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**EVALUATION REPORT**  
**ON**  
**SUPPORT TO TRAINING AND EMPLOYMENT**  
**PROGRAMME FOR WOMEN(STEP)**

(1994-95)



**PROGRAMME EVALUATION ORGANISATION**  
**PLANNING COMMISSION**  
**GOVERNMENT OF INDIA**  
**NEW DELHI**  
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## Preface

As per the 1991 census, 90 per cent of the women work force is engaged in informal sector for livelihood. Besides, in the absence of proper legislative protections, these women are considered vulnerable to various forms of social and economic exploitations. Nevertheless, the plight of the women particularly living below the poverty line is more pronounced in view of their comparative disadvantageous place in the matters, like, economic and social status, education, health, etc.

2. In view of this and to ensure social and economic justice to the women particularly those living below the poverty line and also engaged in the 10 identified traditional informal sectors, like, Agriculture, Small Animal Husbandry, Dairying, Fisheries, Handlooms, Handicrafts, Khadi and Village Industries, Sericulture, Social Forestry and Waste Land Development, the Support to Training and Employment Programme for Women (STEP) was launched in 1986 as a centrally sponsored Programme .

3 Accordingly, the Programme has envisaged the objectives of providing training for skill upgradation, mobilising women in small viable groups and making facilities available through backward and forward linkages including access to credit, enabling groups of

women to take up employment - cum - income generation programmes of their own and providing support services for further improvement in training and employment conditions of the women.

4. At the instance of the Social Welfare Division of the Planning Commission, the Programme Evaluation Organisation (PEO) has undertaken the evaluation of STEP with the objectives of studying the type of training provided, its adequacy and usefulness in skill upgradation, extent to which the support services, backward and forward linkages including access to credit have been made available to the beneficiaries for sustainable employment, assessing the impact of the Programme on socio-economic status of the beneficiaries and examining the monitoring arrangements made, problems encountered in implementation, if any, and suggesting the measures to overcome the same.

5. The study was conducted in all the ten states, namely, Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal, where the Programme had been in operation. The study has covered the reference period from 1986-87 to 1993-94.

6. The design, instruments, etc., of the study were discussed and finalised in the Regional Evaluation Officers' (REOs') meeting held from 21st to 23rd September, 1994. The field work was initiated in October, 1994 and completed in December, 1994.

7. Some of the main findings and suggestions of the study are highlighted as under:

- (i) The implementation of the training aspect was found to be weak at the grass roots levels. Besides, the training imparted to the women both under technical and gender issues was found to be not comprehensive. Therefore, an integrated approach to training covering all the important aspects both under technical and gender issues needs to be adopted under the STEP for ensuring skill upgradation of the women as well as gender sensitisation and conscientisation.
- (ii) The backward and forward linkages including access to credit, which were found lacking at the implementation stage, need to be strengthened so that the women found engaged in wage employment in the sectors, like, Handicrafts, Handloom, weaving and spinning, etc, could take up their own activities on a self sustainable basis. This would also help in increasing the income level of the women, as it was found that a vast majority of 83.87 per cent self employed and 77.67 per cent wage employed women were earning their monthly income in the lower range of Rs. 500 and below.

- (iii) It was found that in many of the sample projects, the linkages with other Government Departments and Voluntary Organisations for ensuring the availability of support services to the women were not established. Therefore, the study has suggested the need to identify the link agencies for ensuring the delivery of the support services.
- (iv) The arrangements made for coordination and monitoring were found to be inadequate in many of the sample projects. Therefore, the study has suggested the need to strengthen the same, which would go a long way in improving the implementation of the Programme.
- (v) The role of extension services in mobilisation of the women in viable groups was found to be lacking in majority of the sample societies. Thus, it is suggested that a strong net work of trained extension workers needs to be created in the identified rural areas.
- (vi) The women need to be educated particularly about the small family norm and the legal issues, like, marital rights, property rights, minimum wage act, etc., as the awareness among the sample beneficiaries about these issues was found lacking in most

of the cases. Besides, the women's participation in developmental works was also found to be limited, which needs to be mobilised through awareness generation.

8. The draft report was prepared and finalised in the present form by Shri Amar Singh, Deputy Adviser, Agricultural Economics Division. The expertise of the PEO and the efforts put in by the Project team enabled the completion of the study.

9. The encouragement from Dr. G.V. Ramakrishna, Member (Evaluation) and Dr. Arjun K. Sengupta, Member Secretary, Planning Commission was of immense value in completing the assignment. The constant guidance and contributions received from Dr. (Ms.) Mira Seth, Member, Planning Commission and Dr. B.N. Sahay, Adviser (Social Development and Women's Programme), Planning Commission in conceptualising, developing and initiating the study are thankfully acknowledged.

10. It is hoped that the Report will be of special interest to the Department of Women and Child Development, Ministry of Human Resource Development and the concerned State Governments as well as the Implementing Agencies and Voluntary Organisations for enhancing the efficacy and impact of the Programme in the future.

(M.P. BEZBARUAH)  
Adviser (PEO)

New Delhi,  
June, 1998.

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**CHAPTER I**  
**INTRODUCTION**

As per the 1991 census, 90 per cent of the women work force is engaged in the informal sector for their livelihood and in the absence of proper legislative protections, they are considered highly vulnerable to various forms of social and economic exploitations. Nevertheless, the plight of the women particularly living below the poverty line is more pronounced in view of their comparative disadvantageous place in matters, like; economic status, education, health, nutrition, etc. This necessitated the state intervention to introduce protective measures against the social and economic impoverishment of the women working in the informal sector

1.2 In view of above and to alleviate the aforesaid problems of the women, the Support to Training and Employment Programme for Women under the acronym of STEP was launched in 1986 with the following objectives.

- (i) To provide training for skill upgradation
- (ii) To mobilise women in small viable groups and make facilities available through training and access to credit;
- (iii) To enable groups of women to take up employment-cum-income generation Programmes of their own; and
- (iv) To provide support services for further improving training and employment conditions of women.



1.3 Thus, the Programme aims at providing an integrated package of inputs and services to the target groups on a Project basis, which includes upgradation of traditional skills of the women through training, provision of facilities for sustainable employment, backward and forward linkages, organisation of women in viable groups, access to credit, support services, awareness generation, etc. However, the main emphasis of the Programme is laid on the objectives of extending facilities for training and sustainable employment through a variety of action oriented Projects which could employ women in large numbers. Accordingly, the Programme has envisaged to cover 10 traditional sectors for employment, viz, Agriculture, Small Animal Husbandry, Dairying, Fisheries, Handlooms, Handicrafts, Khadi and Village Industries, Sericulture, Social Forestry and Waste Land Development.

1.4 The target groups to be covered under the Programme include poor or assetless marginalised women with special focus on scheduled caste and scheduled tribe households, women headed households and families living below the poverty line

1.5 While at the Central level, the Programme is executed, monitored and reviewed by the Department of Women and Child Development, Ministry of Human Resource Development, at the Project level it is being implemented through various Organisations, Agencies, Federations, Co-operatives and Non-Governmental Organisations. However, the concerned State Government Departments coordinate, oversee and review the implementation of the Programme at the State level. At

present, there are 29 Projects covering different sectors, which are being implemented by 15 Organisations/Agencies. These Projects are in operation in the ten states of Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal.

1.6 The pattern of funding for the Programme is such that out of the total allocation, 90 per cent is released as grant from the Central Government and 10 per cent is to be borne by the Implementing Agencies through their own resources. An amount to the tune of Rs 4390 lakhs as Central share has been released since 1986-87 to 1993-94 and 1.52 lakhs women have been benefited under the Programme during the corresponding period. The details of the Programme are given at Appendix I.

#### Objectives of Study

1.7 At the instance of the Planning Commission, the Programme Evaluation Organisation (PEO) has undertaken the study on the STEP with the following objectives:

1. To study the type of training provided, its adequacy and usefulness in skill upgradation and to ascertain the criteria followed for selection of beneficiaries;
2. To study the availability of extension services for mobilising women in viable groups for employment generation.

3. To study the extent to which the support services, backward and forward linkages including access to credit have been made available to the beneficiaries for sustainable employment;
4. To assess the impact of the Programme on socio-economic status of the beneficiaries and to see whether it has triggered their participation in development and increased general awareness ; and
5. To study the extent to which the objectives of the Programme have been fulfilled and to examine the monitoring arrangements made, problems encountered in implementation, if any, and suggest measures to overcome the same

#### **1.8 Focus**

While the main focus of the study is on the impact of the Programme on socio-economic status of the beneficiaries, the other aspects, like training modules, employment-cum-income position, support services, backward and forward linkages, access to credit, monitoring arrangements, etc, have also been looked into

#### **Reference Period**

1.9 The reference period of the study is from 1986-8 to 1993-94

### **Methodology**

1.10 Both primary and secondary data were collected at different levels through various instruments of observation structured for the purpose. Besides, the qualitative notes prepared by the field teams, which were based on their field observations and discussions held with the Implementing functionaries, were also made use of for ensuring the quality of results of the data

### **Instruments of Observation**

1.11 The following instruments of observations were structured for the purpose of collection of both qualitative and quantitative data at different levels.

1. Sample Selection Schedule
2. Implementing Agency Schedule
3. Project Schedule
4. District Level Schedule
5. Society/Primary Producer Group Schedule
6. Beneficiary Schedule
7. GuidePoints for Qualitative Notes

### **Selection of Samples**

1.12 The sample size constituted for the study is as follows:

### **States**

1.13 There were 29 Projects covered under the STEP, which were in operation in the ten states of Bihar (4), Gujarat (2), Haryana (1), Himachal Pradesh (1), Karnataka (1), Kerala (1), Rajasthan (6), Tamil Nadu (2),

Uttar Pradesh (8) and West Bengal (3). Thus, the study was conducted in all the ten states.

#### **Projects**

1.14 Ten Projects, one falling in each of the ten states were selected and these Projects were envisaged to have completed their gestation period before 1993-94.

#### **Districts**

1.15 Two districts from each Project, one with the maximum and the other with the minimum number of societies were selected. However, in the case of West Bengal, only one district of Murshidabad was covered under the selected Project.

#### **Societies**

1.16 Four societies from each district were selected randomly.

#### **Beneficiaries**

1.17 From each selected society, 15 beneficiaries were to be selected randomly. However, as against the envisaged sample of 1140 beneficiaries, 1041 women were finally canvassed. The actual number of beneficiaries fell short of the envisaged on account of limited coverage of women under the Programme in some of the selected districts.

#### **Coverage**

1.18 Thus, the study has constituted the sample size

as under:

|                  |      |
|------------------|------|
| 1. States        | 10   |
| 2. Projects      | 10   |
| 3. Districts     | 19   |
| 4. Societies     | 76   |
| 5. Beneficiaries | 1041 |

The details of the sample coverage are given at Appendix II.

#### **Organisation of the Study**

1.19 The draft design, instruments, etc., of the study were discussed and finalised in the Regional Evaluation Officers'(REOs') meeting held from 21st to 23rd September, 1994 at Yojana Bhavan, New Delhi. The REOs in turn oriented their field teams at their respective regional offices. The list of the Project and field teams constituted for the purpose of the study is given at Appendix III. The study was conducted in the field from the middle of October, 1994 till the first week of December, 1994.

