coordinated. Information flow from

State capital to the villages somehow gets lost ones it reaches the district. Presence of active, vigilant voluntary organizations and self-help groups helps in creating awareness and catalyzing accountability.

- vi Inaccessibility of physical environment, transportation, geographical locations, social and communication barriers prevent people with disabilities from being active contributing partners in the development processes.
- vii Societal attitudes lead to creation of vulnerabilities within the identity group and forces people with disabilities to remain in the vicious cycle of poverty and deprivation.
- viii Though, disability is a cross-cutting issue yet it has remained concern of only the NGOs working in Disability. NGOs working in human rights, gender, livelihoods, micro-credit, tribal issues, dalit issues have not brought disability on their radar screen also.
- ix There is over-dependence on NGOs for everything and where there are no NGOs, government finds it difficult to reach people with disabilities.
- x Disabled peoples' voices go unheard and unnoticed because no one is speaking or advocating for them. Change is possible only when the philosophy of "Nothing about Us without Us" is accepted and practiced by the affected group as well as other key stakeholders partnering in the development process of the country.

Following are some of the key recommendations and strategies for inclusion of disability in the mainstream development agenda:

Removal of Physical, attitudinal and communication barriers: It has been reiterated over and over again that development of people with disabilities hinges upon removal of barriers to physical environment. If people with disabilities are to enjoy their rights to full and equal participation, the foremost thing that all key stakeholders will have to

ensure is to provide access in all their programmes. In the context of livelihoods and social safety nets, Sophie Mitra defines Access as:

a means of approaching or entering a place and as an opportunity or a right to use something or approach somebody. Accessibility is the time, effort and cost, in brief the ease, with which a good, a service or a facility can be reached or used. Accessibility is closely linked to both poverty and disability. It is commonly acknowledged that a lack of access is an important contributing factor to poverty given that it limits the opportunities that people have to improve their economic well-being. Having a disability creates accessibility challenges, therefore accessibility is one of the mechanisms whereby disability can lead to poverty. The nature of these challenges varies depending on the severity and the type of disability (physical, sensory or mental). As tools to reduce poverty, safety nets need to be accessible to persons with disabilities. If they are inaccessible, social safety nets contribute to exacerbating inequities between persons with and without disabilities. (23-24)

Mitra also talks about removal of social and communication barriers. In her words:

Besides the need for information in alternative formats, illiteracy constitutes another barrier to program access for persons with disabilities. Disability is indeed associated with illiteracy in developing countries for different reasons, including exclusive educational systems. Therefore, program staff may need to use person centered methods to communicate with poor communities. In addition, there may be a lack of sensitivity among program personnel about disability matters, including confused perceptions on persons with disabilities as medical cases rather than as persons with entitlements. An information campaign and training on disability, as well as the employment of persons with disabilities among the staff of the advice and delivery centers, would serve a useful purpose. It would

raise awareness and foster an attitude of respect for the rights of persons with disabilities and promote an image of persons with disabilities as capable and contributing members of society. (26).

Easy access reduces the gap between disability and poverty and is, thus, directly linked to economic empowerment of people with disabilities.

Empower Disabled People through creation of Self-help advocacy groups and other capacity building measures:

Self-help groups establish a relation of accountability with the frontline service providers and at times with organizational providers as well. However, their presence in the poorest states of India is minuscule, they are too scattered to exercise any pressure to get their demands addressed. For example, in Rajasthan the post of Commissioner has been lying vacant for over two years now. Several disability activist groups have submitted countless memorandums and held several rounds of protests and hunger strikes but to no avail, signifying a denial of existence of disability on part of the institutions social, political and economic. Institutions, “bogged down by inertia” (O'Brien, 2001:19), have reacted to crisis and external pressure exercised either through disruptive tactics of street protests or judicial intervention. “It is the crises, then, that provide policymakers with opportunities by making their institutions amenable to change” (19). Once the self-help groups make their presence felt, their expertise and advice will automatically be sought on issues of their concern. It may become a useful tool to develop information and awareness campaigns.

