

Examrace

Competitive Exams: Social Programs for Women

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Socio-Economic Programme

Under this programme, the Central Social Welfare Board gives financial assistance to voluntary organizations for undertaking a wide variety of income-generating activities which include the production of central components in ancillaries units, handlooms, handicrafts, agro-based activities such as animal husbandry sericulture and fisheries and self-employment ventures like vegetables or fish-vending, etc.

For production units, only women organization and organizations working for the handicapped women cooperatives and institution like jails, and Nariniketans, are eligible for grants to the extent of 85 percent of the project cost and the remaining 15 percent is to be met by the grantee institutions.

The dairy scheme focuses exclusively on women's organizations having at least 20 women members, including Mahila Mandals, Indira Mahila Kendras, Self Help Groups and organizations already assisted under STEP schemes. The benefits of the scheme are meant for women whose families are below the poverty line.

Rural women's Development and Employment Project

The Rural Women's Development and Empowerment Project now also being called "SWA-SAKTI Project" has been sanctioned on 16 October 1998 as a Centrally-sponsored project for five years at an estimated outlay of ₹ 186.21 crore. In addition, an amount of ₹ Five crore is to be provided, over the project period but outside the project outlay, for facilitating setting up in the project States of revolving funds for giving interest-bearing loans to beneficiary groups primarily during their initial formative stage.

The implementing agencies will be the Women's Development Corporation of the concerned States of Bihar, Haryana, and Karnataka; Gujarat Women's Economic Development Corporation in Gujarat; M P Mahila Arthik Vikas Nigam in Madhya Pradesh and Mahila Kalyan Nigam in Uttar Pradesh, who will actively associate NGOs in the implementation tasks. The Government of India in the form of grant-in-aid will provide funds.

At the Central level, the Department of Women and Child Development, assisted by the Central Project Support Unit (CPSU), handle the project. NIPCCD has been identified as the Lead Training Agency, while Agricultural Finance Corporation has been contracted as the Lead Monitoring and Evaluation Agency. Both of them work in close liaison with the CPSU, under the directions of the Department.

The objectives of the project are

- Establishment of self-reliant women's self-help-groups (SHGs) between 7,400 and 12,000 having 15 – 20 members each, which will improve the quality of their lives, through greater access to and control over, resources
- Sensitizing and strengthening the institutional capacity of support agencies to proactively address women's needs
- Developing linkages between SHGs and leading institutions to ensure women's continued access to credit facilities for income generation activities
- Enhancing women's access to resources for better quality of life, including those for drudgery reduction and time-saving devices
- Increased control of women, particularly poor women, over income and spending, through their involvement in income generating activities.

Development of Women and Children in Rural Areas (DWCRA)

Development of Women and Children in Rural Area Programme (DWCRA) was started in September 1982 in the form of a sub-plan of Integrated Rural Development Programme. The main aim of this programme was to provide proper self-employment opportunities to the women of those rural families who are living below the poverty line, so that their social and economic standard could be improved.

The main points of this programme are as under:

1. Under this programme, the policy of making a group of 10 – 15 women has been adopted corresponding to the local resources, their own choices and skills to complete the economic activities.
2. The targeted women are financed by the loans and subsidies under IRDP.
3. Since 1995 – 96, Revolving Fund of ₹ 25,000 has been provided to each women group for meeting their working capital requirements.
4. The amount of the Revolving Fund was being shared by the Central Government, the State Government and UNICEF in the ratio of 40: 40: 20. Since 1 Jan. 1996 UNICEF has refused to contribute its share. That is why, now the ratio of 50: 50 is being shared between the Centre and the State Government.
5. The District Rural Development Agency has the responsibility of implementing the DWCRA plan.
6. Since 1995 – 96 the childcare activities have also been included under DWCRA programme. For this purpose, each district has been allotted an amount of ₹ 1.50 lakh p. a. In this, the share of the Central Government will be ₹ 1 lakh and remaining ₹ 50,000 will be the share of the State Government.
7. In order to encourage the projects of DWCRA in the rural area, CAPART extends its support to the voluntary institutions also.

8. During the Sixth plan, 3,308 women group were formed under this programmes and the total number of members was 52,170.