## CHAPTER II

### FINANCIAL AND PHYSICAL PERFORMANCE

The STEP is a centrally sponsored Programme which is being implemented with a funding pattern of 90 per cent as grant from the Central Government and the remaining 10 per cent is borne by the Implementing Agencies through their own resources. In this chapter, therefore, an attempt has been made to analyse both the financial and physical achievements made under the Programme during the period from 1986-87 to 1993-94. In this regard, the data collected for 10 sample Projects are presented in table 2.1 and the results of which are analysed in the following paragraphs.

#### **Financial Performance**

2.2 The table 2.1 reveals that an amount of Rs.2181.14 lakhs has been spent against the total released funds of Rs 2372.48 lakhs for 10 sample Projects since 1986-87 to 1993-94 resulting in 91.94 per cent utilisation of released funds.

2.3 It can also be seen that of the total released funds of Rs.2372.48 lakhs, the share of Central Government, State Governments and Implementing Agencies accounted for Rs. 2125.87 lakhs (89.60%), Rs.104.29 lakhs (4.40%) and Rs.142.32 lakhs (6.00%) respectively during the corresponding period. This suggests that taking into account the aggregate for 10 sample Projects, the funding pattern of 90 per cent as Central grant and 10 per cent as State/Implementing Agency share has been followed during the period under reference.

Table 2.1 : Financial Achievements of Sample Projects (10) Under STEP during 1986-87 to 1995-96

(Rs. In Lakhs)

| Sl. No. | State            | Project/Period   | Financial Releases From |                |                 |               |                 |               |                     |                  |                  |               |         |         | Expenditure on office furniture |
|---------|------------------|--|-------------------------|----------------|-----------------|---------------|-----------------|---------------|---------------------|------------------|------------------|---------------|---------|---------|---------------------------------|
|         |                  |  | Central                 |                |                 | State         |                 |               | Implementing Agency |                  |                  | Total         |         |         |                                 |
|         |                  |  | Amount                  | % Share        | % Share         | Amount        | % Share         | % Share       | Amount              | % Share          | % Share          | Amount        | % Share | % Share |                                 |
| 1       | 2                | 3  | 4                       | 5              | 6               | 7             | 8               | 9             | 10                  | 11               | 12               |               |         |         |                                 |
| 1.      | Bihar            | Bihar Women Dairy Project Phase-II (1990-91 to 95-96)    | 167.81 (7.89)           | 100.00         | -               | -             | -               | -             | -                   | 167.81 (7.89)    | 100.00           | 167.81 (7.89) | 100.00  |         |                                 |
| 2.      | Gujarat          | Gujarat Milkmaid's Project (1991-92 to 1995-96)          | 146.95 (14.95)          | 83.01          | -               | -             | 65.05 (45.71)   | -             | 16.99 (16.14)       | 322.99 (322.99)  | 322.99 (322.99)  | 100.00        |         |         |                                 |
| 3.      | Madhya Pradesh   | Madhya Women Dairy Project (1991-92 to 92-93)            | 215.29 (10.13)          | 71.28 (83.18)  | 86.75 (83.18)   | 28.72         | -               | -             | 302.04 (12.73)      | 286.56 (11.23)   | 286.56 (11.23)   | 95.54         |         |         |                                 |
| 4.      | Himachal Pradesh | H.P. Women Hand weaving Project (1991-92 to 1995-96)     | 59.28 (2.77)            | 80.00          | 6.54 (6.27)     | 10.00         | -               | -             | 65.82 (57.84)       | 61.09 (52.81)    | 61.09 (52.81)    | 93.38         |         |         |                                 |
| 5.      | Karnataka        | Karnataka Women Dairy Project (1991-92 to 1994-95)       | 202.03 (89.70)          | 97.28          | -               | -             | 11.90 (8.26)    | -             | 2.72 (1.26)         | 457.84 (457.84)  | 457.84 (457.84)  | 70.25         |         |         |                                 |
| 6.      | Kerala           | Kerala Women Fisheries Project (1992-93 to 94-95)        | 31.81 (3.81)            | 100.00         | -               | -             | -               | -             | 80.00 (3.41)        | 3.48 (0.16)      | 3.48 (0.16)      | 4.30          |         |         |                                 |
| 7.      | Rajasthan        | Rajasthan Women Dairy Project Phase-I (1991-92 to 95-96) | 411.07 (19.34)          | 80.28          | -               | -             | 44.67 (31.29)   | -             | 9.80 (19.27)        | 455.74 (455.74)  | 455.74 (455.74)  | 99.44         |         |         |                                 |
| 8.      | Tamil Nadu       | Tamil Nadu Hand Weaving Project (1987-88 to 1995-96)     | 66.14 (16.14)           | 80.00          | -               | -             | 10.19 (10.19)   | -             | 10.00 (16.14)       | 86.33 (86.33)    | 86.33 (86.33)    | 100.00        |         |         |                                 |
| 9.      | Uttar Pradesh    | U.P. Women Dairy Project Phase-I (1991-92 to 95-96)      | 250.00 (11.76)          | 95.79          | 11.00 (10.55)   | 4.21          | -               | -             | 261.00 (11.00)      | 270.05 (12.38)   | 270.05 (12.38)   | 103.47        |         |         |                                 |
| 10.     | West Bengal      | W.B. Weavers Project Phase-I (1990-91 to 95-96)          | 67.59 (3.18)            | 91.60          | -               | -             | 6.20 (4.35)     | -             | 8.40 (10.00)        | 73.79 (73.79)    | 73.79 (73.79)    | 136.39        |         |         |                                 |
| Total   |                  |  | 2125.87 (100.00)        | 89.60 (100.00) | 104.29 (100.00) | 4.40 (100.00) | 142.32 (100.00) | 6.00 (100.00) | 2372.48 (100.00)    | 2181.14 (100.00) | 2181.14 (100.00) | 91.94         |         |         |                                 |

Figures in parentheses are percentages to total.



2.4 However, the position of funding pattern and utilisation of released funds by Individual Projects varied from state to state. As it is seen from the table 2.1 that the utilisation of funds was 100 per cent or more in the case of five Projects falling in the states of Bihar, Gujarat, Tamil Nadu, Uttar Pradesh and West Bengal. Whereas, in the remaining five states, it varied from 70.23 per cent in Himachal Pradesh to 99.64 per cent in Rajasthan except Kerala for which the corresponding figure stood at 4.30 per cent.

2.5 Further, it is indicated that the maximum utilisation of funds as 136.39 per cent and the minimum utilisation as 4.30 per cent were observed for the Projects falling in the two states of West Bengal and Kerala respectively. The possible reason for the low utilisation of funds in the case of Kerala is that the funds for Kerala Women Fisheries Project were released during the year 1993-94 only, which happens to be the end of the reference period of the study.

2.6 As far as the financial releases for individual projects are concerned, it is noted from the table 2.1 that it is only in the case of two states, namely, Bihar and Kerala, where the matching share from the States/Implementing Agencies had not been released. However, in the remaining states, the State/Implementing Agency share varied from the minimum of 2.72 per cent in Karnataka to the maximum of 28.72 per cent in Haryana.

2.7 It can also be seen from the table that of the total released funds during the period under reference, the maximum funds of Rs.455.74 lakhs (19.21%) and the minimum of Rs. 65.42 lakhs (2.76%) were released respectively for the Projects falling in the two states of Rajasthan and Himachal Pradesh.

#### Physical Achievements

2.8 The data collected for 10 sample Projects for this purpose are presented in table 2.2 and the results of which are analysed in the following paragraphs.

2.9 The table 2.2 reveals that in the 10 sample Projects, the number of sectors covered under each Project accounted for as Dairying (4), Handloom (3), Handicrafts (1), Fisheries (1) and Matka spinning (1).

2.10 As far as physical coverage is concerned, the 10 sample Projects had covered 60 districts, 731 societies and 36953 beneficiaries since inception of the Programme till 1993-94. Again, out of the total 731 societies formed in eight states, 22(3.01%) were defunct and they were reported only from the two states of Bihar (10) and Karnataka (12). Whereas, no societies were reported to have formed in the two states of Haryana and Kerala.

2.11 It can also be seen from the table that out of the total 36953 beneficiaries covered under the Projects, 76.66 per cent were trained for skill upgradation and 23.34 per cent were reported as

Table 2.2: Physical Performance of Sample Projects(10) during the Period (1986-87 to 1995-96)

| Sl. No. | State            | Project                               | Period           | Sector         | Distri-<br>cts<br>covered (No.) | Societies covered (No.) |         |             |          |                        |                  |                    |       |      |  | Beneficiaries Covered (No.) |  |  |
|---------|------------------|---------------------------------------|------------------|----------------|---------------------------------|-------------------------|---------|-------------|----------|------------------------|------------------|--------------------|-------|------|--|-----------------------------|--|--|
|         |                  |                                       |                  |                |                                 | Total                   | Defunct | Functioning | Total    | Trained Un-<br>trained | Self<br>Employed | Wage Emp-<br>loyed |       |      |  |                             |  |  |
| 1       | 2                | 3                                     | 4                | 5              | 6                               | 7                       | 8       | 9           | 10       | 11                     | 12               | 13                 | 14    |      |  |                             |  |  |
| 1.      | Bihar            | Bihar Women Dairy Project Phase-II    | 1990-91 to 93-94 | Dairying       | 6                               | 85                      | 10      | 75          | 3156     | 2770                   | 386              | 3154               | 85    |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (87.77)  | (12.23)                | (100.00)         | (2.89)             |       |      |  |                             |  |  |
| 2.      | Gujarat          | Gujarat Handicrafts Project           | 1991-92 to 95-96 | Handicrafts    | 7                               | 38                      | -       | 38          | 5259     | 8000                   | 2259             | 5259               |       |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (71.58)  | (42.95)                | (100.00)         |                    |       |      |  |                             |  |  |
| 3.      | Keranya *        | Keranya Women Dairy Project           | 1991-92 to 92-93 | Dairying       | 4                               | -*                      | -       | -           | 2000     | 2000                   | -                | 2000               |       |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (100.00) | -                      | (100.00)         |                    |       |      |  |                             |  |  |
| 4.      | Himachal Pradesh | H.P. Women Shawl weaving Project      | 1991-92 to 93-94 | Handloom       | 10                              | 48                      | -       | 48          | 693      | 100.00                 | 693              | 100                | 315   |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (100.00) | 185                    | (14.43)          | (45.45)            |       |      |  |                             |  |  |
| 5.      | Karnataka        | Karnataka Handloom Project            | 1991-92 to 94-95 | Handloom       | 11                              | 84                      | 12      | 72          | 2560     | 2375                   | 185              | 2375               |       |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (92.78)  | (7.22)                 | (27.46)          |                    |       |      |  |                             |  |  |
| 6.      | Kerala *         | Kerala Women Fisheries Project        | 1992-93 to 94-95 | Fisheries      | 2                               | *                       | *       | -           | 56       | (100.00)               | -                | -                  |       |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (100.00) | -                      | -                | -                  |       |      |  |                             |  |  |
| 7.      | Rajasthan        | Rajasthan Women Dairy Project Phase-I | 1991-92 to 93-94 | Dairying       | 7                               | 250                     | -       | 250         | 11930    | 9270                   | 2660             | 11930              | 1600  |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (77.70)  | (22.30)                | (100.00)         | (13.41)            |       |      |  |                             |  |  |
| 8.      | Tamil Nadu       | Tamil Nadu Spinning & Weaving Project | 1987-88          | Handloom       | 7                               | 16                      | -       | 16          | 1164     | (100.00)               | 1164             | -                  | 1164  |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (100.00) | -                      | (100.00)         |                    |       |      |  |                             |  |  |
| 9.      | Uttar Pradesh    | U.P. Women Dairy Project Phase-I      | 1991-92 to 95-96 | Dairying       | 5                               | 200                     | -       | 200         | 8875     | 8000                   | 875              | 8875               | 8075  |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (67.41)  | (32.59)                | (100.00)         | (2.55)             |       |      |  |                             |  |  |
| 10.     | West Bengal      | U.B. Mehta Spinners Project           | 1990-91 to 93-94 | Mehta Spinning | 1                               | 10                      | -       | 10          | 1260     | 1000                   | 260              | 1260               | 260   |      |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (79.37)  | (20.63)                | (100.00)         |                    |       |      |  |                             |  |  |
| Total   |                  |                                       |                  |                | 10                              | 60                      | 731     | 22          | 709      | 36953                  | 28328            | 8625               | 28328 | 9009 |  |                             |  |  |
|         |                  |                                       |                  |                |                                 |                         |         |             | (76.46)  | (23.54)                | (72.43)          | (26.02)            |       |      |  |                             |  |  |

\* Societies not formed  
Figures in parentheses of cols. 11 to 14 are percentages to col. 10.

untrained. Again, of the total beneficiaries, 72.43 per cent were found as employed under self employment and 26.82 per cent under wage employment during the period under reference.

