

*Review of Literature*

## **II. REVIEW OF LITERATURE**

The study entitled “**Efficacy of Welfare Programmes for Women in Coimbatore District in Tamil Nadu**” includes the following heads:

1. Welfare programmes and its significance
2. Women and Welfare programmes and
3. Thrust areas

### **1. WELFARE PROGRAMMES AND ITS SIGNIFICANCE**

The status of women depends on rights, roles and opportunities for participation in economic activities. However, the economic status of woman is now accepted as an indicator of a society’s development. ‘The recognition of the production capacities and potential of women in development is very recent, though long over’. The extent development proceedings had produced a mind set which saw men as ‘producers’ and women as ‘consumers’ assigning men not only the tasks of production but also providing the education and training necessary for the same, women on the other hand, were assigned the privileged tasks of familiar nutrition and consumption ignoring their roles as producers.

With the dawn of Independence, our constitution guaranteed equality to the genders. This was a great boon to the women of India, who constituted almost half of the population. India was one of the first countries in the world to give voting rights to women. Gradually, with the growth of modernization, urbanization and industrialization, and with the break up of the joint family system and rising process, women began to come out of the “Lakshman Rekha” of their house and work outside for a wage or salary. This gave rise to the concept of “working woman”. Thus the woman has now been unchained from her bondage and given legitimate freedom.

As recognized in the fifth five year plan, even with expanded employment opportunities, the poor will not be able, with their level of earning, to buy for themselves all the essential goods and services. The measures for providing larger employment and incomes to the poorer section will, therefore have to be supplemented upto atleast certain minimum standard, by social consumption and investment in the form of education, health, nutrition, drinking water, housing communications and electricity, and social services. Social Welfare Services are intended to cater for the special needs of persons and groups, who by reason of some handicap-social, economic, physical or mental are unable to avail of / or are traditionally denied the amenities and services provided by the community. Women are handicapped by social customs and social values and therefore social welfare services have and should specially endeavour to rehabilitate them by inducing a change in the attitudes of society towards women, their role and contribution (Kushwaha, 2003).

### **Central Social Welfare Board (CSWB)**

The Central Social Welfare Board (CSWB) was set up in 1953 with the objective of promoting social welfare activities and implementing welfare programmes for women, children and handicapped through voluntary organizations. The CSWB is unique in the sense that it was the first organization in post - independence era to achieve people's participation for implementation of welfare programmes for women and children through Non-Governmental Organizations (NGOs). Presently more than 18,000 NGOs are receiving financial assistance and guidance from the Board. The programmes implemented by the Board include: socio-economic programmes for need / destitute women, condensed courses of education and vocational training courses for women and girls, awareness generation projects for rural and poor women, family counseling centres / voluntary action bureau, holiday camps for

children, welfare extension projects in border areas, and balwadis, crèches and hostels for working women etc.

It was the objective of government to implement welfare schemes through voluntary efforts. However it was felt that the voluntary organizations were not equipped to implement the programmes without financial and technical assistance. Therefore Rs.4 crores allocation was made in the first five year plans grants in-aid to voluntary social service organizations for strengthening, improving and extending activities in the field of social welfare and for developing new programmes and carrying out pilot projects.

It was also stipulated that a board be set up by the Central Government to which a great deal of administrative authority could be devolved. The board should be predominantly composed of non-officials who have actual experience of field work in programmes promoting voluntary welfare activities.

The committee on plan projects made certain recommendations. They suggested that Central Social Welfare Board should be constituted as an statutory autonomous body and that the membership should be raised to 15 non-officials. Apart from chairman and 5 non-official it should consists of 3 institutions selected in rotation and three chairman of state social welfare advisory board. It also suggested that the terms of the members and chairman should be of three years, so that continuity was maintained. As a result of the recommendations one voluntary worker from each state, three honorary experts in social work field and one member from union territories apart for the ex-officio members of Government Departments and Ministries constituted the board. It was also incorporated under the companies act as a charitable company in 1968 (Pandya, 2009).

### **Objectives and Aims - CSWB**

1. Survey the needy and requirements of social welfare organizations

2. Evaluate the programmes and projects of the agencies aided or sponsored by the board.
3. Render financial assistance to voluntary organizations, engaged in social welfare activities for women, children, handicapped and the aged and infirm.
4. To provide financial assistance for setting up of social welfare organizations in areas where no such agencies are in existence: and
5. To co-ordinate assistance extended to the social welfare organizations by various government departments / bodies (CSWB, 1998).

### **State Social Welfare Board (SSWB)**

State social welfare board were established to maintain better co-ordination between institution in the state and the state government and the central social welfare board and also for a wider coverage and intensive study of the working of the institutions in the state and to follow up frequently their programmes and activities.

