



Rural Development: Initiatives for Women Employment

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India is a vast country occupying 2.4% of the world surface area of 135.79 million sq km. but supporting and sustaining 16.7% of the world population. There has been a constant increase in India's population which reached 1028 million at the dawn of the 21st century from 238.4 million at the turn of the 20th century. India is also a predominantly rural country. As per the census (2001) which was undertaken during Feb 19 to 28, 2001 with a provisional round from March 1 to 5, 2001, share of India's rural population stands to 72.2 per cent out of 1028 million. In order to utilize the full potential of any country, proper engagement of its people is a precondition. However owing to several factors like male dominance, purdah system, weak infrastructure, customs and traditions, religious instructions etc., energies and potential of a vast chunk of population i.e. women has remained unutilized and underutilized.

To accelerate the process of development a number of measures were undertaken in post-independent India. In fact, poverty and employment were the major problems which attracted the attention of policy makers and administrators as well. However, divergent in opinion regarding adopting the model of development, rulers were unanimous in their view that country can not march ahead on the road of development and progress without taking due care of the rural masses.

Rural Development

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The term rural development consists of two words-rural and development. The word rural refers to the countryside or in the countryside as also the people who live in remote or rural areas. The word development means the change, growth or improvement over a period of time (Macmillan; 2002:379). Thus taken two words together rural development in the countryside (rural area of a country). To be precise living in the rural areas in a country.

Rural development which simply connotes the development of rural base that is agriculture, in course of time assumed a newer meaning and has been approached from different angles. It has been defined by authors, as “a strategy designed to improve the economic and social life of a specific group of people-the rural poor. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small - scale farmers, tenants and landless” (World Bank, 1975) ; “strategies, policies and programmes for the development of rural areas and the promotion of activities carried out in such areas – agriculture, fishery, rural crafts and industries, the building of a social and economic infrastructure with the ultimate aim of achieving a fuller utDesmond,1973:108) ; “improving the living standard of the masses of the low –income population residing in rural areas and making the process of their development self-sustainable”(Lele,1975:20); “rural development comprises : (i)improvement in the level of living including the improvement in the employment ,education, health and nutrition, housing and variety of social services;(ii) reducing inequality in the distribution of rural income and urban imbalances in incomes and economic opportunities;(iii)helping the capacity of the rural sector to sustain and accelerate the pace of these improvement of living standards of the poor through opportunities for the better utilization of their physical and human resources; the mobilization of capital and use of technology and involvement of poor is necessary”(Parthsarthy,1981:25) “rural development implies both the economic betterment of people as well as greater social transformation. In order to provide the rural people with better prospects for economic development increased participation of people in the rural development programmes, decentralization of planning, better enforcement of land reforms and greater access to credit are envisaged”(GOI,2010:1).

Salient Features of Rural Development

A cursory look at the above definition brings out the following salient features of rural development:

1. It is a ongoing (continuous) process.

2. The weaker and vulnerable section of the society, poor and marginalized in particular, require special attention in rural development.
3. Maximum utilization of available human and physical resources in the rural areas is insured/made possible.
4. Rural development aims at improving the standard of living of rural people by raising their level of income.
5. It is also a strategy that assures improvement in economic and social life of rural poor.
6. It aims at elimination of inequality in income distribution by balancing the income flow.
7. It explores for more employment and economic opportunities for people of rural areas.
8. It concentrates on all round balanced development of rural population.
9. It presupposes an active and enlightened participation of people in development programmes.
10. It provides for a machinery to oversee and facilitates development work at different levels.
11. Both Government organizations (GOs) and Non-Government Organizations (NGOs) are supposed to be actively involved in the rural development process.
12. Rural Development not only develops proper ability and capacity among the poor by providing financial and non-financial assistance along with the guidance to develop themselves but also prepares rural masses to sustain development programmes by developing required skills in them on long term basis. Governments (Central and States) give due reflection to rural development in their policy papers and fix targets to achieve in the successive Five Year Plans.