2.12 However, the performance of the individual Projects on training reveals that all the beneficiaries were reported to have trained for skill upgradation in the four states of Haryana, Himachal Pradesh, Kerala and Tamil Nadu. Whereas, in the remaining states, the corresponding figures varied from 57.05 per cent in Gujarat to 92.77 per cent in Karnataka.

2.13 The state-wise performance on employment generation reveals that all the beneficiaries were reported to be under self employment in the four states of Bihar, Haryana, Rajasthan and Uttar Pradesh, where Dairying sector was taken up. Whereas, in the case of two states, namely, Himachal Pradesh and Karnataka, where Handloom sector was taken up, the corresponding figures for women under self employment stood at 14.43 per cent and 27.46 per cent respectively. However, all the women were reported to be under wage employment in the three states of Gujarat, Tamil Nadu and West Bengal, where Handicrafts, Handloom and Matka Spinning sectors were taken up respectively. It was further observed that in the three states of Bihar, Rajasthan and Uttar Pradesh, a small percentage of women was also reported to be employed both under self and wage employment. However, no woman was reported to have employed either under self or wage employment in the state of Kerala.

## **CHAPTER III**

### **TRAINING**

Training as one of the essential aspects of the STEP is envisaged to be imparted to the women engaged in the traditional informal sector with a view to upgrade their traditional skills for sustainable employment opportunities as well as to generate among them the awareness about the women related issues, like; health and family planning, literacy, legal education, etc. As a result, such women were thought to become economically more viable and socially adaptable. Thus, the training under the STEP Projects has been conceived as an integrated approach for providing training on technical aspects as well as on the issues related to women for gender sensitisation and conscientisation.

3.2 In this backdrop, an attempt has been made in this chapter to discuss the selection criteria followed for coverage of target groups under the Programme, type of training provided and its adequacy and usefulness in skill upgradation

#### **Selection Criteria**

3.3 It is noted from the data collected for the 10 sample Projects as well as from the field observations that the selection norms for inclusion of beneficiaries under the Programme varied from Project to Project in different states depending upon the nature of activities and the type of sectors undertaken. However, the selection norms prescribed by individual Projects conformed to the broad criteria as laid down under the Central directives. Among other things, the

poor and the marginalised women as the essential prerequisites for STEP beneficiaries were uniformly prescribed by all the sample Projects in 10 states.

3.4 In order to ascertain the actual selection criteria followed at the grass roots levels, the data for 1041 sample beneficiaries on age group, marital status, social group, literacy and family status were collected, which are presented in table 3.1 and 3.2.

3.5 The data on age group and marital status are given in table 3.1, which reveals that out of the total sample beneficiaries of 1041, maximum beneficiaries as 35.16 per cent fall within the age group of above 35 years, followed by 19.40 per cent in the age group of 25-30 years, 17.39 per cent in 30-35 years, 14.41 per cent in 20-25 years, 12.68 per cent in 15-20 years and 0.96 per cent in the age group of below 15 years. This suggests that the majority of the sample beneficiaries selected under the Programme were from the higher age groups, as 71.95 per cent of them are represented in the age group of 25 years and above.

3.6 The interstate comparison of women by age group also reveals the similar trend as majority are falling in the higher age group of above 25 years except in the two states of Kerala and Tamil Nadu, where majority are in the age group of 15-25 years and up to 25 years respectively. However, it was only in the case of Tamil Nadu where 10 sample beneficiaries were found selected in the age group of 15 years and below. In the lower age group of 20 years and below, no beneficiary was found represented in the two states of Haryana and Uttar Pradesh.

Table 3.1 Sample Beneficiaries (1041) by Age Group and Marital Status Covered as Target Group Under STEP

| Sl No | State            | No Reporting | Age group (in years) |                |                |                |                |                |                | Marital Status |               |                |  |  |
|-------|------------------|--------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|--|--|
|       |                  |              | 0-15                 | 15-20          | 20-25          | 25-30          | 30-35          | Above 35       | Married        | Unmarried      | Divorced      | Widows         |  |  |
| 1     | 2                | 3            | 4                    | 5              | 6              | 7              | 8              | 9              | 10             | 11             | 12            | 13             |  |  |
| 1     | Bihar            | 120          |                      | 3<br>(2.50)    | 14<br>(11.67)  | 17<br>(14.16)  | 26<br>(21.67)  | 60<br>(50.00)  | 107<br>(89.17) | 5<br>(4.16)    |               | 8<br>(6.67)    |  |  |
| 2     | Gujarat          | 120          |                      | 22<br>(18.33)  | 14<br>(11.67)  | 19<br>(15.83)  | 18<br>(15.00)  | 47<br>(39.17)  | 90<br>(75.00)  | 22<br>(18.33)  | 2<br>(1.67)   | 6<br>(5.00)    |  |  |
| 3     | Haryana          | 120          |                      |                | 5<br>(4.17)    | 23<br>(19.17)  | 22<br>(18.33)  | 22<br>(18.33)  | 76<br>(63.33)  | 1<br>(0.83)    |               | 43<br>(35.84)  |  |  |
| 4     | Himachal Pradesh | 101          |                      | 23<br>(22.77)  | 25<br>(24.75)  | 22<br>(21.78)  | 18<br>(17.85)  | 15<br>(14.85)  | 62<br>(61.39)  | 33<br>(32.67)  |               | 8<br>(7.94)    |  |  |
| 5     | Karnataka        | 120          |                      | 7<br>(5.83)    | 37<br>(30.83)  | 41<br>(34.17)  | 22<br>(18.33)  | 13<br>(10.84)  | 92<br>(76.67)  | 7<br>(5.83)    | 12<br>(10.00) | 9<br>(7.50)    |  |  |
| 6     | Kerala           | 55           |                      | 27<br>(49.09)  | 10<br>(18.18)  | 10<br>(18.18)  | 8<br>(14.55)   |                | 2<br>(3.63)    | 51<br>(92.72)  | 1<br>(1.82)   | 1<br>(1.82)    |  |  |
| 7     | Rajasthan        | 120          |                      |                | 4<br>(2.50)    | 13<br>(11.67)  | 22<br>(18.33)  | 68<br>(56.67)  | 112<br>(93.33) | 1<br>(0.83)    |               | 7<br>(5.84)    |  |  |
| 8     | Tamil Nadu       | 105          | 10<br>(9.52)         | 34<br>(32.38)  | 20<br>(19.05)  | 20<br>(19.05)  | 14<br>(13.33)  | 7<br>(6.67)    | 37<br>(35.24)  | 63<br>(60.00)  | 2<br>(1.90)   | 3<br>(2.86)    |  |  |
| 9     | Uttar Pradesh    | 120          |                      |                |                | 9<br>(7.50)    | 22<br>(18.33)  | 57<br>(47.50)  | 105<br>(87.50) |                |               | 15<br>(12.50)  |  |  |
| 10    | West Bengal      | 60           |                      | 13<br>(21.67)  | 2<br>(3.33)    | 15<br>(25.00)  | 1<br>(1.67)    | 19<br>(31.67)  | 36<br>(60.00)  | 10<br>(16.66)  | 7<br>(11.67)  | 7<br>(11.67)   |  |  |
| Total |                  | 1041         | 10<br>(0.96)         | 132<br>(12.68) | 150<br>(14.41) | 202<br>(19.40) | 181<br>(17.19) | 366<br>(35.16) | 719<br>(69.07) | 192<br>(18.44) | 25<br>(2.40)  | 105<br>(10.09) |  |  |

Figures in parentheses are percentages to total

3.7 If we look at the interstate position on beneficiaries by their age groups as presented in table 3.1, it is indicated that in the four states of Bihar, Haryana , Rajasthan and Uttar Pradesh , the majority of the beneficiaries as 50 per cent and above were found in the age group of above 35 years. This may also explain the social restrictions on women and low female literacy rate in these states.

3.8 As far as the marital status of these women is concerned, the table 3.1 reveals that 69.07 per cent of the sample beneficiaries were married, followed by 18.44 per cent as unmarried, 10.09 per cent as widows and 2.40 per cent as divorcees.

3.9 Besides, the table 3.2 gives an idea about the social group , literacy and family status of 1041 sample beneficiaries covered under the STEP. Thus, it can be seen that of the total, 40.73 per cent women were from other backward classes, which was followed by 39.19 per cent from others, 17.10 per cent from scheduled castes and 2.98 per cent from scheduled tribes.

3.10 As far as literacy status of the beneficiaries is concerned, it is indicated that 57.54 per cent of them were literate, while 42.46 per cent as illiterate. Further, the comparatively higher literacy status of women was observed in the five states of Himachal Pradesh (90.10%), Kerala (100%), Rajasthan (100%), Tamil Nadu (79.05%) and West Bengal (90%).