The state boards thus have two major functions (i.e.) in the field of grants in-aid and secondly co-ordinate the welfare activities at the state level. However, since they are only advisory board they do not have any authority to direct sanction grants. Their programmes are based on the policy of giving assistance and guidance to registered voluntary social welfare organization for the welfare of children, women and the handicapped.

The programmes of the state boards started during second plan with urban Family Welfare Projects which actually were production units for providing gainful employment to women in the urban areas. Therefore from the beginning though the name was social welfare board for children are the residential homes, crèches, balwadies, nutrition programme, holiday camps and

short stay homes. For women the programmes cover residential institutions for widows, deserted and destitute women, family and marriage counseling, maternity services in backward and hill areas, training in arts and crafts in and vocational training leading to certificate/diploma, condensed courses of two and one year duration and socio-economic programmes with wages on self-employment opportunities. They also conduct training camps for rural women in public co-operation, working women's hostels, recreational and library services. Other programmes include care, maintenance, rehabilitation, recreation and welfare of the handicapped both physical and mental (Singh, 2008).

### **Indian Council of Social Welfare (ICSW)**

The Indian conference of Social work is of the present Indian Council of social welfare was established in the year 1947. This memorable conference was inaugurated by Mr. Jamshedji Metha. The beginning of ICSW dates back to 1947 to Sunderbai Hall at Bombay. ICSW has an affiliation with International Council of Social Welfare. This body is working for the upliftment of weaker sections of society, including handicapped ([www.women.com](http://www.women.com)).

### **Objective**

- To serve as information exchange in respect of social work a social service organization
- To appoint on depute a representative or representatives to national and International Conferences
- To encourage the formation of social service agencies whenever they may be needed.
- To promote the professional training of social workers and encourage employment for social work.

### **Tamil Nadu Social Welfare Board, Chennai**

Tamil Nadu Social Welfare Board, constituted in 1954 has been working with following objective.

- To promote setting up of Non-Governmental Social Welfare Organizations
- To render technical and financial assistance to the voluntary institutions for better quality and standard services.
- To assess the programme aided by Government.

### **National committee on women education**

The National Committee on Women's Education was accordingly set up by the Government in May 1958, with Shrimathi Durgabai Deshmukh as Chairman. The Committee, in its report published in 1959, recommended that the highest priority should be given to establishing a parity between the education of boys and girls and a bold and determined effort should be made by the Centre and the States to face the difficulties and magnitude of the problem. It recommended co-education upto the middle school stage but separate institutions for girls at the high school stage where more diversified curriculum suited to girls should be introduced. The Committee desired ample provision for school mothers, crèches, training of women teachers and employment facilities for adult women ([www.gov.policynotes.com](http://www.gov.policynotes.com)).

### **National Policy for the Empowerment of Women**

The Government has approved the national policy for the empowerment of women in 20<sup>th</sup> March, 2001. The policy was drawn up by the Department of Women and Child Development in the Ministry of Human Resource Development through a process of consultation with non-government organizations, women activists, academicians, women members of parliament, Central Ministries and Departments and the State Government and UTS.

The origin of the policy lies in the recommendations made in the National Perspective Plan for Women (1988 - 2000 A.D). A commitment to adopt a National Policy for Women was also made in the fourth World Conference Women held in Beijing in 1995.

- The goal of this policy is to bring about the advancement development and empowerment of women through a process of change in societal attitudes against women, elimination of all forms of discriminations against women and active participation of women in all spheres of life and activities. It will empower women both socially and economically.
- The policy will guide and inform actions at all levels and integrate women's concerns and perspectives unto all macro level initiatives (Mathu, 2006).

### **Socio- economic upliftment of Women**

The Government of Tamil Nadu is effectively implementing various Welfare Schemes to empower women socially and economically. These programmes ensure the socio-economic empowerment of women through co-operative method, whereby the involvement of women in the developmental process is assured. Social development through self-help is achieved with the formulation of Industries co-operative societies, exclusively for women of the weaker sections of the society. The Government have set up Industrial Co-operative societies to provide gainful employment to the women below poverty line. There are 104 industrial co-operative societies functioning under the control of project co-ordinator, World Bank assisted ICDS - III. These Co-operative societies are engaged in manufacturing of products and rendering services required for implementing the schemes of the Social Welfare Department (Das, 2003).

## **National commission on self-employed women and women in informal sector**

This commission was established in the year 1987. It stated that working women should get certain incentives like free textbooks and mid-day meal for sending their girl child to school. It created a revolving fund from which money could be used for training women (Sharma, 2002).

### **Support to Training and Employment Programmes (STEP)**

This programme was launched in the year 1987. It aims to upgrade the skills of rural women to be utilized constructively. It makes attempts to provide employment to women in traditional sectors such as agriculture, dairy industry, fishing, sericulture, handlooms and handicrafts. It created support services like day care centers for children of workingwomen.