Objectives of Rural Development

Any scheme/programme sets a number of objectives that it cherishes to achieve in a time bound manner. Rural development basically aims at:

- (1) To get rid of unemployment and under-employment.
- (2) To raise the standard of living of people.
- (3) To ensure sanitation and hygienic living condition.
- (4) Food for all (read not only sufficient but also nutritious).
- (5) A suitable house to live in.
- (6) Availability of neat and clean drinking water to all.
- (7) Adequate and qualitative educational facilities.

- (8) Adequate, easily accessible and affordable medical facilities.
- (9) Adequate opportunities to the people to engage themselves in socio-cultural activities.
- (10) Well connectivity by laying down all weather approach roads.

All human beings irrespective of their place of origin-rural or urban have common basic needs as best depicted by Maslow's (1952) postulate of hierarchy of basic needs, namely, physically, security, status, autonomy and self-actualization needs (to which ecology needs may also be added and placed between autonomy and self actualization)(Table-1). Food, water and energy constitute the first level of physical needs. Food can be further sub-divided into its components like protein, vitamins. Quality too needs to be specified.

These needs need to be satisfied by each individual if the dream of a happy and healthy society is to be realized. Moreover; one has to find out a suitable job which is feasible only when there is availability of job opportunities created under appropriate government scheme(s).

After Independence, a number of measures were undertaken to accelerate the pace of development by introducing and implementing a number of rural development programmes aiming at creation of better infrastructure in rural areas in order to utilize the potentials and energies of people –men and women as also available rural resources by provisioning for them employment opportunities through Five Year Plans .mention of these schemes as enlisted by Chaudhary(2009:17-18) is as under:

1. National Extension Service and Community Development Programme,1952.
2. Intensive Agriculture District Programme,1960.
3. Tribal Areas Development Programme,1965.
4. Intensive Agriculture Area Programme,1964.
5. Intensive Area Development Programme,1965.
6. Small Farmers Development Agency,1969.
7. Marginal Farmers' and Agriculture Labourers' Development Agency,1969.
8. Rural Works Programme,1970.
9. Drought Prone Area Programme,1974.
10. Minimum Needs Based Programme,1974.
11. 20-Point Programme,1975.
12. Food for Work Programme,1977.
13. Antyodaya ,1977.

14. Desert Area Development Programme,1979.
15. Command Area Development Programme,1979.
16. Integrated Rural Development Programme(IRDP),1978.
17. National Rural Employment Programme(NREP),1980.
18. Training of Rural Youth for Self-Employment Programme (TRYSEM),1980.
19. Bio-gas Programme,1980.
20. Self-Employment to Education Unemployed Youth Programme(SEEUY),1981.
21. Rural Landless Employment Guarantee Programme(RLEGP),1980.
22. Jawahar Rojgar Yojana(JRY),1989.
23. National Rural Employment Guarantee Programme,1990.
24. Prime Minister's Rojgar Yojana(PMRY),1993.
25. Employment Assurance Scheme(EAS),1993.
26. Rural Women Savings Programme,1993.
27. Rural Employment Programme,1993.
28. Literate Unemployed Loan Programme,1993.
29. The Swarnajayanti Gram Swarozgar Yojana (SGSY),1999.
30. Sampoorna Grameen Rozgar Yojana(SGRY),2001.
31. Pradhan Mantri Gramodaya Yojana(PMGY),2000-1.
32. Pradhan Mantri Gram Sadak Yojana(PMGSY),2000.
33. Antyodaya Anna Yojana,2001.
34. Annapurna,2000.
35. Jai Prakash Rozgar Guarantee Yojana(JPRGY)2003.
36. Valimiki Ambedakar Awas Yojana(VAMBAY),2001.
37. National Employment Guarantee Act,2005.
38. Bharat Nirman ,2005-06.
39. National Rural Health Mission,2005.
40. Jawahar Lal Nehru National Urban Renewal Mission,2005-06.
41. Aam Admi Bima Yojana,2007.
42. Rashtriya Swasthya Bima Yojana,2007.
43. National Old Age Pension Scheme,2007-08.