3.11 The data on family status of the sample women reveals that the majority as 88.18 per cent women were



Table 3.2 Sample Beneficiaries (1041) by Social Group  
Literacy and Family Status Covered under STEP

| Sl<br>No | State               | No<br>Repo<br>rting | Social Group   |              |                |                | Literacy        |                 | Family Status   |                               |
|----------|---------------------|---------------------|----------------|--------------|----------------|----------------|-----------------|-----------------|-----------------|-------------------------------|
|          |                     |                     | SCs            | Sts          | BCs            | Others         | Illite<br>rates | Lite<br>rates   | Depen<br>dents  | Women<br>headed<br>households |
| 1        | 2                   | 3                   | 4              | 5            | 6              | 7              | 8               | 9               | 10              | 11                            |
| 1        | Bihar               | 120                 | 5<br>(4.16)    | 2<br>(1.67)  | 75<br>(62.50)  | 38<br>(31.87)  | 76<br>(63.33)   | 44<br>(36.67)   | 119<br>(99.17)  | 1<br>(0.83)                   |
|          | Gujarat             | 120                 | 15<br>(12.50)  |              | 26<br>(21.67)  | 79<br>(65.83)  | 85<br>(71.17)   | 55<br>(45.83)   | 111<br>(92.50)  | 9<br>(7.50)                   |
| 3        | Haryana             | 120                 | 40<br>(33.33)  |              | 49<br>(40.83)  | 31<br>(25.84)  | 100<br>(83.33)  | 20<br>(16.67)   | 81<br>(67.50)   | 39<br>(32.50)                 |
| 4        | Himachal<br>Pradesh | 101                 | 35<br>(34.65)  | 10<br>(9.90) | 1<br>(0.99)    | 55<br>(54.46)  | 10<br>(9.90)    | 91<br>(90.10)   | 94<br>(93.07)   | 7<br>(6.93)                   |
| 5        | Jharkhand           | 120                 | 18<br>(15.00)  | 11<br>(9.17) | 71<br>(59.17)  | 20<br>(16.86)  | 70<br>(58.33)   | 50<br>(41.67)   | 101<br>(84.17)  | 19<br>(15.83)                 |
| 6        | Kerala              | 55                  |                |              | 55<br>(100.00) |                |                 | 55<br>(100.00)  | 45<br>(81.82)   | 10<br>(18.18)                 |
| 7        | Rajasthan           | 120                 | 2<br>(1.67)    | 6<br>(5.00)  | 24<br>(20.00)  | 88<br>(73.33)  |                 | 120<br>(100.00) | 109<br>(90.83)  | 11<br>(9.17)                  |
| 8        | Tamil Nadu          | 105                 | 14<br>(13.33)  | 1<br>(0.95)  | 89<br>(84.72)  | 1<br>(0.95)    | 22<br>(20.95)   | 83<br>(79.05)   | 105<br>(100.00) |                               |
| 9        | Uttar<br>Pradesh    | 120                 | 39<br>(32.50)  | 1<br>(0.83)  | 34<br>(28.33)  | 46<br>(38.34)  | 93<br>(77.50)   | 27<br>(22.50)   | 108<br>(90.00)  | 12<br>(10.00)                 |
| 10       | West Bengal         | 80                  | 10<br>(12.50)  |              |                | 50<br>(62.50)  | 6<br>(7.50)     | 54<br>(67.50)   | 45<br>(56.25)   | 15<br>(18.75)                 |
| Total    |                     | 1041                | 178<br>(17.10) | 31<br>(2.98) | 424<br>(40.73) | 408<br>(39.19) | 442<br>(42.46)  | 599<br>(57.54)  | 918<br>(88.18)  | 123<br>(11.82)                |

Figures in parentheses are percentages to total

found as dependents on others, while only 11.82 per cent were constituted as women headed households.

#### Training

3.12 In order to see the extent of the trained women under the STEP, the data collected for 59 sample societies are given in table 3.3.

3.13 It can be seen from the table 3.3 that a total of 3294 women were covered under 59 sample societies in eight states. Whereas, in the two states of Haryana and Kerala, it was reported that the societies had not yet formed. Thus, out of the total women covered, 45.32 per cent beneficiaries were trained on technical aspects for skill upgradation, while 29.36 per cent of them had already acquired skills through their own efforts. Thus, the remaining 25.32 per cent women were not imparted any training for skill upgradation. The higher percentages of untrained women were found in the three states of Bihar, Tamil Nadu and Uttar Pradesh.

3.14 The interstate comparison reveals that the performance on trained women for skill upgradation under the STEP was found comparatively better in the societies falling in the three states of Karnataka (89.90%), Rajasthan (93.36%) and Tamil Nadu (55.01%). Whereas, the achievements in this regard were not encouraging in the remaining states.

3.15 As far as the training on gender issues is concerned, 39.34 per cent of the women were trained under the STEP, while the majority as 60.66 per cent were untrained on these issues. Further, it can also be seen from the table 3.3 that all the women members

Table 3.3 Training Status of Beneficiaries in Sample Societies(59)

| Sl No | State            | Selected Societies (No) | Total Members | Trained          |               |                            | Untrained        |               |
|-------|------------------|-------------------------|---------------|------------------|---------------|----------------------------|------------------|---------------|
|       |                  |                         |               | Technical Aspect | Gender Issues | Self Under acquired Skills | Technical Aspect | Gender Issues |
| 1     | 2                | 3                       | 4             | 5                | 6             | 7                          | 8                | 9             |
| 1     | Bihar            | 8                       | 358           |                  | 51            |                            | 307              | 358           |
|       |                  |                         |               |                  | (14.25)       |                            | (85.75)          | (100.00)      |
| 2     | Gujarat          | 8                       | 611           | 367              | 244           | 238                        |                  | 373           |
|       |                  |                         |               | (60.07)          | (39.93)       | (38.95)                    |                  | (61.05)       |
| 3     | Haryana *        |                         |               |                  |               |                            |                  |               |
| 4     | Himachal Pradesh | 8                       | 300           | 147              | 115           |                            | 38               | 300           |
|       |                  |                         |               | (49.00)          | (38.33)       |                            | (12.67)          | (100.00)      |
| 5     | Karnataka        | 8                       | 386           |                  | 347           | 169                        | 39               | 217           |
|       |                  |                         |               |                  | (89.90)       | (43.78)                    | (10.10)          | (56.22)       |
| 6     | Kerala *         |                         |               |                  |               |                            |                  |               |
| 7     | Rajasthan        | 8                       | 286           |                  | 267           | 267                        | 19               | 19            |
|       |                  |                         |               |                  | (93.36)       | (93.36)                    | (6.64)           | (6.64)        |
| 8     | Tamil Nadu       | 7                       | 409           |                  | 225           |                            | 184              | 409           |
|       |                  |                         |               |                  | (55.01)       |                            | (44.99)          | (100.00)      |
| 9     | Uttar Pradesh    | 8                       | 491           |                  | 244           | 324                        | 247              | 167           |
|       |                  |                         |               |                  | (49.69)       | (65.99)                    | (50.31)          | (34.01)       |
| 10    | West Bengal      | 4                       | 453           |                  | 453           |                            | 298              | 155           |
|       |                  |                         |               |                  | (100.00)      |                            | (65.78)          | (34.22)       |
|       | Total            | 59                      | 3296          | 967              | 1493          | 1296                       | 834              | 1998          |
|       |                  |                         |               | (29.36)          | (45.32)       | (39.34)                    | (25.32)          | (60.66)       |

\* Societies not yet formed

Figures in parentheses are percentages to total

were found untrained on gender issues in respect of 24 sample societies falling in the three states of Bihar, Himachal Pradesh and Tamil Nadu.

3.16 An attempt has also been made to see the coverage under the training and the family status of women and the data collected for 1041 sample beneficiaries are presented in table 3.4. Thus, it is seen from the table that of the total beneficiaries, 65.23 per cent were trained on technical aspects for skill upgradation, while only 30.26 per cent were trained on women's issues for gender sensitisation and conscientisation. This suggests that the Programme has not taken up the training aspect of the scheme vigorously at the grass roots levels.

3.17 Further, the interstate comparison presents a varied degree of performance on training aspect, as it can be seen from the table that the high percentages of trained women for skill upgradation were found in the two states of Karnataka and Kerala, where all the women were found trained. This is followed by the four states of Himachal Pradesh (97.03%), Haryana (90.83%), Rajasthan (87.50%) and West Bengal (78.33%). However, the progress in this regard in the remaining states of Bihar, Gujarat, Tamil Nadu and Uttar Pradesh was not satisfactory as the number of trained women under technical aspects varied from 13.33 per cent in Bihar to 41.67 per cent in Uttar Pradesh.

3.18 As far as the training on gender issues is concerned, the interstate comparison reveals that no beneficiary was found trained in the five states of

Table 3.4: Training Status of Sample Beneficiaries(1041)

| Sl. No. | State            | No. Reporting | Technical Aspects |                | Gender Issues  |                 |
|---------|------------------|---------------|-------------------|----------------|----------------|-----------------|
|         |                  |               | Trained           | Untrained      | Trained        | Untrained       |
| 1       | 2                | 3             | 4                 | 5              | 6              | 7               |
| 1.      | Bihar            | 120           | 16<br>(13.33)     | 104<br>(86.67) | -              | 120<br>(100.00) |
| 2.      | Gujarat          | 120           | 36<br>(30.00)     | 84<br>(70.00)  | 35<br>(29.17)  | 85<br>(70.83)   |
| 3.      | Haryana          | 120           | 109<br>(90.83)    | 11<br>(9.17)   | -              | 120<br>(100.00) |
| 4.      | Himachal Pradesh | 101           | 98<br>(97.03)     | 3<br>(2.97)    | -              | 101<br>(100.00) |
| 5.      | Karnataka        | 120           | 120<br>(100.00)   | -              | 60<br>(50.00)  | 60<br>(50.00)   |
| 6.      | Kerala           | 55            | 55<br>(100.00)    | -              | -              | 55<br>(100.00)  |
| 7.      | Rajasthan        | 120           | 105<br>(87.50)    | 15<br>(12.50)  | 105<br>(87.50) | 15<br>(12.50)   |
| 8.      | Tamil Nadu       | 105           | 43<br>(40.95)     | 62<br>(59.05)  | -              | 105<br>(100.00) |
| 9.      | Uttar-Pradesh    | 120           | 50<br>(41.67)     | 70<br>(58.33)  | 68<br>(56.67)  | 52<br>(43.33)   |
| 10.     | West Bengal      | 60            | 47<br>(78.33)     | 13<br>(21.67)  | 47<br>(78.33)  | 13<br>(21.67)   |
| Total   |                  | 1041          | 679<br>(65.23)    | 362<br>(34.77) | 315<br>(30.26) | 726<br>(69.74)  |

Figures in parentheses are percentages to total in col. 3.

Bihar, Haryana, Himachal Pradesh, Kerala and TamilNadu, whereas, in the remaining five states, the performance on this account varied from 29.17 per cent in Gujarat to 87.50 per cent in Rajasthan. Thus, it can be said that the implementation of the training aspect of the programme seems to be a weak area. Hence, the Programme needs to lay a greater thrust on achievement of better results in this regard.

#### **Technical Training Course**

3.19 In order to examine the course contents and the type of training imparted to the women at the grass roots levels, the data collected for 679 sample beneficiaries who had undergone training course under the STEP are presented in table 3.5.

3.20 It can be seen from the table that out of the total 679 women who were imparted training on technical aspects, 91.90 per cent of them reported to have undergone training for skill upgradation, followed by 30.49 per cent on marketing techniques, 27.10 per cent on entrepreneurship skill development, 25.63 per cent on group formation, 22.83 per cent on primary producer group management and 4.42 per cent on book keeping and record maintenance. This suggests that while the training on skill upgradation for sustainable employment was adequately emphasised during the training course, the other related aspects, like; group formation, co-operative management, marketing techniques, book keeping, etc., were given a scanty attention.