There is a project sanctioning committee in Department to scrutinize, approve and sanction proposals received under the scheme. A plan provision of Rs.100 lakh was made for the scheme for the current financial year 1989 - 1990 (Linda, 2004).

### **Objectives**

- To mobilise women in small viable groups and make facilities available through training and access to credit.
- To provide training for skill upgradation.
- To enable groups of women to take up employment-cum-income generation programmes by providing backward and forward linkages.
- To provide support services for further improving training and employment conditions of women.

### **Mahila Samridhi yojana (MSY)**

This programme initiated in the year 1993 and was a major step to empower women by raising their economic status. This scheme aims at women to create a financial source on their own to start a small scale enterprise. It enables them to exercise better control over household resources. It promotes the rural women to develop a habit to save. The yojana offers facilities of small deposits with attractive rate of interest through the network of post office (Dhar, 2004).

#### **Objectives**

- To promote economic and development activities for the benefit of Backward Classes.
- To assist, subject to such income and/or economic criteria as may be prescribed by government from time to time, individuals or groups of individuals belonging to Backward classes by way of loans and advances for economically and financially viable schemes and projects.
- To promote self employment and other ventures for the benefit of Backward Classes.

### **National Credit Fund for Women (NCFW)**

This fund was created in the year 1993. It aimed at supporting developmental programmes for women. It made the fund accessible to asset less women so that they could start a small unit of production of their own. It provides credit services to women to boost self-employment, micro enterprises and small business. The fund is also known as “Rashtriya Mahila Kosh” (Jain, 2000).

### **Rashriya Mahila Kosh (RMK)**

The Rashtriya Mahila Kosh was set up in 1993 as a National instrument for extending credit to poor and needy women in informal \ unorganized sector and has sanctioned worth 113.50 crore. More than 4.28 crore women have been benefited through 1046 NGOs. The objective of RMK is to create an environment for accessing women to sources of credit and to increase the outflow of RMK's funds to the needy women through the intervention of women self help groups (Ravi Prakash, 2008).

### **Objectives**

- Rashtriya Mahila Kosh is to facilitate credit support of micro finance to poor women, as an instrument of socio-economic change and development.
- Rashtriya Mahila Kosh mainly channelizes its support through non-governmental organizations, women development corporations, women co-operative societies, Indira Mahila Block samities under the Indira Mahila Yojana.

### **Indira Mahila Yojana (IMY)**

The Indira Mahila Yojana (IMY) aims at organizing at the grass - root level to facilitate their participation in decision-making and their empowerment was launched on 20 August 1995, to start with, in 200 ICDS blocks. The strength of the scheme lies in the strength of group dynamics.

With the aim of developing a new sense of awareness among women, particularly those in rural areas and empower them to become active participants in the process of social transformation and regeneration. This scheme visualizes an integrated delivery of services to women and children (Kehal, 2000).

## **Objectives**

- The objectives of the scheme are: convergence of the schemes of every sectoral department; awareness generation among the women from rural areas and urban slums; and economic empowerment of women.

## **National Commission for Women (1992)**

The NCW, a statutory body set up under the National commission for women Act, 1990 to safeguard the rights and interests of women. The NCW set up on 31<sup>st</sup> January, 1992 under the chairpersonship of Ms.Jayanthi Patnaik.

They have actively published about and campaigned regarding several issues with women in India, such as dowry, equal representation for women in jobs, politics, religion and the exploitation of women for labour. They have also talked about police abuses against women. The NCW also has demanded that women should not be punished for adultery as she is “the victim and not an offender” in such cases.

The major objectives of NCW are:

- Review of the implementation of both women specific and women related legislations and suggest amendments whatever needed.
- To function as an agency to keep surveillance and facilitate redressal of grievances of women. The commission also holds public hearing to listen to the grievances of the affected women ([www.google.com](http://www.google.com))

## **Convention on the Elimination of all forms of Discrimination Against Women (CEDAW)**

The united Nations general assembly adopted the convention on 18 December 1979 and it entered into force as an international treaty on 3 September 1981. The convention was the product of more than thirty years of

work by the United Nations Commission on the Status of Women, to monitor the situation of women and to promote women's rights. The convention has been instrumental in highlighting with the universal perspective in almost all the areas in which women are denied equity with men .

- i. Prohibition of night work
  - ii. Prohibition of work in hazardous occupations
  - iii. Hours of work
  - iv. Maximum permissible load
  - v. Crèches
  - vi. Washing and bathing facilities
  - vii. Rest rooms and canteens
- 
- To embody the principle of the equality of men and women in their national constitutions or other appropriate legislation if not yet incorporated therein and to ensure, through law and other appropriate means, the practical realization of this principle;
  - To adopt appropriate legislative and other measures, including sanctions where appropriate, prohibiting all discrimination against women.
  - To establish legal protection of the rights of women on an equal basis with men and to ensure through competent national tribunals and other public institutions the effective protection of women against any act of discrimination;
  - To refrain from engaging in any act or practice of discrimination against women and to ensure that public authorities and institutions shall act in conformity with this obligation.