Indispensability of Rural Development

While dealing with the issues, like one as here, one is often confronted as why there is a divide like urban and rural and the answer is readily available why not rural

development .Over emphasis on urban/city development has resulted in neglect of rural areas and its people. To cherish the goal of “*Sarve bhavantu sukhinah, sarve santu niramayah, sarve bhadraṇi paśhyantu, ma kashid dukh bhag bhavet*”, it is necessary to develop the rural areas and its people by providing adequate infrastructural base because “India lives in its villages .It is there that our producers live, voters live, the poor and illiterate live .It is villages that hold the key to the country’s problems .So vision of future India can be greater than to rebuild its half a million villages .The irony is that in terms of a teaming million inhabiting these villages our development ,our democracy ,and our education have all become irrelevant . But ones we decide to approach then in the right spirit they are bound to respond, and rise to end their suffering .It may be that in the first phase selected homogeneous SC/ST and other backward villages may have to be taken up. In case whole villages do not come forward in the beginning, then mutual-aid teams may have to be formed” (Gandhi,1931).It is in the fitness of the things that rural development, without any future delay, is given due attention .The need for rural development also stems from the fact that our cities are becoming unable to cater the load of condition influx of people from rural areas in search of joys, education and medical care etc. To quote, “As matters stand, in our crowded cities, there is not enough space to provide basic amenities such as water, electricity ,shelter and a healthy environment. Their congestion is such that it is physical impossible for the most cities to offer these amenities. In rural areas, there are no such physical constraints (as there is in cities) but absence of investment prevents people to enjoy basic amenities there too. So, the problem in cities is physical and insurmountable; in villages, the impedance is economical but curable-provided sufficient investment is diverted to rural areas (Inderesan,2004:581)”.

The need of rural development is also felt because the rural development population has to be absorbed in rural areas by providing jobs there. As mention below, non agriculture employment opportunities are to be increased.

“The planning commission has targeted eight per cent growth rate, but agriculture (the mainstay of rural areas) can not grow much faster than two per cent. So, either rural area recedes six per cent a year relative to cities, or there is six per cent rural – urban migration or rural areas are empowered to grow at eight per cent with non-agricultural development making rural-urban migration unnecessary. The last option is best and feasible. Then, the objective should be to enrich rural areas by employing

around 80 per cent of 1.3 to 1.5 billion rural residents (out of ultimate population of 1.7-1.8 billion) in non-agriculture occupation”(Iniresan,2004:580).

Women Employment

Women, who form approximately half of the country's population (48.3% as per latest census), have from centuries been confined into the four walls of the house. They have not been treated as equal partners in the development process. Rather they have been discriminated in all walks of life may it be inside or outside the home. They have not been engaged in economically gainful employment, and even if engaged, their wages have not been at par with their male counterparts. The rigorous work performed by women in the home has nowhere been counted, they have not been considered as partners in the income of the family members who have actually been working and earning because of their dedicated and hard working wife at home taking care of the children, parents, other family members and attending all the house chores, entertaining and obeying their husband after day long fatigue, last to sleep and first to awake among all members of the house.