Establish linkages between disability and income-generation programmes:

There are scores of development agencies in India that are actively working in the area of income-generation and livelihoods with no focus on persons with disabilities. None of the public works programmes target people with disabilities. Their definition of work is too narrow and includes only heavy physical work which people with disabilities may find difficult to engage in. Although, because of certain specific needs of people with disabilities it is important that a targeted

approach be adopted, through quotas etc., to include people with disabilities, it has been observed that a twin-track approach is the best where targeted programmes as well as inclusion in mainstream development activities and programmes is simultaneously ensured. While analyzing the pros and cons of mainstreaming and targeting (See Table 3), Mitra suggests that “Mainstreaming should take place with a pinch of targeting”(38). She has also given examples as to how livelihood programmes can address and include disability concerns. Since one of the key concern area of PACS and its partners is livelihoods and income-generation programmes, it would be extremely useful to quote Mitra’s strategy here:

One way is to establish linkages between livelihood programs and disability targeted programs such as assistive devices, personal assistance and vocational rehabilitation programs. Conditional in-kind transfers for assistive devices or personal assistance can provide an incentive to persons with disabilities to participate in livelihood programs. The person is given a free or subsidized assistive device or personal assistance if she agrees to participate in livelihood programs....This is particularly relevant for micro-finance programs that sometimes require applicants to demonstrate business management skills or work experience. For persons with disabilities who may have not been able to access employment or schools in the past, the participation in a vocational rehabilitation program could be used as a substitute for work experience or education required. (29).

be specific) that community based rehabilitation (CBR), with all its flaws and constant evolution, helped in giving services to the disabled in the community setting, created awareness within the community towards the needs of children with disabilities and helped in prevention of secondary and tertiary disabilities. The organizations promoting CBR also promote the concept of self-help groups which create further awareness at the grass-root level and through advocacy force the system to be accountable. North India does not have the culture of community-based rehabilitation as a result of which there is little advocacy at the local level. In order to make the institutions deliver effectively it is important that community-based rehabilitation is promoted in North India through NGOs.

Disability Audits or Disability as an exclusive indicator to measure progress:

In order to assess the impact of schemes and programmes one of the key strategies that is recommended is to have disability as an indicator. Time and again, it has been proved that disability and poverty are interlinked and yet disability has remained unaddressed in all poverty alleviation schemes. One of the indicators that should necessarily be there in measuring the success of poverty alleviation and other development programmes is to see if it has had any effect on disabled people including women with disabilities. Disability audit can be conducted at two levels at the initial stages of the design of the programmes where data may be collected on disability as well; and secondly, with inclusion of disability as an

Table 3: Advantages and Disadvantages of mainstreaming and targeting

Advantages of Mainstreaming	Disadvantages of Targeting
<ul style="list-style-type: none"> • Low level of additional administrative capacity required. • Low level of additional administrative costs. • Promotes inclusiveness versus segregation for persons with disabilities. • Has the potential to affect a large portion of the poor with disabilities. 	<ul style="list-style-type: none"> • High level of additional administrative capacity required. • High level of additional administrative costs, which reduces funds available for transfers. • May promote segregation versus inclusiveness by providing persons with disability with a separate special program • May affect only a portion of the poor with disabilities, those that meet the disability test

Promote the Concept of Community Based Rehabilitation: It has been observed in South India (in Karnataka to

indicator in the design, implementation, monitoring and evaluation of programmes. The areas of disability audit may include: Education, Employment, Self-employment, Poverty Alleviation, Access, Grievance Redressal, Health and Rehabilitation Services and other State and National Schemes.

Status of Women

□ V. Radha

Introduction

Fifty years after the adoption of the Constitution which has committed equality and freedom for women and after the passing of plethora of laws and policies devoted to improving status of women still the goal of equal status to women is far from being achieved. Several UN and world Summits now accede that the achievement of sustainable livelihoods is intricately linked with eradication of poverty. But between the international and government fora where 'sustainable livelihood' is a buzzword the situation at the grass root level is very different.

Challenges

1. Law and related issues

- It is an unquestionable fact that India has some of the best legislative frameworks for protecting and improving the status of women. However, it is necessary to bear in mind that bringing equality and equity through legislative processes has never been smooth.
- Basic flaws in the law and societal norms make the law ineffective in implementation. Despite repeated attempts at making anti-dowry laws more and more stringent the culture of giving and taking dowry has spread both horizontally and vertically due to the changing life styles, and increasing impact of the culture of consumerism. Same is the case with infanticide and foeticide which are a way of life in both urban and rural India, and, therefore, the provisions of progressive law like the pre-natal Diagnostic Techniques (Registration and Prevention of Misuse) Act, 1994 remains a worthless scrap of paper.