- To take all appropriate measures to eliminate discrimination against women by any person, organization or enterprise.
- To take all appropriate measures, including legislation, to modify or abolish existing laws, regulations, customs and practices which constitute discrimination against women.
- To repeal all national penal provisions which constitute discrimination against women (Burgers, 2002).

### **National Social Assistance Programme (NSAP)**

NSAP, which came into effect five years ago, represents a significant step towards introducing a National Policy for social assistance benefits to households below the poverty line, with a major focus on women. The NSAP has three components, namely, The National Old Age Pension Scheme, The National Family Benefit Scheme and The National Maternity Benefit Scheme. The National Maternity Benefit Scheme is exclusive aimed at assisting expectant mothers by providing them Rs.500 each for the first two live births under The National Maternity Benefit Scheme, Central assistance of Rs.10,000 provided to the bereaved family in the care of death of the primary bread winner due to natural accidental causes women are also beneficiaries under this scheme (Naik, 2000).

### **National Old Age Pension Scheme**

Helping old persons who are destitute in the sense of having no regular means of subsistence from their own resources of income or through financial support from family members or other sources. The elderly the same basic needs for food, clothing, shelter, security, love and meaningful employment and or leisure activities as people of all ages. Government can go only so far in meeting all these needs, but the life circumstances of many people who are

65 years and older such as that some government aid is essential. The Medical benefits service, like wise provides a uniform level of medical benefits throughout the nation for those over 64 years old (Jain, 2002).

### **Prime Minister's Rozgar Yojana (PMRY)**

The PMRY launched on 2<sup>nd</sup> October 1993, has been designed to provide employment to more than a million persons by setting up 7 lakhs micro enterprises during the eighth five year plan through industry, services and business routes. It also seeks to associate reputed NGO's in the implementation of PMRY scheme especially in the selection, training of entrepreneurs and preparation of the project profiles. The scheme is in operation in both the urban and rural areas of the country (Rajamohan, 2003).

Under this scheme, the educated unemployed youth has to set up a micro enterprise covering manufacturing services and business ventures. Each entrepreneur will be provided with bank loan upto Rs.41 lakhs including 5 percent margin. Money without a collateral guarantee. A subsidy of 15 per cent subject to ceiling of Rs.7,500 for starting micro-enterprises are made available under the scheme (Khanga, 2000).

### **Swarnajayanti Gram Swarozgar Yojana (SGSY)**

SGSY was launched in April 1999 is the only self employment programme currently being implemented. It aims at providing micro-enterprises and to bring the assisted poor families above the poverty line by organizing them into Self Help Group (SHGs) through the process of social mobilization training and capacity building and provision of subsidy. The scheme is being implemented on a cost sharing ratio of 75:25 between the central and the state. Since the inception of the scheme up to December 2002 a total allocation of Rs.4, 335 crores was made available by the central and the states (Murthy, 2001).

## **Objectives**

- Swarnajayanthi Gram Swarozgar Yojana aims at establishing a large number of micro - enterprises in the rural areas, building upon the potential of the rural poor.
- A significant aspect of SGSY is that every family assisted under this programme will be brought above the poverty line in three years and therefore the programme aims at creating substantial additional income for the rural poor.

## **Employment Assurance Scheme (EAS)**

EAS was launched on 2<sup>nd</sup> October 1993 with the primary objective of providing gainful employment during the agriculture season to all able bodied persons in rural areas who are in need and who are desirous of work. The secondary objective of this programme is to create economic infrastructure and community assets (Chowdhry, 2000).

## **Objectives**

- The primary objective of the EAS is creation of additional wage employment opportunities during the period of acute shortage employment through manual work for the rural poor living below the poverty line.
- The secondary objective is the creation of durable community, social and economic assests for sustained employment and development.

## **Jawahar Rozgar Yojana (JRY)**

This programme was launched on 28<sup>th</sup> April 1989. The entire existing rural wage employment programmes were merged into JRY. The main objectives of the programme were generation of gainful employment for the unemployed and under employed men and women in rural areas, besides,

creation of sustained employment by strengthening the rural infrastructure, creating community and social and continuing benefits, to bring about over all improvement in quality of life in rural areas were also included as secondary objectives. The JRY is specially targeted to help people below the poverty line. Preference is to be given to SC/ST population and free bonded labourers. Atleast 30 per cent of the employment is to be provided to women under the JRY (Muthayya, 2000).

### **Objectives**

- The primary objective of JRY is creation of demand driven community village infrastructure including durable assets at the village level with a view to enabling the rural poor to have more opportunities for sustained employment.
- The secondary objective of JRY is generation of wage employment for the employment poor in the rural areas.