In the Seventh plan, 28,031 women groups were formed and the total number of members was 4.70 lakhs. During Eighth plan, 1,41,397 women groups were formed with total membership of 22.67 lakh. During 1997 – 98, 36,436 lakh women were benefited. During 1998 – 99, 19,657 groups were formed in which 2.35 Lakh women were benefited. Upto March 31, 1999, 38.04 lakh women were benefited under DWCRA since its inception. Since April, 1, 1999 DWCRA has been merged with newly introduced scheme namely Swarna Jayanti Gram Swarozgar Yojana.

Indira Mahila Yojna

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.

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.

Balika Samriddhi Yojana

The Balika Samriddhi Yojana (BSY) is a scheme to raise the status of the girl child. The first component of the scheme of BSY was launched with effect from 2 October 1997. Under this, the mother of a girl child born on or after 15 August 1997 in family living below the poverty line was given a grant of ₹ 500. The benefits and means of delivery have been redesigned in the current financial years.

The post-delivery grant of ₹ 500 per girl child (up to two girls in a family living below the poverty line) will be deposited in bank account in the name of the girl child or in a post office if there is no bank nearby.

In the same account will be deposited annual scholarships ranging from ₹ 300 for class I to ₹ 1,000 for class X when the girl starts going to school. The matured value of the deposits (along with interest) will be repayable to the girl on her attaining the age of 18 years and having remained unmarried till then.

National Commission for Women

The National Commission for Women was set up on 31 January 1992 in pursuance of the National Commission for Women Act 1990.

The functions assigned to the Commission are wide and varied covering almost all facets of issues relating to safeguarding women's rights and promotion. The Commission has a Chairman, five members and a Member Secretary, all nominated by the Central government.

The Commission continues to pursue its mandated activities, namely, review of legislation, interventions in specific individual complaints of atrocities and remedial action to safeguard the interest of women where appropriate and feasible.

The Commission has accorded highest priority to securing speedy justice to women. Towards this end, the Commission is organizing Parivarik Mahila Lok Adalats, offering counseling in family disputes and conducting training programmes for creating legal awareness among women.

Plan of Action to Combat Sexual Exploitation of Women and Children

The Supreme Court in a case passed an order on 9 July 1997, directing inter alia the constituting of a committee to make an in-depth study of the problem of prostitution, child prostitutes and children of prostitutes and to evolve suitable schemes for their rescue and rehabilitation.

Accordingly the Committee on Prostitution, Child Prostitutes and Children of Prostitutes of commercial sexual exploitation and trafficking of women and children and children of the women victims was constituted to evolve such schemes as are appropriate and consistent with the directions given by the Supreme Court.

A draft plan of Action prepared by the Committee has been approved in a meeting chaired by the Hon ' ble Prime Minister. The Plan of Action would guide the actions of the Ministries/Departments of the Central government, NGOs, the public and private sectors and other sections of society.

The Plan of Action consists of action points grouped under prevention, trafficking, awareness generation and social mobilization, health care services, education and childcare, housing, shelter and civic amenities, economic empowerment, legal reforms and law enforcement, rescue and rehabilitation, institutional machinery and methodology.

The report of the Committee and the plan of Action to combat trafficking and commercial sexual exploitation of women and children have been sent to the concerned Central Ministries/Departments and State governments/UT administrations for implementation of the action points.

National Women Fund

In 1992 – 93 a National Women Fund was established to meet the loan requirements of the poor women. This fund was established in the form of a society under the Society Registration Act by a collected sum of 31 crore rupees. This fund has given help to more than 250 non-government organizations. Women and Children Development Minister of State is the ex-official chairman of this fund.

Mahila Samridhi Yojana

With the objective of providing economic security to the rural women and to encourage, the saving habit among them, the Mahila Samridhi Yojna was started on 2 October 1993. Under this plan, the rural women of 18 years of above age can open their saving account in the rural post office of their own area with a minimum ₹ 4 or its multiplier.

On the amount not withdrawn for 1 year, 25 % of the deposited amount is given to the depositor by the government in the form of encouragement amount. Such accounts opened under the scheme account opened under the scheme are provided 25 % bonus with a maximum of ₹ 300 every year.

Up to 31 March 1997 2.45 crore accounts were opened under this scheme with a total collection of ₹ 265.09 crore. The Department of Women and Child Development, the nodal agency for MSY, decided in April 1997 that now new MSY accounts should be opened from 1 April 1997 onwards but the existing account could be maintained.

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