On the basis of a survey – Time Use Survey conducted from July 1998 to June 1999 over six selected states, it has aptly been concluded by CSO (Central Statistical Organization),” women's work is underestimated. A lot of work they do is unremunerated. The System of National Accounts (SNA) includes only productive work which has marked value and is included in exchange for value. A great deal of work women do for the household which is in the nature of care of the household is not included in the System of National Accounts. Some parts of the work women do for value addition in the household also do not get paid as it is merged in the household economic activities. Consequently, women become invisible in these activities. The Time Use Survey measures the time devoted for SNA activities and extended SNA activities and evaluates the contribution of men and women to the household. “The full visibility of the type, extent and distribution of this unremunerated work will also contribute to a better sharing of responsibilities.....Out of 168 hours in a week ,on the average ,males spent about 41.96 hours in ‘System of National Accounts’(NSA) activities as compared to only about 18.72 hours by females. While females spent 34.63 hours on extended SNA activities, males spent only 3.65 hours. Taking SNA and extended SNA activities together, males spent 45.61 hours against 53.35 hours spent by females; rural males

spent only 46.05 hours as compared to 56.48 hours spent by rural females on SNA activities. In the case of urban males, this figures works out to 44.50 hours as compared to 45.60 hours spent by urban females. Females, thus, work for longer hours than males. In other words, women's contribution worked out to 55% of the total work done as compared to 45% by men. Therefore, if extended SNA activities are included in the economic activities, the contribution of women will be higher as compared to men. Women spent another 25.56 hours per week on cooking, cleaning and child care. Men spent only 0.32 hours per week on child care. Including household work, women work 82.04 hours out of 168 hours in a week "in India no payment is made for a number of economic activities". Such activities are performed either by family labour or through exchange labour. For the state combined payment was not made for about 38% of the time spent in SNA activities .The Amount of unpaid activities was more (51%) for females as compared to only 33% for males. The predominance of females in unpaid activities was visible in all the states." (Gopalan, 2004:433).

Based on NSSO data, employment on a current daily status (CDS) basis during 1999-2000 to 2004-05 had accelerate significantly as compared to the growth witnessed during 1993-94 to 1999-2000. During 1999-2000 to 2004-05, about 47 million work opportunities were created compared to only 24 million in the period between 1993-94 and 1999-2000. Employment growth accelerate from 1.25 per cent annum to 2.62 per cent than the work force, unemployment rate also rose. The incidence of unemployment on CDS basis increased from 7.31 per cent in 1999- 2000 to 8.28 per cent in 2004-05 (Economic Survey, 2009-10:275).

Women as in other spheres of life have lagged behind men the employment area too. As per Census of India (2001) 25.60 per cent of female population has been registered as workers numbering 127.22 million in absolute terms out of a total female population of 496 million. The majority of women workers are employed in the rural areas. Amongst rural women workers, 87 per cent are employed in agriculture as laborers and cultivators (India, 2007:613).

The International Labour Organization says that women constitute 30% of Labour force, perform 60% of all working hours, and receive 10% of world's income, and own less than 1% of the world's property (Sengupta, 2010:1).

According to Das (2008:184), "women constitute half of the world's population, accomplish about 2/3 of its working hours, receive 1/10th of the world's income but they are considered a weaker group in economic development. In the rural areas,

women are not employed in any remunerative work for 247 days in a year for which they are in need of gainful employment.....women have about 7 hours of free time per day to work besides home based activities.”

The Tenth Five Plan sketches out the scenario of women employment as,” The low female work participation rate of 25.7 per cent in 2001;their very low representation of 17.2 per cent in organized sector in 1999; 14.5 per cent in public sector in 1999;14.6 per cent in Government in 1997;the present high rate of 14 per cent of women struggling in the Informal/Unorganized Sector, speaks volumes about the most subtle way of discriminating women and their inaccessibility to employment”(GOI,2002:251).

Pointing out the prevailing disparity in participation of men and women in work and employment, it has rightly been observed, “Entrenched patriarchal norms and customs mean that women’s work goes unnoticed and is unpaid for. The double burden of work on her (unrecognized household work and low pay in recognized work) coupled with social norms that prevent her from getting the requisite education and technical skills results in a low female work participation rate in India was 28% (2004) as compared to other developing nation like Sri Lanka (30%),Bangladesh(37%),and South Africa (38%). As per NSSO, however ,(Table 2) work participation rate for female in rural areas has increased from 28.7% in 2000-01 to 36.6% in 2004-05.The work participation rate remains lower for women workers reveals that 32.9% are cultivators,38.9% agricultural labours (as against 20.9% men) and 6.5% workers in the households industry. Much of the increase in employment among women has been in the form of self-employment; 48% of urban and 64% of rural women workers describe themselves as ‘self-employed’ (GOI, 2008 :188).