### **National Rural Employment Guarantee Scheme (NREGS)**

The NRE Act 2005, which centres legal rights to employment on the rural citizens, is s landmark in the history of independent India. It seeks to provide for enhancement of livelihood security of the households in rural areas of the country by providing atleast one hundred days of guaranteed employment in every financial year of every household whose adult members volunteer to do the unskilled work with the schemes made under the Act, initially starting from 200 most backward district of the country with in a period of five years (Mandal, 2001).

### **Objectives**

- To provide legal guarantee for 100 days of wage employment to every household in the rural areas of the country each year.

- To combine the twin goals of providing employment and asset creation in rural areas.

### **Awareness Generation Programme for Rural and Poor Women**

The broad aim of this programme is to create awareness among rural and poor women on various social issues so that they can realize their potential in the family and society. During the year 1998 - 1999, 1622 camps were sanctioned covering 41,525 beneficiaries (Sathyasundaram, 2000).

### **Entrepreneurship Development Training Programme for Women (EDTP)**

This scheme was announced by the Government, during 2001 - 2002 to cover 5 lakhs women over a period of 5 years at the rate of 1 lakh women per year. In the past three years, Tamil Nadu Corporation for Development of Women Ltd, being the nodal agency for implementation of the programmes, has trained a total of 4,74,254 women in coordination with other Government Departments such as Rural Development, Agriculture Industries and Commerce, Backward classes, most backward classes and minorities of welfare, sericulture, THADCO, slum clearance board etc. For the year 2005-2006 an amount of Rs.166.95 lakhs has been provided to this corporation for imparting this training programme to 22,000 SHG women, skill training to 3,000 SHG women and skill upgradation training to 650 SHG women (Mehta, 2000).

### **Vocational and Skill Training Programme for Women**

The government have launched the vocational and skill training programme during the year 2003 - 04 to give skill training to 50,000 EDP training SHG women so as to enable them to start their own income generating activities. Apart from the funds provided by the State Government, funds available under programmes of Government of India such as NORAD and

STEP will also be utilized for imparting skill / vocational training to the SHG women (Siva Subramaniam, 2000).

## **2. WOMEN AND WELFARE PROGRAMMES**

### **Health**

Poverty, early marriage, malnutrition and lack of health care during pregnancy are the major reasons for mental and infant mortality. In rural India, almost 60 per cent of girls are married before they are 18. Nearly 20 per cent of married girl bear children at the age of 19. Almost one-third of babies are born with low weight (Sapru, 1999).

Maternal mortality in India is the second highest in the world, estimated to be between 385 and 487 per 100,000 live births. Every year, close to 1,25,000 women die from pregnancy and pregnancy complications. Antenatal services are poor only 53.8 per cent receive tetanus toxoid injections, and 80 per cent women are anaemic. Almost 60 per cent of women reduce their food intake during pregnancy. Two-third of deliveries take place at home, with only 43 per cent supervised by health professionals. Only 52 per cent of couples in the reproductive age groups use contraceptives (Agarwal, 2000).

A holistic approach to women's health, which includes both nutrition and health services, should be adopted. Reduction in infant mortality and maternal mortality, which is a sensitive indicator of human development is a priority. The national demographic goals of low infant mortality rate (IMR) and Maternal Mortality Rate (MMR) are set out in the National Population Policy 2000. It aims to provide women with access to comprehensive affordable quality health care measures, to take in to account the reproductive rights of women and their vulnerability to sexual and health problems together with endemic, infections and communicable diseases as well as hypertension and cardio-pulmonary diseases. The social, developmental and health consequences

of HIV/AIDS and other sexuality transmitted disease will be tackled from a gender perspective (Kumar, 2003).

The National Population Policy (2000) recognizes the critical need of men and women to have access to safe, effective and affordable methods of family planning - spread of education and compulsory registration of marriage should have an impact on delaying the marriage, so that by 2010 child marriage can be eliminated from the country (Tamaraiselvi, 2002).

### **Education**

While National literacy rate stands at 29.45% the percentage of literates among men is 39.5% and that of women 18.5%. Among literate men are included 61.5% of those living in urban areas and 33.8% of those from villages. But among literate women only 41.9% of urban dwellers and 12.9% villagers are included.

The Mahila Samakhya programme was formulated in 1987-88 and this programme essentially revolved around the formation of women's groups with a focus on poor women. The training was to build self-esteem and self confidence followed by concrete educational and other developmental inputs (Mumtaz, 2008).

### **Employment**

The 1971 census data on the percentage of workers in the female population of the country indicate that women workers constitute nearly 20% of the age group 15 to 59. Statistics of factories submitting returns for the period 1951-71 show that the percentage of female to total employees has steadily decreased from 11.4% in 1951 to 9.1 in 1971. Landless agricultural laborers constitute 38% of the total agricultural force and 73.91% of the total working population of women in India are in agriculture 46% as agricultural laborers and 28% as cultivators (Shan, 2008).