3.21 The interstate comparison also reveals that the trained women from the four states of Bihar, Gujarat, Rajasthan and West Bengal reported to have

Table 3 5 Trained Sample Beneficiaries(679) Reporting on Aspects Covered during Training Course under STEP

| Sl No | State Reporting  | Technical Aspects Covered |                 |                                     |                              |                      |                 |                              |
|-------|------------------|---------------------------|-----------------|-------------------------------------|------------------------------|----------------------|-----------------|------------------------------|
|       |                  | Skill Upgradation         | Group Formation | Primary Producer Group/Co operative | Entrepreneurship Development | Marketing Techniques | Market Record   | Book keeping and Maintenance |
| 1     | 2                | 3                         | 4               | 5                                   | 6                            | 7                    | 8               | 9                            |
| 1     | Bihar            | 16<br>(100 00)            | 16<br>(43 75)   | 7<br>(75 00)                        | 12<br>(6 25)                 | 1<br>(12 50)         | 2               |                              |
| 2     | Gujarat          | 36<br>(100 00)            | 36<br>(88 89)   | 32<br>(44 44)                       | 16<br>(38 89)                | 14                   |                 |                              |
| 3     | Haryana          | 109<br>(100 00)           | 109             |                                     |                              |                      | 109<br>(100 00) |                              |
| 4     | Himachal Pradesh | 98<br>(100 00)            | 98              |                                     |                              |                      |                 |                              |
| 5     | Karnataka        | 120<br>(100 00)           | 120             |                                     |                              |                      |                 |                              |
| 6     | Kerala           | 55                        |                 |                                     |                              | 55<br>(100 00)       |                 |                              |
| 7     | Rajasthan        | 105<br>(100 00)           | 105<br>(83 81)  | 88<br>(74 29)                       | 78<br>(63 81)                | 67<br>(46 67)        | 49<br>(26 67)   | 28                           |
| 8     | Tamil Nadu       | 43<br>(100 00)            | 43              |                                     |                              |                      |                 |                              |
| 9     | Uttar Pradesh    | 50<br>(100 00)            | 50              |                                     | 2<br>(4 00)                  |                      |                 | 2<br>(4 00)                  |
| 10    | West Bengal      | 47<br>(100 00)            | 47<br>(100 00)  | 47<br>(100 00)                      | 47<br>(100 00)               | 47<br>(100 00)       | 47              |                              |
| Total |                  | 679<br>(91 90)            | 624<br>(25 63)  | 174<br>(22 83)                      | 155<br>(27 10)               | 184<br>(30 49)       | 207<br>(4 42)   | 30                           |

Figures in paranthe ses are percentages to total in col 3

undergone training on various aspects in varying degree of their participation except the training on marketing techniques in Gujarat and book keeping and record maintenance in Bihar, Gujarat and West Bengal. However, in the case of three states, namely; Himachal Pradesh, Karnataka and Tamil Nadu, the training course had not covered all the technical aspects except skill upgradation. Whereas, in Kerala, the beneficiaries were from the traditional fishing community, who had already acquired skills and they were imparted training for development of entrepreneurship skills. Thus, it can be stated that except in Rajasthan, an integrated approach to training covering all the technical aspects was not adopted at the grass roots levels.

#### Gender Issues

3.22 As stated earlier that out of the total 1041 sample beneficiaries selected under the study, 315(30.25%) women were found to have undergone training on gender issues. Thus, the data collected for the women who had undergone training on issues for gender conscientisation are presented in table 3.6.

3.23 Among others, the Programme envisages to cover the important aspects under the gender issues, like, marital and property rights, nutrition, child health care, family planning education, etc. In order to see the extent to which these aspects have been covered, the table 3.6 reveals that of the total 315 beneficiaries trained on gender issues, the maximum of 96.19 per cent women were trained on family planning, followed by 93.33 per cent on child health care, 89.52



Table 3.6 Trained Sample Beneficiaries(315) Reporting on Aspects Covered under Gender Issues during Training Course

| Sl No | State            | No Reporting | Gender Issues  |                 |                     |                   |                 |                      |  |
|-------|------------------|--------------|----------------|-----------------|---------------------|-------------------|-----------------|----------------------|--|
|       |                  |              | Marital Rights | Property Rights | Nutrition Education | Child Health Care | Family Planning | Sanitation Education |  |
| 1     | 2                | 3            | 4              | 5               | 6                   | 7                 | 8               | 9                    |  |
| 1     | Bihar            |              |                |                 |                     |                   |                 |                      |  |
| 2     | Gujarat          | 35           | 16<br>(45.71)  | 15<br>(42.86)   | 8<br>(22.86)        | 29<br>(82.86)     | 31<br>(88.57)   | 26<br>(74.29)        |  |
| 3     | Haryana          |              |                |                 |                     |                   |                 |                      |  |
| 4     | Himachal Pradesh |              |                |                 |                     |                   |                 |                      |  |
| 5     |                  | 60           |                |                 | 56<br>(93.33)       | 55<br>(91.67)     | 60<br>(100.00)  | 1<br>(1.67)          |  |
| 6     | Kerala           |              |                |                 |                     |                   |                 |                      |  |
| 7     | Karnataka        | 105          | 101<br>(96.19) | 96<br>(91.43)   | 103<br>(98.10)      | 95<br>(90.48)     | 97<br>(92.38)   | 65<br>(61.90)        |  |
| 8     | Tamil Nadu       |              |                |                 |                     |                   |                 |                      |  |
| 9     | Uttar Pradesh    | 68           |                |                 | 68<br>(100.00)      | 68<br>(100.00)    | 68<br>(100.00)  | 68<br>(100.00)       |  |
| 10    | West Bengal      | 47           | 47<br>(100.00) | 47<br>(100.00)  | 47<br>(100.00)      | 47<br>(100.00)    | 47<br>(100.00)  | 47<br>(100.00)       |  |
|       | Total            | 315          | 164<br>(52.06) | 158<br>(50.15)  | 282<br>(89.52)      | 294<br>(93.33)    | 303<br>(96.19)  | 207<br>(65.71)       |  |

Figures in parentheses are percentages to total in col 3

per cent on nutrition, 65.71 per cent on sanitation, 52.06 per cent on marital rights and 50.15 per cent on property rights.

3.24 However, the interstate position reveals quite a different picture, as in the five states of Bihar, Haryana, Himachal Pradesh, Kerala and Tamil Nadu, no training was imparted on gender issues. It was only in the case of three states of Gujarat, Rajasthan and West Bengal, where the trained women reported to have undergone training on all the aspects of gender issues with varying degree of their participation in each aspect. Whereas, in the remaining two states of Karnataka and Uttar Pradesh, training on marital and property rights was not imparted.

3.25 Thus, it can be said that the Programme has not adopted a holistic approach towards achieving an integrated course contents through which the women could be trained on both technical and gender issues for self sustainable employment as well as gender conscientisation.

#### Training Methods

3.26 In order to analyse the various methods adopted for imparting training to the women, the data for 679 sample trained beneficiaries were collected, which are presented in table 3.7.

3.27 It can be seen from the table that out of the total 679, the maximum as 92.19 per cent of the trained women reported that the training was imparted through lecture course, followed by 89.25 per cent respondents reporting that the training was imparted through demonstrations, 23.71 per cent through exhibitions and

Table 3.7: Responses of Sample Beneficiaries(679) on Methods Adopted during Training Course.

| Sl. No. | State            | No. Reporting | Training Methods |                |                 |                      |
|---------|------------------|---------------|------------------|----------------|-----------------|----------------------|
|         |                  |               | Lecture Course   | Audio-Visual   | Demonstrations  | Exhibitions & Visits |
| 1       | 2                | 3             | 4                | 5              | 6               | 7                    |
| 1.      | Bihar            | 16            | 16<br>(100.00)   | 9<br>(56.25)   | 7<br>(43.75)    | 15<br>(93.75)        |
| 2.      | Gujarat          | 36            | 31<br>(86.11)    | 13<br>(36.11)  | 22<br>(61.11)   | 13<br>(36.11)        |
| 3.      | Haryana          | 109           | 109<br>(100.00)  | -              | 109<br>(100.00) | -                    |
| 4.      | Himachal Pradesh | 98            | 98<br>(100.00)   | -              | 98<br>(100.00)  | -                    |
| 5.      | Karnataka        | 120           | 115<br>(95.83)   | -              | 120<br>(100.00) | -                    |
| 6.      | Kerala           | 55            | 55<br>(100.00)   | 26<br>(47.27)  | 55<br>(100.00)  | 55<br>(100.00)       |
| 7.      | Rajasthan        | 105           | 105<br>(100.00)  | 54<br>(51.43)  | 105<br>(100.00) | 78<br>(74.29)        |
| 8.      | Tamil Nadu       | 43            | -                | -              | 43<br>(100.00)  | -                    |
| 9.      | Uttar Pradesh    | 50            | 50<br>(100.00)   | 50<br>(100.00) | -               | -                    |
| 10.     | West Bengal      | 47            | 47<br>(100.00)   | -              | 47<br>(100.00)  | -                    |
| Total   |                  | 679           | 626<br>(92.19)   | 152<br>(22.39) | 606<br>(89.25)  | 161<br>(23.71)       |

Figures in parentheses are percentages to total in col.3

visits and 22.39 per cent through audio visual methods. Thus, the lecture course and demonstrations seem to be the most popular methods through which the training was imparted in majority of the states.

3.28 It can also be seen that the training through important methods, like; audio visual, exhibitions and visits was not adopted in the five states of Haryana, Himachal Pradesh, Karnataka, Tamil Nadu and West Bengal.

#### Utility of Training

3.29 The data collected on usefulness of training for skill upgradation for a sample of 679 trained beneficiaries are presented in table 3.8. Thus, the table reveals that of the total women who had received training on technical aspects for sustainable employment, the maximum as 92.05 per cent reported that the training was useful, while only 1.77 per cent reported as little useful and 6.19 per cent as not useful. Thus, it can be stated that the utility of the training received was felt by the vast majority of the trained women under the STEP.

Table 3.8: Sample Beneficiaries(679) Reporting on Usefulness of Training for Skill upgradation.

| Sl. No. | State            | No. Reporting | Useful          | Little Useful | Not Useful    |
|---------|------------------|---------------|-----------------|---------------|---------------|
| 1       | 2                | 3             | 4               | 5             | 6             |
| 1.      | Bihar            | 16            | 14<br>(87.50)   | 1<br>(6.25)   | 1<br>(6.25)   |
| 2.      | Gujarat          | 36            | 34<br>(94.44)   | 1<br>(2.78)   | 1<br>(2.78)   |
| 3.      | Haryana          | 109           | 109<br>(100.00) | -             | -             |
| 4.      | Himachal Pradesh | 98            | 96<br>(97.96)   | 1<br>(1.02)   | 1<br>(1.02)   |
| 5.      | Karnataka        | 120           | 80<br>(66.67)   | 2<br>(1.67)   | 38<br>(31.67) |
| 6.      | Kerala           | 55            | 55<br>(100.00)  | -             | -             |
| 7.      | Rajasthan        | 105           | 98<br>(93.33)   | 7<br>(6.67)   | -             |
| 8.      | Tamil Nadu       | 43            | 43<br>(100.00)  | -             | -             |
| 9.      | Uttar Pradesh    | 50            | 49<br>(98.00)   | -             | 1<br>(2.00)   |
| 10.     | West Bengal      | 47            | 47<br>(100.00)  | -             | -             |
| Total   |                  | 679           | 625<br>(92.05)  | 12<br>(1.77)  | 42<br>(6.19)  |

Figures in parentheses are percentages to total in Col. 3.