India was declared an independent State on 15th August, 1947 and adopted her own Constitution on 26th January 1950.Indian Constitution, the largest one in the world, incorporates provisions for all-round development and empowerment of its citizens. The principle of gender equality is enshrined in the preamble of the Constitution which is said to be her soul. The Fundamental Rights, The Directive Principles of State Policy and The Fundamental Duties enjoin on the Indian citizens-males as well as females to live an enriched and fuller life. Article 14 confers equal rights and opportunities on men and women in the political, economic and social spheres; Article 15 prohibits discrimination against any citizen on the ground of sex, religion, race, caste etc. and Article 15(3) empowers the State to make affirmative discrimination in favours of women. Similarly, Article 16 provides for equality of

opportunities in the matter of public appointments for all citizens. It further expects the state to direct its policy in such a way, “ that the citizen, men and women equally, have the right to an adequate means of livelihood(Article 39-a); that there is equal pay for equal work for both men and women (Article 39-d); that the health and strength of workers, men and women and the tender age of children are not abused and that citizens are not forced by economic necessity to inter avocations unsuited to their age of strength (Article 39-e). Article 42 directs the State to make provisions for ensuring just and humane condition of work and maternity relief. Article 51(A)(e) imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women. To make this de-jure equality into a de-facto one, many policies and programmes were put into action from time to time, besides enacting/enforcing special legislations, in favour of women.

The Government of India in 1997 appointed a committee under the chairmanship of H.R.Hashim to review and rationalize various centrally sponsored schemes for poverty alleviation and employment generation. The recommendation of the Committee led the Government to club all employment generation programmes into four broad group i.e. programmes for (i) self-employed, (ii) wage employment,(iii) area development, and (vi) minimum needs.

Due to paucity of time and space it is not possible here to dwell upon all the schemes and programmes, however, it will be worthwhile to give a brief account of the rural employment schemes/programmes as incorporated in India 2010 which are currently in vogue.

National Rural Employment Guarantee Act

National Rural Employment Guarantee Act (NREGA)(now known as MNREGA) is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth.The Act aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wages employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act came into force on February 2,2006 and was implemented in a phased manner. In phase one it was introduced in 200 of the most backward districts of the country. It was implemented in an additional 130 districts in phase two 2007-2008. As per the initial target; NREGA was to be expanded countrywide in five years. However, in order to bring the whole nation

under its safety net and keeping in view the demand, the Scheme was extended to the remaining 274 rural districts of India from April 1, 2008 in phase III. NREGA is the first ever law internationally, that guarantees wages employment at an unprecedented scale. The primary objective of the Act is augmenting wage employment. Its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and so encourage sustainable development. The process outcome includes strengthening grassroots processes of democracy and infusing transparency and accountability in governance.

With its rights- based framework and demand driven approach, NREGA marks a paradigm shift from the previous wage programmes. The Act is also a significant vehicle for strengthening decentralization and deepening processes of democracy by giving a pivotal role to the Panchayati Raj Institutions in planning, monitoring and implementation. Unique features of the ACT include, time bound employment guarantee and wage payment within 15 days, incentive-disincentive structure to the State Government for providing employment as 90 per cent of the cost for employment provided is borne by the Central or payment of unemployment allowance at their own cost and emphasis on labour intensive works prohibiting the use of contractors and machinery. *The Act also mandates 33 per cent participation for women.* Over the last two years, implementation trends vindicate the basic objective of the Act.