Various Laws for Women at a Glimpse

Constitution of India	Article 14	Right to equality
	Article 15(3)	The state can make special provisions for women.
	Article 21	Right to life and liberty
	Article 51(e)	Fundamental duty to renounce practices derogatory to the dignity of women.
Dowry	Dowry Prohibition Act 1961 Sec. 3 & 4	Penalty for giving and taking dowry; penalty for demanding dowry. Burden of proof for taking or abetting the taking of dowry on the accused.
Violence against Women	I.P.C. 1860 Ss. 498A, 304B & 405	Cruelty against women; dowry death; criminal breach of trust
Sexual Harassment at Workplace	I.P.C. 1860 CrPC 1973	Ss.375-376D defines rape and provides for its punishment S.354 Outraging a woman's modesty S.509 Eve teasing
Marriage and Divorce	Visakha Guidelines laid down by Hon. Supreme Court 1997 Special Marriage Act, 1954 Hindu Marriage Act, 1955 Indian Christian Marriage Act, 1872 Indian Divorce Act, 1869 Parsi Marriage & Divorce Act, 1936 Dissolution of Muslim Marriage Act, 1939 Indian Penal Code, 1860	Secular marriage
Maintenance	Hindu Marriage Act, 1955 Hindu Adoptions and Maintenance Act, 1956 Indian Divorce Act, 1869 Parsi Marriage and Divorce Act, 1936 Muslim women (Protection of Rights on Divorce) Act, 1986 Indian Penal Code, 1860	S.125 Cr.PC provides Rs. 500/- as maintenance
Inheritance	Hindu Succession Act, 1956 Indian Succession Act, 1925	Applicable for Hindus Applicable for Christians only
Adoptions	Hindu Adoptions and Maintenance Act, 1955 Guardians and Ward Act	For non-Hindus
Rights of Women at Workplace	Maternity Benefits Act, 1961 Equal Remuneration Act, 1976 Minimum Wages Act, 1948 Contract labour (Regulation and Abolition) Act, 1970 Inter State Migrant Workmen Act, 1979	
Social Welfare Legislation	Immoral Traffic (Prevention) Act, 1986 Commission of Sati Prevention Act, 1987 Child Marriage (Restraint) Act, 1929 Widow Remarriage Act.	To curb sexual exploitation of women and children and to check flesh trade To curb the practice of Sati

2. Challenges in making appropriate policies

Inaccurate data

It is important to keep in mind that data collected about women is far from accurate. Either it is not reported as in the case of violence against women, due to societal perceptions regarding 'prestige and honour of the family or feelings of shame and guilt.' Or there is a fear that they will not get redressal.

Wide diversity within India

It is difficult to frame policies which can comprehend and address the wide diversity of issues that women face. National averages conceal wide disparities.

Skewed Policies

State policies are 'blinkered' and focus on some issues at the cost of other. Women's health is primarily focused as reproductive health, whereas many factors need to be considered.

Due to skewed policies, the intended result is very different from what is expected.

Many of the strategies to combat gender inequality or other forms of discrimination, are adversely affected by seemingly neutral legislation. For example, the Kamadhenu scheme in Maharashtra, wherein, 50 % of any contract can be given to women SHGs provided it is the lowest bid. Despite this scheme, never have any women SHGs got any contract because of their incapacity to bid as low as powerful contractors do.

3. Potential Instruments of Change ineffective and inadequate:

Women's political participation

Women's participation in public decision-making is a value in itself and become instrumental in forming pro-woman policies. While Women constitute half of the electorate, they hold only 10 % of the ministerial berths (as % of the total) 2001. The seats

held in Parliament (as % of total in 2004). Lower House is 8.8% and upper house is only 10.3%. However, there is a ray of hope whereby, consequent, to the 74th Constitutional Amendment, one sees increasing participation of women. While women in Gram Panchayat level is nearly 5,48,794 (out of a total of 16,30,327) at the intermediate level it is 23,596 (out of a total of 72,156) and at the District Level Zilla Panchayat it is 3605 (out of a total of 10,927) as per the 2002 report of Ministry of Statistics.

Women in Judiciary

Judicial system in India is one of the strong pillars which has the power and potential to protect women and give them justice in case of violation of their rights. It is not to say that male judges have not passed pro-woman judgements, but it is an unquestionable requisite of any system that there should be fair representation of women in the highest echelons including that of judiciary.

Women in Bureaucracy

In India, the bureaucracy represents one of the most potent and pervasive interfaces with the State. Women have yet to reach a Critical Mass in this sector. The fact that women have remained at only ten percent of the officers in the IAS and 3-4% in IPS, since its inception means that they are in some ways still interlopers in what is, for all intents and purposes, a male service. The situation in lower bureaucracy is equally dismal.