## CHAPTER IV

### EMPLOYMENT

The ultimate objective of the STEP is to enable the women working in the traditional informal sector to take up employment-cum-income generation programmes on self sustainable basis. Thus, during the Project period, which varies from 2 to 4 years, the Programme has envisaged to provide an integrated package of inputs and services to the target groups covered under the Programme. This includes, among others, backward and forward linkages, access to credit and support services. However, on expiry of the Project period, the beneficiaries were expected to thrive on their own with minimal support from the Government.

4.2 In this backdrop, an attempt has been made to analyse the data on important aspects of the Programme, like; income and employment position, availability of backward and forward linkages, access to credit including loan repayment status, etc., of the beneficiaries.

#### Income and Employment Generation

4.3 The data for a sample of 1041 beneficiaries covered under the STEP in 10 states are given in table 4.1. Thus, it can be seen from the table that of the total beneficiaries, 80.60 per cent women were engaged in employment. Further, out of the total 839 employed women, 61.03 per cent were engaged in self employment and 38.97 per cent women were in wage employment.

4.4 Sector-wise distribution reveals that in the case of Dairying, the women were found covered under



self employment in the four states of Bihar, Haryana, Rajasthan and Uttar Pradesh. Whereas, in the case of other sectors, like, Handicrafts, Weaving and Spinning, the women were found engaged in wage employment and they were from the four states of Gujarat, Himachal Pradesh, Tamil Nadu and West Bengal. However, in the case of Karnataka, where handloom sector was taken up, the women were found under self employment.

4.5 If we look at the employment position within the states, the progress on this account is not encouraging especially in the case of three states, namely, Himachal Pradesh, Karnataka and Kerala, as 43.36 per cent sample women were found engaged in wage employment in Himachal Pradesh and it was 34.17 per cent under self employment in Karnataka. Whereas, no woman was found employed under self or wage employment in Kerala. The main reason reported for the low percentage of employment in Himachal Pradesh and Karnataka was that the beneficiaries after undergoing training were not provided with the facilities for credit, backward and forward linkages. The similar reason was also reported for Kerala, where the women after training could not take up employment for want of necessary facilities as envisaged under the Programme. Whereas, in the remaining states, the figures for employment varied from 96.67 per cent in Uttar Pradesh to 100 per cent in Rajasthan and Tamil Nadu.

#### **Income**

4.6 An attempt has also been made to assess the income of those who were either self employed or wage employed in different sectors covered under the STEP.



The data collected for the purpose are presented in table 4.1.

4.7 It has already been mentioned that in a sample of 1041 beneficiaries, 839 (80.60%) women were found engaged in both self and wage employment. Further, of the total employed beneficiaries, 512 (61.03%) women were found engaged in self employment and 327 (38.97%) in wage employment in all states except Kerala, where no woman was found employed either way.

#### Income from Self Employment

4.8 It can be seen from table 4.1 that of the 512 self employed women, the maximum as 41.21 per cent women earned their monthly income in the range of Rs. 250 to 500, which was followed by 22.65 per cent in the range of Rs. 250 and below, 15.62 per cent in the range of Rs. 500 to 750, 12.11 per cent in the range of Rs. 750 to 1000 and 8.40 per cent in the range of Rs. 1000 and above.

4.9 The income position of the beneficiaries engaged in self employment in the five states also presents a similar trend as it is only in the two states of Maryana and Rajasthan, where majority of the women seem to have earned their monthly income in the range of Rs. 500 and above. Whereas, in the remaining three states, namely, Bihar, Karnataka and Uttar Pradesh, the majority of them are falling in the lower income range of Rs. 500 and below per month.

#### Income from Wage Employment

4.10 As it is seen from the table 4.1 that of the total 839 employed, 327 (38.97%) women were engaged in wage employment and they were from the four states of

Gujarat, Himachal Pradesh, Tamil Nadu and West Bengal. As far as their monthly income through wage employment is concerned, it is revealed from the table that of the total, the maximum as 44.34 per cent women earned their monthly income in the range of Rs250 to 500. This was followed by 33.33 per cent women in the range of Rs 250 and below, 18.04 per cent in Rs 500-750, 3.67 per cent in Rs.750 to 1000 and 0.61 per cent in the range of Rs 1000 and above.

4.11 It can be seen that 63.87 per cent women engaged in self employment and 77.67 per cent in wage employment were found earning their monthly income in the lower range of Rs 500 and below. Thus, it can be said that the Programme has not made a much dent on making the economic activities of the women more viable in view of the rising inflation.

#### **Backward and Forward Linkages**

4.12 The establishment of strong backward and forward linkages is considered indispensable for the success of any production unit. Therefore, the STEP has also envisaged that during the Project period, the beneficiaries would be provided with the facilities for backward and forward linkages. Keeping this in view and to see whether the facilities for raw material and marketing were made available to the beneficiaries and to ascertain their level of satisfaction with the facilities provided, the data collected for 1041 sample beneficiaries are given in table 4.2.

#### **Raw Material**

4.13 Thus, it can be seen from the table that of the total, 50.34 per cent beneficiaries reported to have

Table 4 assistance received under Backward and Forward Linkages  
by Sample Beneficiaries(1041) and their Level of satisfaction

| Sl<br>No | State               | No<br>Reporting | Raw Material           |          |                              |         | Marketing              |          |                              |         |        |
|----------|---------------------|-----------------|------------------------|----------|------------------------------|---------|------------------------|----------|------------------------------|---------|--------|
|          |                     |                 | Assistance<br>Received |          | Satisfied with<br>Assistance |         | Assistance<br>Received |          | Satisfied with<br>Assistance |         |        |
|          |                     |                 | Yes                    | No       | Yes                          | No      | Yes                    | No       | Yes                          | No      |        |
| 1        | 2                   | 3               | 4                      | 5        | 6                            | 7       | 8                      | 9        | 10                           | 11      |        |
| 1        | Bihar               | 120             |                        | 120      |                              |         |                        | 120      |                              | 119     | 1      |
|          |                     |                 |                        | (100 00) |                              |         |                        | (100 00) |                              | (99 17) | (0 83) |
| 2        | Gujarat             | 120             | 120                    |          | 104                          | 16      |                        |          | 120                          |         |        |
|          |                     |                 | (100 00)               |          | (86 67)                      | (13 33) |                        |          | (100 00)                     |         |        |
| 3        | Haryana             | 120             | 116                    | 4        | 115                          | 1       | 112                    | 8        | 90                           | 22      |        |
|          |                     |                 | (96 67)                | (3 33)   | (99 14)                      | (0 86)  | (93 33)                | (6 67)   | (80 36)                      | (19 64) |        |
| 4        | Himachal<br>Pradesh | 101             |                        | 101      |                              |         |                        |          | 101                          |         |        |
|          |                     |                 |                        | (100 00) |                              |         |                        |          | (100 00)                     |         |        |
| 5        | Karnataka           | 120             | 44                     | 76       | 64                           |         | 44                     | 76       | 44                           |         |        |
|          |                     |                 | (36 67)                | (63 33)  | (100 00)                     |         | (36 67)                | (63 33)  | (100 00)                     |         |        |
| 6        | Kerala              | 55              |                        | 55       |                              |         |                        |          | 55                           |         |        |
|          |                     |                 |                        | (100 00) |                              |         |                        |          | (100 00)                     |         |        |
| 7        | Rajasthan           | 120             | 105                    | 15       | 98                           | 7       | 105                    | 15       | 91                           | 14      |        |
|          |                     |                 | (87 50)                | (12 50)  | (93 33)                      | (6 67)  | (87 50)                | (12 50)  | (86 67)                      | (13 33) |        |
| 8        | Tamil<br>Nadu       | 105             |                        | 105      |                              |         |                        |          | 105                          |         |        |
|          |                     |                 |                        | (100 00) |                              |         |                        |          | (100 00)                     |         |        |
| 9        | Uttar<br>Pradesh    | 120             | 79                     | 41       | 79                           |         | 116                    | 4        | 111                          | 5       |        |
|          |                     |                 | (65 83)                | (34 17)  | (100 00)                     |         | (96 67)                | (3 33)   | (95 49)                      | (4 31)  |        |
| 10       | West<br>Bengal      | 60              | 60                     |          | 51                           | 9       | 60                     |          | 60                           |         |        |
|          |                     |                 | (100 00)               |          | (85 00)                      | (15 00) | (100 00)               |          | (100 00)                     |         |        |
|          | Total               | 1041            | 524                    | 517      | 491                          | 33      | 557                    | 484      | 515                          | 42      |        |
|          |                     |                 | (50 34)                | (49 66)  | (93 70)                      | (6 30)  | (53 51)                | (46 49)  | (92 46)                      | (7 54)  |        |

Figures in parentheses are percentages to total in Col. 3

received the assistance in raw material under the STEP and of which 93.70 per cent reported to be satisfied with the assistance received by them.

4.14 The interstate comparison reveals that no assistance in raw material was reported by the beneficiaries from the four states of Bihar, Himachal Pradesh, Kerala and Tamil Nadu. Whereas, in the remaining six states, the figures for the women who had received the facilities varied from 36.67 per cent in Karnataka to 100 per cent in Gujarat and West Bengal.

#### Marketing

4.15 It can also be seen from the table 4.2 that of the total, 53.51 per cent women reported to have received the marketing facilities under the Programme. Again, of those who had availed the facilities, 92.46 per cent women reported to be satisfied with the marketing facilities.

4.16 However, no marketing facility as such seems to have made available to the women in the four states of Gujarat, Himachal Pradesh, Kerala and Tamil Nadu. Whereas, in the remaining six states, the corresponding figures for the women who had availed the marketing facilities varied from 36.67 per cent in Karnataka to 100 per cent in Bihar and West Bengal.

4.17 Thus, it can be said that the backward and forward linkages as envisaged under the Programme were found to be a weak area at the grass roots levels, as about only one half of the beneficiaries could get the facilities for raw material and marketing.

#### Access to credit

4.18 The role of credit in any economic activity cannot be underestimated. The STEP has, therefore, rightly identified the provision for access to credit as one of its objectives, which would help the beneficiaries to accelerate the growth of self sustainable employment. Thus, the data collected on this aspect for 1041 beneficiaries are presented in table 4.3.

4.19 The table 4.3 reveals that out of the total, only 22.96 per cent women were provided with the credit facilities. Similarly, equal percentage i.e. 22.96 were provided with subsidies for taking up economic activities under various sectors.

4.20 The interstate comparison shows that no credit facilities were made available in the four states of Himachal Pradesh, Kerala, Tamil Nadu and West Bengal. It is only in the case of Haryana, where all the beneficiaries were provided with credit as well as subsidy facilities. However, in the remaining five states, the corresponding figures varied from 0.83 per cent in Rajasthan to 53.33 per cent in Karnataka.

4.21 Thus, it can be said that the Programme has not made any special efforts in making available the credit facilities to the beneficiaries. In other words, the coordination with banks, co-operatives, etc, for providing credit facilities, which the Programme was supposed to have established, seems to have not taken up seriously.