Increasing Employment Opportunities: In 2007-08, 3.39 crore household were provided employment and 143.5 crore persondays were generated in 330 districts. In 2008-2009, up to July, 253 crore households have been provided employment and 85.29 crore person days have been generated.

Enhancing Wage Earning and Impact on Minimum Wage: The enhance wages earnings have lead to strengthening of the livelihood resources base of the rural poor in India; in 2007-2008, more than 68% of funds utilized were in the form of wages paid to the laborers. In 2008-2009, 73% of the funds have been utilized in the form of wages.

Increasing Outreach to the poor: Self targeting in nature, the Programme has high works participation of marginalized groups like SC/ST (57%), women (43%) in 2007-2008, in 2008-2009, up to July, the participation is SC/ST(54%) and women (49%).

Strengthening Natural Resource Base of Rural India: In 2007-2008, 17.88 lakh works have been undertaken, of which 49% were related to water conservation. In 2008-2009, up to July, 16.88 lakh works have been undertaken, of which 49% are related to water conservation.

Financial Inclusion of the poor: The Central Government has been encouraging the state governments to make wage payment through bank and post office accounts of wage seekers. Thus far, 2.9 crore (up to July'08) NREGA bank and post office accounts have been opened to disburse wages. The Ministry is also encouraging the NREGA workers to obtain insurance under Jan Shri Bima Yojana. Initial evidence through independence studies indicates enhancement of agricultural productivity (through water harvesting, check dams, ground water recharging, improve moisture content, check in soil erosion and micro-irrigation), stemming of distress migration, increased access to markets and services through rural connectivity works, supplementing household incomes, Increase in women workforce participation ratios and the regeneration of natural resources. The vision of the Ministry is enabling NREGA become a transformative vehicle of empowering local communities to enhance their livelihood security. The Ministry has taken several steps to ensure the Scheme is implemented effectively like encouraging decentralized participatory management, improving delivery systems and public accountability. The Rozgar Jagrookta Puruskar award has been introduced to recognize outstanding contributions by civil society Organizations at State, District, Block and Gram Panchayat level to generate awareness about provisions and entitlements and ensuring compliance with implementing processes.

Building Capacity to implement a demand driven scheme: (a) To strengthen the capacity and give priority to the competencies required for effective planning, work execution, public disclosure and social audits the Ministry has been conducting training for NREGA functionaries. Thus far, 6.2 lakh PRI functionaries and 4.82 lakh vigilance and monitoring committees have been trained (upto July'08). The Central Government is also providing technical support in key areas of communication, training, work planning, IT, social audits' and fund management at all level of implementation to the state government.

Using IT for reaching out and inclusion: Web enabled Management Information System (MIS) is one of the largest data base rural households through their engagement in NREGA. MIS places all critical parameters such as shelf of projects, sanctioned works, wages payments, number of days of employment provided and

works under execution on line for easy public access. The data engineered software has been designed for cross verification of records and generation of alerts to support proactive response by management.

Evolving processes for transparency and public accountability:

Monitoring and Evaluation: The Ministry has set up a comprehensive monitoring system.

This year, 260 National Level Monitors and Area Officers have undertaken field visits to each of the 330 Phase II districts at least once.

For effective monitoring of the project 100% verification of the works at the Block level, 10% at the District level and 2% at the State level inspection need to be ensured.

Road Map for Further Strengthening of NREGA

Setting up of the Task force on convergence: In order to optimize the multiplier effects of NREGA, the Ministry has set up a Task Force to look at possibility of convergence of programmes like National Horticulture Mission, Rashtriya Krishi Vikash Yojana, Bharat Nirman, and Watershed Development with NREGA. These convergence efforts will add value to NREGA, works and aid in creating durable efforts and also enable planned and coordinated public investment in rural areas.