## **Social Sphere**

In all communities the upbringing of the girl is not alike. It differs ecologically and socially but she is always at a disadvantage compared to the boy, except perhaps where the matriarchal system prevails. None of the religions in practice have accorded women a place equal to or superior to that of men, though in theory other claims may be made.

The process of socialization which prepares the child for adult responsibilities is different for the girl and the boy. In the home the girl is initiated into house keeping and childcare at an early age.

In addition, she receives protective care in her upbringing particularly after puberty when many prohibitions are laid on her. She is expected to go through the roles of disciplined daughter, submissive daughter-in law, sacrificing mother and domineering mother-in law (Balakrishnan, 1999).

## **Politics**

In the latter part of the nineteenth century and the post-Independence period Indian women were active in politics, but currently though they participate as voters on the policy-making levels, there is inadequate representation. Some women, however have made a mark in this field but usually only because of the support of their fathers, husbands or party bosses. The law requires that at least two members of the village panchayat be women (Shukla, 2008).

The following are the welfare scheme for the improvement of women's position in the society.

**TABLE - I**  
**SOCIAL WELFARE SCHEME**

Name of the scheme	Objectives of the Scheme	Quantum of assistance	Eligibility criteria
Moovalur Ramamirtham Ammaiyaar Ninaivu Marriage Assistance Scheme	To help financially poor parents in getting their daughters married and to promote the educational status of poor girls	Rs.20,000 by cheque or demand draft	The bride should have studied upto 10 <sup>th</sup> std. 5 <sup>th</sup> std for scheduled tribe. Income should not exceed Rs.12,000/- per annum, should have completed 18 years of age.
EVR Maniyammaiyar Ninaivu Poor Widow's Daughter Marriage Assistance Scheme	To help the poor mothers who are widows by providing financial assistance for the marriage of their daughters	Rs.15,000 by cheque or demand draft	Widows whose income is below Rs.12,000 per annum, age limit 18 to 30 years, only one daughter of the poor widow is eligible.
Annai Teresa Ninaivu Orphan Girls Marriage Assistance Scheme	To help financially the Orphan Girls for their marriage.	Rs.15,000 by cheque or demand draft	Orphan girls whose annual income should not exceed Rs.12,000, age limit 18 to 30 years.
Dr.Dharmambal Ammaiyaar Ninaivu Widow Remarriage Scheme	To encourage widow remarriage and to rehabilitate widows	Rs.15,000 (Rs.10,000 - as NSC and Rs.5,000) by Demand Draft or Cheque	Maximum age 20 years for the bride. No income ceiling.

Name of the scheme	Objectives of the Scheme	Quantum of assistance	Eligibility criteria
Anjugam Ammaiya Ninaivu Intercaste Marriage Assistance Scheme	To abolish caste and community feelings based on birth and wiping out the evils of untouchability by encouraging inter-caste marriage	Rs.20,000 (in case one of the spouse belongs to SC/ST).  Rs.15,000 (in case a person belonging to the forward community marries a person belonging to BC/MBC).	Intercaste married couple bride should be between 18 and 30 years of age.
Sivagami Ammaiya Memorial Girl Child Protection Scheme	Promoting family planning, eradicating female infanticide and promoting the welfare of girl children in poor families and to raise the status of girl children	<b>Under - Scheme 1</b>  Rs.22,000 fixed deposit receipt in the name of the girl child for the family which has only one girl child.  <b>Under - Scheme 2</b>  Fixed deposit receipt for Rs.15,000 for each girl child where the family has two girl children only	Annual income of the family should not exceed Rs.12,000/, either of the parents should have under gone sterilization within 35 years.

Name of the scheme	Objectives of the Scheme	Quantum of assistance	Eligibility criteria
Sathyavani Muthu Ammaiya Ninaivu Free Supply of Sewing Machine Scheme	Sewing machines are supplied free of cost with a view to increase self employment potential for rehabilitation of destitute widows, deserted wives, socially handicapped women and physically handicapped men and women	Sewing machine	Destitute widows, deserted wives, destitute poor women below poverty line and physically handicapped men and women.  Not exceeding Rs.12,000 per annum, 20 to 40 years, should have knowledge of tailoring
Government Service Home	To provide institutional care to widows destitute and deserted women and handicapped women who are economically and socially backward by giving them education and vocational training.	Accommodation food, education and vocational training, books and note books and uniforms	Widows, destitute, handicapped and deserted women and their young children, not exceeding Rs.12,000/- per annum and between 16 and 40 years.
Working Women's Hostel	To provide boarding and safe accommodation facilities to the working women of lower and middle - income group.	Minimum rent of Rs.200/- p.m in Chennai and Rs.150/- p.m in other districts	Working women drawing salary not more than Rs.10,000 p.m time limit for stay 3 years.