Table 4.3 Availability of Credit Facility and Loan Repayment Status of Sample Beneficiaries(1041)

| Sl No | State Reporting  | Facility Availed |                 |                 |                 | Loan Repayment Status |                            |               | Defaulters              |               |               |
|-------|------------------|------------------|-----------------|-----------------|-----------------|-----------------------|----------------------------|---------------|-------------------------|---------------|---------------|
|       |                  | Credit           |                 | Subsidy         |                 | Already paid          | Paying Regular Instalments | Wilful        | Due to Economic Reasons |               |               |
|       |                  | Yes              | No              | Yes             | No              |                       |                            |               |                         |               |               |
| 1     | 2                | 3                | 4               | 5               | 6               | 7                     | 8                          | 9             | 10                      | 11            |               |
| 1     | Bihar            | 120              | 5<br>(4.17)     | 115<br>(95.83)  | 5<br>(4.17)     | 115<br>(95.83)        |                            |               | 1<br>(20.00)            |               | 4<br>(80.00)  |
| 2     | Gujarat          | 120              | 11<br>(9.17)    | 109<br>(90.83)  | 11<br>(9.17)    | 109<br>(90.83)        |                            | 2<br>(18.18)  |                         |               | 9<br>(81.82)  |
| 3     | Haryana          | 120              | 120<br>(100.00) |                 | 120<br>(100.00) |                       | 33<br>(27.50)              | 27<br>(22.50) |                         | 55<br>(45.83) | 5<br>(4.17)   |
| 4     | Himachal Pradesh | 101              |                 | 101<br>(100.00) |                 | 101<br>(100.00)       |                            |               |                         |               |               |
| 5     | Karnataka        | 120              | 64<br>(53.33)   | 56<br>(46.67)   | 64<br>(53.33)   | 56<br>(46.67)         |                            | 30<br>(46.88) |                         | 1<br>(1.56)   | 33<br>(51.56) |
| 6     | Kerala           | 55               |                 | 55<br>(100.00)  |                 | 55<br>(100.00)        |                            |               |                         |               |               |
| 7     | Rajasthan        | 120              | 1<br>(0.83)     | 119<br>(99.17)  | 1<br>(0.83)     | 119<br>(99.17)        |                            |               | 1<br>(100.00)           |               |               |
| 8     | Tamil Nadu       | 105              |                 | 105<br>(100.00) |                 | 105<br>(100.00)       |                            |               |                         |               |               |
| 9     | Uttar Pradesh    | 120              | 38<br>(31.67)   | 82<br>(68.33)   | 38<br>(31.67)   | 82<br>(68.33)         |                            | 1<br>(2.63)   | 30<br>(78.95)           |               | 7<br>(18.42)  |
| 10    | West Bengal      | 60               |                 | 60<br>(100.00)  |                 | 60<br>(100.00)        |                            |               |                         |               |               |
| Total |                  | 1041             | 239<br>(22.96)  | 802<br>(77.04)  | 239<br>(22.96)  | 802<br>(77.04)        |                            | 36<br>(15.06) | 89<br>(37.24)           | 56<br>(23.43) | 58<br>(24.27) |

Figures in parentheses in Cols 4 to 7 are percentages to Col 3, whereas the figures in Cols 8 to 11 are percentages to Col 4

#### **Loan Repayment status**

4.22 As far the loan repayment status of the 239 (22.96%) beneficiaries who had received the credit facilities, it is revealed from the table 4.3 that of the total, 37.24 per cent beneficiaries were paying their instalments regularly, while 15.06 per cent had already paid the due instalments and together which constituted 52.30 per cent beneficiaries as non-defaulters.

4.23 However, again of the total, 23.43 per cent women accounted for wilful defaulters, while 24.27 per cent as defaulters due to economic reasons, such as, economic activities being unviable, production not yet started, etc.

4.24 It can also be seen that in the six states, where the limited (22.96%) women were provided with credit facilities, the wilful defaulters were found only in the two states of Haryana (45.83%) and Karnataka (1.56%).

#### **Linkages with IRDP and Mahila Samridhi Yojana**

4.25 In order to see whether the STEP beneficiaries were also covered under the Integrated Rural Development Programme (IRDP) and Mahila Samridhi Yojana, the data collected for 1041 sample beneficiaries are given in table 4.4

4.26 It can be seen from the table 4.4 that of the total, 65 (6.24%) women were reported to have been covered under the IRDP, while 2.50 per cent under The Mahila Samridhi Yojana.

Table 4.4 : Coverage of Sample Beneficiaries under IRDP and Mahila Samridhi Yojana.

| Sl. No. | State            | No. Reporting | Covered under IRDP | Mahila Samridhi Yojana |
|---------|------------------|---------------|--------------------|------------------------|
| 1       | 2                | 3             | 4                  | 5                      |
| 1.      | Bihar            | 120           | 2<br>(1.67)        | 1<br>(0.83)            |
| 2.      | Gujarat          | 120           | 10<br>(8.33)       | -                      |
| 3.      | Haryana          | 120           | 2<br>(1.67)        | -                      |
| 4.      | Himachal-Pradesh | 101           | 10<br>(9.90)       | 1<br>(0.99)            |
| 5.      | Karnataka        | 120           | 2<br>(1.67)        | -                      |
| 6.      | Kerala           | 55            | -                  | -                      |
| 7.      | Rajasthan        | 120           | -                  | 10<br>(8.33)           |
| 8.      | Tamil Nadu       | 105           | -                  | 2<br>(1.90)            |
| 9.      | Uttar-Pradesh    | 120           | 39<br>(32.50)      | 10<br>(8.33)           |
| 10.     | West-Bengal      | 60            | -                  | 2<br>(3.33)            |
| Total   |                  | 1041          | 65<br>(6.24)       | 26<br>(2.50)           |

Figures in parentheses are percentages to Col.3.



4.27            However, no sample woman was found covered under the IRDP in the four states of Kerala, Rajasthan, Tamil Nadu and West Bengal. Similarly, no beneficiary was found covered under Mahila Samridhi Yojana in the four states of Gujarat, Haryana, Karnataka and Kerala.

4.28            It can also be seen that the maximum as 32.50 per cent coverage under the IRDP seems to be from Uttar Pradesh, while in the remaining five states, the corresponding figures varied from 1.67 per cent in Bihar, Haryana and Karnataka to 9.90 per cent in Himachal Pradesh.

## CHAPTER V

### SUPPORT SERVICES, COORDINATION AND MONITORING

In order to facilitate the women to make further improvement in training and employment, the Programme has envisaged to provide the support services, such as, health check ups, referral services, mobile creches and education facilities.

5.2 Thus, to see the extent of support services provided by the STEP Projects, the data were collected for 10 sample Projects one falling in each of the 10 states. Thus, it is noted that of the total, six Projects were reported to have established the linkages for providing health check ups and education facilities and these Projects fall in the six states of Gujarat, Haryana, Himachal Pradesh, Karnataka, Rajasthan and West Bengal. Whereas, no linkages for health check ups and education facilities were reported from the four Projects falling in the states of Bihar, Kerala, Tamil Nadu and Uttar Pradesh. In the case of referral services, only four Projects were reported to have established the linkages with other Departments and these Projects fall in the states of Gujarat, Haryana, Rajasthan and West Bengal. Whereas, in the case of mobile creches, only three Projects one each from the states of Gujarat, Rajasthan and West Bengal were reported to have provided the facilities. Thus, this suggests that the Programme has not made any concerted efforts in ensuring the availability of support services, as many of the sample Projects had not established the linkages with other Departments for

providing such services to the beneficiaries.

5.3 Besides, to analyse the position of support services at the grass roots level, the data collected for a sample of 1041 women are presented in table 5.1. In this regard, an attempt has been made to see the extent of availability of support services and their utilisation by the beneficiaries covered under the STEP at two different periods of time i.e. before the Project and after the Project.

#### Health Check ups

5.4 It can be seen from the table that of the total sample beneficiaries (1041), 621(59.65%) reported that the services for health check ups were available and 513(49.28%) reported to have utilised these services before the Projects, whereas, the figures for availability and utilisation of health check up services after the Projects stood at 711 (68.30%) and 628 (60.33%) respectively. This suggests that there is an increase of 14.49 per cent in availability of health check up services after the Projects, whiles an increase of 22.42 per cent in utilisation of services is accounted for after the Projects. However, the health check up services were not available in the two states of Bihar and Uttar Pradesh, as no woman reported that such services were made available to them.

#### Referral Services

5.5 As far as referral services are concerned the table 5.1 reveals that of the total, 445 (42.75%) women reported that the services were available and 26% (25.17%) reported to have availed themselves of the

Table 5.1 Sample Beneficiaries (103) Reporting on Availability and Utilisation of Support Services during Before the Project(BP) and After the Project(AP)

| Sl No | State       | No. of Proj<br>Centre | SUPPORT SERVICES |          |          |                   |          |          |                |          |         |                      |          |         |         |         |         |         |    |  |
|-------|-------------|-----------------------|------------------|----------|----------|-------------------|----------|----------|----------------|----------|---------|----------------------|----------|---------|---------|---------|---------|---------|----|--|
|       |             |                       | Health Check up  |          |          | Referral Services |          |          | Mobile Clinics |          |         | Education Facilities |          |         |         |         |         |         |    |  |
|       |             |                       | Available        | Utilised | %        | Available         | Utilised | %        | Available      | Utilised | %       | Available            | Utilised | %       |         |         |         |         |    |  |
| 1     | 2           | 3                     | 4                | 5        | 6        | 7                 | 8        | 9        | 10             | 11       | 12      | 13                   | 14       | 15      | 16      | 17      | 18      | 19      |    |  |
|       |             |                       | BP               | AP       |          | BP                | AP       |          | BP             | AP       |         | BP                   | AP       |         | BP      | AP      |         | BP      | AP |  |
| 1     | 8 hr        | 120                   |                  |          |          |                   |          |          |                |          |         |                      |          |         |         |         |         |         |    |  |
|       | Gujarat     |                       | 30               | 90       | 27       | 83                | 30       | 45       | 25             | 25       | 30      | 30                   | 24       | 25      | 45      | 45      | 36      | 37      |    |  |
|       |             |                       | (25 00)          | (75 00)  | (27 50)  | (69 77)           | (25 00)  | (37 50)  | (20 83)        | (20 83)  | (25 00) | (25 00)              | (20 83)  | (20 83) | (20 83) | (37 50) | (37 50) | (30 83) |    |  |
|       | Maryana     |                       | 120              | 120      | 120      | 108               | 117      | 120      | 120            | 82       | 100     | 15                   | 15       | 15      | 20      | 20      | 20      | 20      |    |  |
|       |             |                       | (100 00)         | (100 00) | (90 00)  | (97 50)           | (100 00) | (100 00) | (68 33)        | (90 00)  | (12 50) |                      |          |         |         |         |         |         |    |  |
|       | Pradesh     |                       | 101              | 101      | 101      | 101               | 95       | 95       |                |          |         |                      |          |         |         |         |         |         |    |  |
|       |             |                       | (70 00)          | (100 00) | (88 75)  | (95 95)           |          |          |                |          |         |                      |          |         |         |         |         |         |    |  |
|       | Karnataka   |                       | 10               | 60       | 60       | 60                | 59       | 60       | 60             | 49       | 48      |                      |          |         |         |         |         |         |    |  |
|       |             |                       | (50 00)          | (50 00)  | (50 00)  | (49 17)           | (50 00)  | (50 00)  | (48 83)        | (40 00)  |         |                      |          |         |         |         |         |         |    |  |
|       | Kerala      |                       | 55               | 100      | 100      | 100               | 95       | 95       | 55             | 55       | 54      | 15                   | 15       | 15      | 35      | 35      | 35      | 45      | 49 |  |
|       |             |                       | (100 00)         | (100 00) | (100 00) | (95 55)           | (95 55)  | (95 55)  | (55 55)        | (55 55)  | (27 27) |                      |          |         |         |         |         |         |    |  |
|       | Rajasthan   |                       | 120              | 105      | 120      | 109               | 67       | 116      | 100            | 105      | 105     | 27                   | 27       | 27      | 27      | 27      | 27      | 27      | 27 |  |
|       |             |                       | (87 50)          | (100 00) | (55 83)  | (96 67)           | (75 00)  | (87 50)  | (20 00)        | (61 67)  |         |                      |          |         |         |         |         |         |    |  |
|       | Tamil Nadu  |                       | 105              | 90       | 105      | 52                | 53       | 30       | 45             | 7        | 12      |                      |          |         |         |         |         |         |    |  |
|       |             |                       | (85 71)          | (100 00) | (49 52)  | (50 48)           | (28 57)  | (42 86)  | (6 67)         | (11 43)  |         |                      |          |         |         |         |         |         |    |  |
|       | U P         |                       | 120              | 60       | 60       | 58                | 59       | 60       | 60             | 20       | 47      | 60                   | 60       | 11      | 60      | 60      | 33      | 32      |    |  |
|       |             |                       | (100 00)         | (100 00) | (96 67)  | (98 33)           | (100 00) | (100 00) | (33 33)        | (78 33)  |         |                      |          |         |         |         |         |         |    |  |
|       | West Bengal |                       | 60               | 60       | 60       | 60                | 60       | 60       | 60             | 20       | 47      | 60                   | 60       | 11      | 60      | 60      | 33      | 32      |    |  |
|       |             |                       | (100 00)         | (100 00) | (96 67)  | (98 33)           | (100 00) | (100 00) | (33 33)        | (78 33)  |         |                      |          |         |         |         |         |         |    |  |
|       | Total       |                       | 621              | 711      | 513      | 628               | 445      | 490      | 262            | 368      | 45      | 90                   | 80       | 54      | 56      | 50      | 66      | 44      |    |  |
|       |             |                       | (59 85)          | (68 30)  | (49 28)  | (60 33)           | (42 75)  | (47 07)  | (25 17)        | (35 55)  | (5 76)  | (8 05)               | (5 19)   | (3 60)  | (56 77) | (58 21) | (42 73) | (43 53) |    |  |