Sampoorna Grameen Rozgar Yojana

The Sampoorna Grameen Rozgar Yojana (SGRY) was launched on 25 September, 2001 by merging the on-going schemes of EAS and the JGSY with the objective of providing additional wage employment and food security, alongside creation of durable community assets in rural areas. The programme is self-targeting in nature with provisions for special emphasis on women, scheduled castes, scheduled tribes and parents of children withdrawn from hazardous occupation. While preference is given to BPL families for providing wage employment under SGRY, poor families above the poverty line can also be offered employment under NREGA. The annual outlay for the programme is Rs.10,00 crore which includes 50 lakh tonnes on food grains. The cash component is shared between the Centre and the State/UTs. The payment of food grains is made directly to FCI at economic cost by the Centre. However, State Government are responsible for the cost of transportation of food grains from FCI go down to work-site/PDS shops and its distribution. Minimum

wages are paid to the workers through a mix of minimum five kg of food grains and at least 25 per cent of wages in cash. The programme is implemented by all the three tiers of Panchayati Raj Institutions. Each level of Panchayat is an independent unit for formulation of Action Plan and executing the scheme. Resources are distributed among District Panchayats, Intermediate Panchayats and the Gram Panchayats in the ratio of 20:30:50. The Gram Panchayats can take up any work with the approval of the gram sabha as per their felt need and within available funds. Fifty per cent of the funds earmarked for the gram panchayat are to be utilized for infrastructure development works in SC/ST localities. 22.5 per cent resources must be spent on individual beneficiary schemes meant for SCs/STs out of the resource share of district Panchayats and Intermediate Panchayats. Contractors are not permitted to be engaged for execution of any of the works and no middlemen/intermediate agencies can be engaged for executing workers under the scheme. The programme is regularly monitored.

National Food for Work Programme

The National Food for Work Programme was launched in November 2004 in 150 most backward districts of the country, identified by the Planning Commission in consultation with the Ministry of Rural Development and the State governments. The objectives of the programme was to provide additional resources apart from the resources available under the Sampoorna Gramin Rojgar yojana (SGRY) to 150 most backward districts of the country so that generation of supplementary wage employment and providing of food –security through creation of need based economic, social and community assets of these districts are further intensified. The scheme was hundred percent centrally sponsored. The programme has since been sub summed in national rural employment guarantee act which has come in force in 200 identified districts of the country including 150 NFFWP districts. The act provides 100 days of work guarantee to every rural house hold whose members volunteer to do unskilled manual work.

Swarnajayanti Gram Swarozgar Yojana

The Swarnajayanti Gram Swarozgar Yojna (SGSY) was launched as an integrated programme for self employment of the rural poor with effect from 1st April 1999. The objective of the scheme is to bring the assisted poor families above the poverty line by organizing them into self help groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating

assets through a mix of bank credit and government subsidy . The scheme emphasizes establishment of activity clusters through selection of key activities based on aptitude and skill of people ,availability of resources and market potentiality .The scheme adopts a process approach and attempts to build the capacities of the rural poor. It provides for involvement of NGOs /CBOs/individuals/banks and /Self Help Promoting Institutions in nurturing and development of SHGs, including skill development. The scheme provides for the cost of social intermediation and skill development training based on the local requirement. Flexibility has been given to the DRDAs/States in the utilization of funds for training , section of Revolving Funds subsidy for economic activity based on the stage of development of groups.The focus of programme is all establishing a large number of a micro enterprises in rural areas based on the ability of the poor and potential of each area, both land-based and otherwise, for sustainable income generation. Due emphasis is being laid on different components such as capacity building of the poor,skill development training,credit training ,technology ,transfer, marketing and infrastructure. The subsidy allowed under the SGSY is 30 per cent of the total cost, subject to a ceiling of Rs 7,500 (for SC/ST and disabled persons subsidy limit is 50 % of the project cost subject to a ceiling of Rs 10,000).For self help groups (SHGs,)subsidy would be 50% of the project cost subject to a ceiling of Rs.1.25 lakh or per capita subsidy of Rs.10,000,whichever is less. There is no monetary ceiling on subsidy for minor irrigation projects for SHGs as well as individual Swarojgaris.