4. Gender inequality in the name of "Cultural Values"

Since status of women is linked to strong socio-cultural religions values of the society any attempt to change the situation in favour of women is fraught with resistance. Deeply ingrained ideas and mind sets oppose any change, many a times, the resistance comes from woman themselves. For eg. The cultural underpinnings to domestic violence show that 56 % women thought the beatings were justified (National Family Health Survey, 1998-99) as the other equally

disturbing finding is that most women in a abusive relationship remain silent because of shame, family honour and children.

In the case of Tamil Nadu women's development programme (for example N. Kabeer and R. Murthy, 1996), which sought to lend money to women's groups, considerable male resistance was experienced at the beginning of the group formation process, with drunken husbands seeking to disrupt meetings. Therefore, deeply ingrained genders biases within the community act as obstacles to the programme implementation.

While considerable progress has been made in winning policy commitment to gender issues, this has not as such resulted in gender equitable outcomes due to the gender dynamics within the implementing agency itself.

SHGs are formed by 'gram sevaks' in a routine and mechanical manner. The bankers are not keen to give SHGs bank linkage. Even if they do, the package per group is too less and that invariably leads to economically unviable activities. Corruption, lack of commitment and lack of orientation of lower bureaucracy has made most schemes ineffective in implementation.

Other Challenges

Role of Technology

Traditionally women did a major part of harvesting and almost all of the threshing, but as soon as mechanical harvester or thresher machines are introduced, women immediately lose these jobs to men. Similarly, with the introduction of herbicides, women lose employment in weeding. The point of such examples is to show that while women are being increasingly displaced from their traditional occupations at a more rapid rate than are men. They have not been allowed access to the new sources of employment (In search of Answers; Madhu Kishwar and Ruth Vanita).

Opportunities

It is obvious that translating increased financial commitment into improved outcomes will require a stronger focus on effective delivery and measures to improve the quality of public services.

States such as T.N., H.P have sustained rapid progress in education not just by increasing budget provision but by increasing the accountability of service providers and creating incentives such as school meals, scholarships and free text books aimed at increasing the participation of poor householders.

The women's movement has matured and it have come a long way from the days when women's issues were considered "exclusive" There is a need for networking of women's organizations as well as trade unions, academicians, like minded people and political parties.

Livelihood

Definition: Sustainable livelihood is the capacity of people to make a living and improve their quality of life without jeopardizing the livelihood options of others, either now or in the future.

Women and livelihood

The primary issue of all rural women is their every day struggle for existence. Survival is a constant pre occupation and at its most basic, survival means food. The most common problems are the lack of basic amenities such as food, water, fuel, fodder and health and facilities in addition, the deterioration of the natural environment and the fact that many of their traditional occupations are no longer viable are making their lives harder.

Livelihood Promotion

Livelihood promotion, goes well beyond income-generating activities. A livelihood strategy should aim to keep a person meaningfully occupied, in a sustainable manner with dignity.

Livelihood interventions may need to focus attention on the local economy and community and not only on

individual households. Poor households are most affected when local economy is weak.

Livelihood interventions design needs to be built around choices, and not constraints. (Source: Handbook on Livelihood, BASIX) Various types of sustainable livelihood interventions : We can broadly classify Sustainable livelihood interventions into four major categories

1. Cluster Approach
2. Water Shed plus Approach
3. Sub Sectoral Approach
4. Targeting particular, vulnerable sections of population.

Cluster Approach: Many agencies such as United Nations Industrial Organisation has adopted development of a cluster as their strategy for livelihood intervention.

UNIDO has done mapping for artisans cluster. For example- the Mojari in Rajsthan, Kolhapuri and Paithani in Maharashtra.

These clusters have been given special attention by a host of agencies eg- The paithani cluster in Aurangabad wherein nearly 60-100 women weavers are given training in the ancient and rich tradition of weaving paithani sarees through Government efforts. The women are given credit linkage with Banks and given marketing support by MSSIDC.

Recently KVIC has taken up Bio-Manure products, which has got ample scope in the eco friendly market. The Indian Institute of Technology (IIT), New Delhi is actively involved in regulating the quality of this product.

Therefore, the strategy of strengthening artisan clusters by helping them by improving their designs, the quality of raw materials used, technology and marketing support by linking them with premier institutions like National Institute of

Design, NGOs, like Dastkar, RUDA, Rajasthan has begun to show results.