### **Free supply of text books and note books for the children of poor widows**

The scheme of supply of free text books and note books is to benefit the children of poor widows whose family income is less than Rs.12,000 per annum. The value of free text books and note books supplied to the children of poor widows studying from 1<sup>st</sup> to 12<sup>th</sup> std is as follows:

I std to II std	: Rs.50/- per child
III std to V std	: Rs. 125/- per child
VI std to VIII std	: Rs. 175/- per child
IX std to X std	: Rs. 300/- per child
XI std to XII std	: Rs.600/- per child

### **Working Women's Hostel**

As the number of women taking up employment keeps increasing, the demand for their accommodation has been also increasing. Women need to look for accommodation in the locality of their work place or in the neighbouring locality. In order to cater to the need of accommodation of working women. Government is running eight working women's hostels, two in Chennai and one each at Cuddalore, Madurai, Pudukkotai, Tuticorin, Trichy and Hosur. The monthly income ceiling for admission unto these working women's hostel's in Rs.10,000/- monthly rent at the rate of Rs.200/- in Chennai and Rs.150/- in other places is collected from the inmates of these working women's hostels. Water, electricity charges and food expenses are shared equally by the inmates. The salaries of the superintendent, Junior Assistant, cooks and other staff are being met by the State Government based on the Government's decision to start at least one hostel in each district, four new hostels are proposed to be started through NGO for the benefit of working women (Mittal, 1999).

### **Short stay homes for women and girls**

The Department of women and child development is giving grant-in-aid to voluntary organizations and institutions to establish and run short stay homes under the scheme of short stay homes for women and girls. The objective of the scheme is to protect and rehabilitate those women and girls who are facing social and moral danger due to family problems, mental strain, social ostracism, exploitation or other causes. The scheme envisages the following services/facilities.

- Medical care
- Psychiatric treatment
- Care - work services
- Occupational therapy
- Social facilities of adjustment
- Education, vocational and recreational activities

Services are provided under the scheme in terms of medical care, psychiatric treatment, occupational therapy, education and vocational activities to women and girls (Mahipal, 2002).

### **Cradle Baby Scheme**

The innovative “Cradle Baby Scheme” has won accolades in India as well as from other countries as well under this scheme, cradles are placed at locations like hospitals, primary health centres, orphanages and children. Homes which are likely to receive female children which are abandoned by their parents due to the social circumstances. Full fledged reception centres have been set up Madurai, Theni, Salem, Dindigul and Dharmapuri Districts and Primary Health Centres in the Districts which are prone to female infanticide have been equipped to receive female babies. Cradles totaling 188 have been placed in the district social welfare offices/ primary health centres / primary health sub centres. Children received at the cradle points are handed over to

reception centres for rehabilitation. The government has also been propagating against female infanticide ([www.sswb.com](http://www.sswb.com)).

### **Crèches for Children of Working and Ailing Mother**

To prevent children of working and ailing mother from dropping out of school to take care of their younger siblings and from indulging in anti-social activities. 141 crèches run by identified voluntary organizations throughout Tamil Nadu are sanctioned with a grant of Rs.25,410 per crèche as recurring expenditure every year. Each of these crèches caters to 25 children. This scheme is being implemented by the district Social Welfare Officers under the direct control of the director of Social Welfare ([www.google.com](http://www.google.com)).

### **Free Gas Connection to the Newly Married Couples under Poverty Line**

This scheme, started during the year 2001 - 2002, has so far benefited 7343 newly married couples of below poverty line. A sum of Rs.5648 lakhs has been deposited with the respective Gas Agencies in the districts for the first gas cylinder connection to the beneficiaries. To reduce under pollution and to relieve the drudgery of poor women, this scheme would be given thrust in the coming years. Though the scheme was originally planned for family members of the SHG women, it has been extended to all the newly married women. For the year 2008 - 2009, Rs.409 lakhs has been provided for the scheme to benefit 5,000 newly married couples.

### **Dr.Muthulakshmi Reddy Ninaivu Mahaperu Nithi Udhavi Thittam**

During the period of pregnancy women need rest and protection from over work. Such precaution is needed not only for the child they are carrying, but also essential for their own health and safe delivery. However, the customs of our society are such that women receive least importance in a family hierarchy, more over most of the poor women are forced to working during pregnancy to earn their daily bread. Government realizes the importance of providing rest and good nutrition to women. In order to achieve this, the

government of Tamil Nadu provided monetary assistance to women to compensate her for the loss of wages during the last 8 to 12 weeks of delivery which helps her to get essential nutrients in her diet under this scheme. Prior to 01.08.1998, the state government has provided Rs.200 and the government of India has provided Rs.300/- to make it Rs.500/- per beneficiary. Since 01.08.1998 whole amount of Rs.500/- is being paid by the government of India to each pregnant women.