The SGSY has a special focus on the vulnerable groups among the rural poor. SC/STs account for at least 50%,women40% and the persons with physical disability constitute 3 % of the SWAROJGARIS respectively The SGSY seeks to promotes multiple credits rather than a one time credit injection .The SHGs may consists of 10-20 members in case of minor irrigation ,and in case of disabled persons and difficult areas ,i.e .hilly ,desert and sparsely populated areas , this number may be a minimum of five. Self Help Groups should also be drawn from the BPL list approved by the Gram Sabha.The SHGs broadly go through there stages of evolution such as group formation, capital formation through the revolving fund and skill development and taking up of economic activity for income generation. Selection could be made up to 10 key activities per block based on local resources, occupation skills of the people and availability of market so that the Swarojgaris can draw suitable income from their investment. Under SGSY each block should concentrate on 4-5 selected key activities and attend to all aspects of these activities in a cluster approach, so that swarojgaris can draw sustainable income their investments. The scheme lays special

emphasis on development of swarojgaris through well designed training courses tailored to the activities selected and the requirement of each swarojgaris. SGSY is being implemented through the Districts Rural Development Agencies (DRDAs), with active involvement of panchayati raj institution, banks and NGOs. It is financed on 75.25 cost-sharing basis between the Centre and State. Since the inception of the programme 22.52 lakh Self Help Groups (SHGs) have been formed covering 66.97 lakh swarojgaris. These include 35.54 lakh members of the SHGs and 31.43 lakh individual Swarojgaris who have been assisted with a total investment of Rs. 14403.73 crore. Out of total Swarojgaris assisted, SCs/STs were 45.54 % and women 47.85 %. During 2006-2007 the Central allocation for the scheme was Rs. 1200 crore.

Conclusion

It is clear from the foregoing discussion that rural development, in its all dimensions, is *sine qua non* for a strong and vibrating nation like India which aspires for becoming a super power in the world. It is also true that no nation can survive if it ignores its vast human potential in general process and women in particular because development is above all a human process and not just a mechanical or technological change. Development does not mean the construction of physical structure, installation of huge machines or going for latest technology. The aim of development should be to sub-serve the needs of human beings, enrich the quality of life, both individual and collective in either area – rural or urban. Mere development of urban area will lead to a cancerous growth in country, consequences of which will be fatal. Rural development in a predominantly rural country like ours is of paramount importance. Creation of more and employment/work opportunities for women in ongoing schemes /projects and exploring new avenues for their engagement in economically gainful activities will go a long way in ameliorating the lot of women in rural India. It is also a demand of the time that majority of women who are working in the unorganized sector or inside the house are given due space in employment and labour statistics of the country and their hard work does not remain unremunerated and unaccounted. Their contribution to the economy like their male counterparts should be duly acknowledged. No doubt, formulation and implementation of various rural development schemes/ programmes have touched many a milestone, yet a lot remain still to be done. Let us hope for a bright future for rural India and rural women.

Table-1

Maslow Needs and Matching Inputs

Need	Type of Input	Typical Examples
Physical	Income	Food, water, clothing, energy, employment
Security	Wealth	Health, care, house, vocational skill, secure employment
Status	Perquisite	Quality habitat, career education
Autonomy	Freedom to act	Authority, connectivity
Ecology	Freedom from squalor	Waste disposal, non-congestion
Self-actualization	Culture	Higher education, leisure

Table-2
Work Participation Rates by Sex (1972 to 2005)

Year	Rural		Urban	
	Female	Male	Female	Male
1972-73	31.8	54.5	13.4	50.1
1987-88	32.3	53.9	15.2	50.6
1996-97	29.1	55.0	13.1	52.1
2000-01	28.7	54.4	14.0	53.1
2004-05	32.7	54.6	16.6	54.9

(in %)

Source : NSSO 2004-05

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