Watershed Plus approach

1. The livelihood project will make a sustainable impact on poverty alleviation if the watershed activities are followed up with economic activities which can be supported by the watershed. The activities undertaken if they involve sizeable number of beneficiaries with the possibility of a tie up with marketing and other support services can lead to a sustained impact. The reason for advocating this approach is that natural resources remain a main source of livelihood for people.

The right livelihood intervention could be effectively implemented through the instrument of Self Help Groups:

SHGs provide an effective instrument through which women can build self-reliance, solidarity and confidence, and increased bargaining power as well as contribute to the overall development of their families and societies. However, the short-term increase in purchasing power due to successful saving and credit activities is able to resolve the 'debt trap' caused by the high interest rate charged by moneylenders but fails to address the cause of relative poverty. There is no plan to link up SHGs economic activities to waste land development and water harvesting under the EGS or watershed programmes.

Conclusion:

Therefore, it is clear that gender equality is a prerequisite for development. As UN Secretary General Kofi Annan has stated " Gender Equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance." And the way is clear. We need to draw inspiration from the success stories, without following them blindly.

Poorest Areas Civil Society (PACS) Programme A Partnership Initiative against Poverty

The Poorest Areas Civil Society (PACS) Programme is probably the single largest anti-poverty programme being implemented in India by a network of Civil Society Organisation (CSOs).

Supported by the UK Government's Department for International Development (DFID) and Managed by Development Alternative and PricewaterhouseCoopers (P) Ltd., the PACS Programme focuses on the 108 poorest districts of India. Over 80% of India's poorest districts are located in the states of Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra and Uttar Pradesh. These are the states covered by the Programme.

A seven-year programme, PACS has completed three year of implementation. The programme already has a network of 350 CSOs in 78 districts, covering over 12,000 villages in these six states.

Objective: Empowering the Poor

PACS aims to empower the poor so that they can exercise their rights and demand their entitlements. The Programme aims to achieve this by strengthening the capacity of CSOs working for the poor in the target districts.

For more information visit us at: www.empowerpoor.org

The screenshot shows the website for the Poorest Areas Civil Society (PACS) Programme. The browser title is "The Poorest Areas Civil Society (PACS) Programme against poverty in India - Microsoft Internet Explorer". The address bar shows "http://www.empowerpoor.org/". The page content includes:

- Supported by:** DfID Department for International Development (with Hindi text "हिन्दी में बेवसाईट").
- Management Consultants:** Development Alternatives and PricewaterhouseCoopers (P) Ltd.
- Navigation:** Aim, Strategies, Donor, Management, Finances, Partners & Projects, Submit a Project Proposal, Geographical Coverage, FAQ, Contact Us, Sitemap.
- Search:** A search bar with a magnifying glass icon.
- Welcome Message:** "Welcome to the website for the Poorest Areas Civil Society (PACS) Programme, a large, non-governmental effort against poverty in India. The PACS Programme is a seven-year (2001-2008) effort to empower millions of poor people living in many of India's most backward districts. It seeks to achieve this by strengthening civil society organisations (CSOs) working for the poor. The programme today covers over 10500 villages in around 74 districts of 6 states through a network of over 350 CSOs."
- Programme in Action:**
 - Announcements:** Expression of Interest (Eoi) invited for engagement of supportive supervision consultants in Maharashtra; State level training programmes for community members.
 - Documents:** MEAL Progress Update: "Read an update on the implementation of the monitoring, evaluation and learning (MEAL) system up to September 30, 2004."
 - Stories:** "Collective action to combat drought in Maharashtra: PACS Programme partners in Maharashtra have initiated immediate and long-term plans to tackle the problem of chronic drought in a large part of the state." (with "Read more" link); "A return to traditional knowledge: The tribals of Bada and Chota Pidha in Kalamb taluka of Yavatmal district, Maharashtra, have discovered that their knowledge of traditional forest produce and medicine has a value, and a market, in the outside world." (with "Read more" link); "Mahodhari conquers its fears" (with "Read more" link).
- Backgrounders & Discussion Papers:**
 - Drought in Jharkhand: A recurring and poorly managed tragedy
 - Panchayati raj in tribal areas: The case of Chhattisgarh
 - Panchayati Raj in PACS Programme states
 - Key development indicators of PACS Programme districts
 - India and the Millennium Development Goals(with "Read more papers" link)
- Useful Links:** Subscribe to e-newsletter, Opportunities, Download Programme Brochure, View Newsletters, Useful Links.

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