### **Old Age Homes**

The government encourages private sector organizations to setup orphanages and homes for the aged, disabled and destitutes and night shelter for street children and provide land free of cost to those who come forward to take up this scheme on a non-profit basis. In many families aged senior citizens who require proper care and protection are treated as a burden by the young ones and neglected. It is therefore proposed to educate the young ones, through training on geriatric care. Presently, government grant is sanctioned to 16 non-government organizations for running old age homes. Wherein 605 aged person are provided with care and protection. A sum of Rs.500/- per months per person is sanctioned as grant to the old age homes (Tamil Nadu Social Welfare Board, 2006).

### **Family Counselling Centres**

The Government of Tamil Nadu is assisting 6 family counseling centres in Namakkal, Karur, Erode, Villupuram, Vellore and Perambalur run by N.G.Os through Tamil Nadu Social Welfare Board. The objective of the family counseling centres is to provide, preventive and rehabilitative services to women and children who are victims of atrocities and family malaadjustments. Under the revised scheme, a maximum of Rs.1 lakh per center per annum is given for continuation of existing Family Counseling Centres while Rs.1.15 lakhs is given for new Family Counseling Centres.

During the year 2001 - 2002 grants amounting to Rs.374.06 lakhs have been sanctioned for running 417 family counseling centres where 27.749 women were given counseling (Arun, 2004).

### **Condensed Courses of Education for Women**

The scheme of condensed course of education for women was initiated by the Central Social Welfare Board with the objective of providing education to these women who for various social and economic reasons dropped out of school and could not pursue their studies. The scheme was designed particularly to benefit women like young widows, women deserted by their husbands and those belonging to economically backward classes. During the year 2000-2001, 794 courses were sanctioned and an expenditure of Rs.741.01 lakhs was incurred benefiting 20025 women candidates. During the year 2001 - 2002 the CSWB has sanctioned 119 courses for women at a total cost of Rs.227.50 lakhs upto 31<sup>st</sup> January 2002 (Aruna, 2004).

### **3. THRUST AREAS**

A study conducted by Roa (1999) on “women and employment” traced the socio cultural factors which are responsible for the low participation of women in employment. It was recommended to bring a change in Government approach in terms of creating more part time for providing facilities for leave and emphasized the need for structural changes to bring women folk into the cultivators category rather than allowing them to remain merely as casual labourers in the agricultural sector.

Sharveswara Naidu (1997) conducted the study on “overview of welfare programmes” - Though these programmes in the field of social welfare have covered a large ground, the Government has touched only a fringe of the needs, in respect of the population it is mandated to cover. The study revealed that the expectation and requirements of the under privileged sections of our society are increasing on account of various socio-economic factors. In the process of

continuous change the strategies, approaches and programmes also requires to be reviewed and re-developed approximately. Provision of adequate resources is a major factor in this regard, and allocation of both plan and non-plan funds for social welfare programmes are to be stepped up suitable. Thus all developmental strategies and approaches in the field of social welfare should, therefore be geared towards overall human resource development and greater participation of vulnerable groups in the developmental process so as to redeem our commitment to the ideas enshrined in the constitution would ultimately realize the goals.

The study entitled “Women Empowerment Programme” was carried by Amresh (2000). A vocational training-cum-income generation programme is also being run for women of poor migrant families. This programmes ends at upgrading the innate skills in hand embroidery (Kanth and Minor Work). It enabled the women beneficiaries to earn an income after the training and become self reliant and self sufficient.

According to Suguna (2001) the process of empowerment has provided a broad based activity scheduled at the regional, national and global agencies in which participation has been highlighted. By this method, participation of women in the decision making process could be enhanced many fold and progress attained in a short time. The process of empowerment helps in identifying areas to be targeted planning strategies for action and outcomes. Empowerment is not a process which is horizontal or vertical but a process which goes round in a circle.

Kubendran (2005) conducted a study on “Widows need special protective measures”. The study revealed that out of 180 respondents 102 are not aware of financial assistance schemes available from the state government for widows and their dependents. Ninety three per cent of the widows require help for education and employment of their children and 68 respondents are

viewed problems regarding the upbringing of children. Out of 130 respondents 36 of them feel that the inheritance of the property rights is a very acute problem and 10 respondents reported that they have been harassed by male members of the society. Only 13 respondents are encouraging widow remarriage. The widows are more prone to disability. They need special care particularly in old age. Home for aged women must be compulsorily opened at district level so as to save them from multiple problems. The government may take necessary steps, special health care for them by conducting periodical medical camp at rural areas.

The study entitled by Jeyanth and Godfrey (1999). "Women entrepreneurs and micro credit programme". This two fold strategy when adopted in development programmes should add magnitude in the development of women by evolving rural entrepreneurs. When this two fold strategy of training and financial support enabling the fisher women to take up micro enterprise has resulted. This result in a favourable change of status of their families and also women got importance in the family and in society.