Figures in parentheses are percentages to total in Col 3

services before the Projects. Whereas, the corresponding figures for availability and utilisation of referral services accounted for 490 (47.07%) and 368(35.35%) respectively after the Projects. Thus, it is indicated that there has been a marginal increase of 10.11 per cent in the responses for availability of referral services after the Projects and 40.46 per cent increase in responses was accounted for the utilisation of services. However, in the case of three states, namely, Bihar, Himachal Pradesh and Uttar Pradesh, referral services were not available either before the Projects or after the Projects.

#### **Mobile Crèches**

5.6 The table further reveals that of the total, only 60 (5.76%) and 54 (5.19%) women reported respectively for availability of mobile crèches and their utilisation before the Projects. Whereas, the corresponding figures for availability and utilisation of mobile crèches stood at 90 (8.65%) and 36 (3.6%) respectively after the Projects. Thus, it is noted that there has been an increase of 50.00 per cent in the responses of beneficiaries for availability of mobile crèches during the post Project period. However, a decrease of 33.33 per cent is noted in the case of utilisation of these services during the corresponding period.

#### **Education Facilities**

5.7 It is seen from the table 5.1 that of the total, 591 (56.77%) and 445 (42.75%) women reported for availability of education facilities and their utilisation respectively before the Projects. Whereas,

606 (58.21%) and 449 (43.13%) women reported for availability and utilisation of education facilities respectively after the Projects. Thus, it is indicated that there has been a marginal increase of 2.54 per cent in the responses for availability of education facilities after the Projects. Similarly, a marginal increase in the responses for utilisation of education facilities is also observed during the corresponding period.

5.8 The interstate picture reveals that the education facilities were not available both before and after the Projects in the three states of Bihar, Karnataka and Uttar Pradesh. However, the availability of education facilities was observed to be better in the five states of Haryana, Himachal Pradesh, Kerala, Tamil Nadu and West Bengal, where all the respondents reported for the availability both before and after the Projects.

#### Coordination and Monitoring

5.9 Coordination and monitoring aspect assumes an important role in effective and successful implementation of the Programme. Thus, the Field Teams' observations about the adequacy and effectiveness of the arrangements made for coordination and monitoring of the Programme in respect of 10 sample Projects are presented in the following paragraphs.

#### Coordination

5.10 The Coordination of Implementing Agencies with various State Government Departments and Voluntary Organisations is essential in making the provision for training, establishing backward and forward linkages

including access to credit, making available the facilities for support services, etc.

5.11 Thus, the Field Teams' observations about coordination reveal that in the case of six states, namely, Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka and West Bengal, while the linkages for coordination in respect of technical aspects were established with the concerned Departments and Voluntary Organisations and the arrangements made were found to be adequate and effective, the coordination with the concerned Departments in regard to training on gender issues and support services was found to be weak in these states. Whereas, in the two states of Rajasthan and Uttar Pradesh, the coordination was observed to be satisfactory except with the financial institutions. However, in the two states of Kerala and Tamil Nadu, no link agencies were identified, hence the Programme suffered a serious set back for want of effective coordination.

#### Monitoring

5.12 Monitoring aspect is equally important in providing feed back for taking corrective measures. Thus, it is revealed from the field observations that monitoring through both progress reporting and physical visits was observed to be adequate and effective in the five states of Bihar, Haryana, Rajasthan, Uttar Pradesh and West Bengal. Whereas, the arrangements made for monitoring were observed to be not satisfactory in the remaining five states of Gujarat, Himachal Pradesh, Karnataka, Kerala and Tamil Nadu.

## CHAPTER VI

### IMPACT OF THE PROGRAMME

The ultimate objective of the Programme is to raise the economic and social status of the women through training for skill upgradation, gender sensitisation and conscientisation, establishment of backward and forward linkages including access to credit, etc. during the Project period.

6.2 Thus, it was thought worthwhile to assess the impact of the Programme on the status of the women in terms of mobilisation in viable groups, awareness about gender issues, economic and social empowerment, rise in social status, etc., which are being discussed in this chapter.

#### Mobilisation of Women in Viable Groups

6.3 The Programme has envisaged to mobilise the women in viable groups for income and employment generation. To achieve this objective, a strong network of the trained field staff especially the extension ~~workers~~ and Lady Secretaries was to be created in the identified areas so that they could motivate and mobilise the women in viable groups for taking up training and employment on a sustainable basis. Thus to assess the impact of the extension services on the mobilisation of women in viable groups, the field teams' observations about the sample societies in the selected states are presented in the following paragraphs.

6.4 The field teams' observations reveal that the societies were not formed in the two states of Haryana and Kerala. Whereas, of the 59 sample societies in the



eight states, a majority of the societies in the four states of Gujarat, Himachal Pradesh, Karnataka and Tamil Nadu were found to have not organised properly due to lack of effective role of extension services, supervision, coordination, etc. However, in the remaining four states of Bihar, Rajasthan, Uttar Pradesh and West Bengal, the availability and the role of extension services in mobilisation of the women in viable groups were found to be adequate and satisfactory.

#### Literacy

6.5 In order to see the literacy status of the women before the Project and after the Project, the data collected for 1041 sample beneficiaries are presented in table 6.1. Thus, it can be seen from the table that of the total sample beneficiaries of 1041, 56.29 per cent women were illiterate and 43.71 per cent were literate before the STEP Projects were started. However, the illiterate and literate women turned out to be 42.46 per cent and 57.54 per cent respectively after the Projects. This indicates that there has been an increase of 11.65 per cent in the number of literate women after the Projects. Thus, it appears that the Programme has not made any big dent on education of the women covered under the STEP, as 42.46 per cent women were found as illiterate even after the implementation of the Projects.

6.6 The interstate comparison reveals that it is only in the case of Rajasthan where all the sample beneficiaries were reported to have become literate after the Project. Whereas, in the case of Kerala, all

Table 6.1: Literacy Status of Sample Beneficiary (1041).

| Sl. No. | State            | No. Reporting | Before Project |                | After Project  |                 |
|---------|------------------|---------------|----------------|----------------|----------------|-----------------|
|         |                  |               | Illiterate     | Literate       | Illiterate     | Literate        |
| 1       | 2                | 3             | 4              | 5              | 6              | 7               |
| 1.      | Bihar            | 120           | 82<br>(68.33)  | 38<br>(31.67)  | 76<br>(63.33)  | 44<br>(36.67)   |
| 2.      | Gujarat          | 120           | 67<br>(55.83)  | 53<br>(44.17)  | 65<br>(54.17)  | 55<br>(45.83)   |
| 3.      | Haryana          | 120           | 100<br>(83.33) | 20<br>(16.67)  | 100<br>(83.33) | 20<br>(16.67)   |
| 4.      | Himachal Pradesh | 101           | 10<br>(9.90)   | 91<br>(90.10)  | 10<br>(9.90)   | 91<br>(90.10)   |
| 5.      | Karnataka        | 120           | 70<br>(58.33)  | 50<br>(41.67)  | 70<br>(58.33)  | 50<br>(41.67)   |
| 6.      | Kerala           | 55            | -              | 55<br>(100.00) | -              | 55<br>(100.00)  |
| 7.      | Rajasthan        | 120           | 95<br>(79.17)  | 25<br>(20.83)  | -              | 120<br>(100.00) |
| 8.      | Tamil Nadu       | 105           | 22<br>(20.95)  | 83<br>(79.05)  | 22<br>(20.95)  | 83<br>(79.05)   |
| 9.      | Uttar Pradesh    | 120           | 93<br>(77.50)  | 27<br>(22.50)  | 93<br>(77.50)  | 27<br>(22.50)   |
| 10.     | West Bengal      | 60            | 47<br>(78.33)  | 13<br>(21.67)  | 6<br>(10.00)   | 54<br>(90.00)   |
| Total   |                  | 1041          | 586<br>(56.29) | 455<br>(43.71) | 442<br>(42.46) | 599<br>(57.54)  |

Figures in parentheses are percentages to total in col.3.

the sample beneficiaries were found literate even before the Project was started. However, among the three states, namely, Bihar, Gujarat and West Bengal, where a change in the number of literate women after the Projects was observed, the highest number was accounted for West Bengal (90.00%), followed by Gujarat (45.83%) and Bihar (36.67%). However, no change in the number of literate women after the Projects was observed in the remaining five states of Haryana, Himachal Pradesh, Karnataka, Tamil Nadu and Uttar Pradesh.

6.7 It can also be seen that even after the STEP Projects, out of the 10 states, the majority of the illiterates were from the five states of Haryana (83.33%), Uttar Pradesh (77.50%), Bihar (63.33%), Karnataka (58.33%) and Gujarat (54.17%). This also suggests that education being the fundamental requirement for further development of women has not adequately been taken care of under the Programme at the grass roots levels.

#### Family Planning

6.8 A sample of 849 married women covered under the STEP was studied and the relevant data collected on their awareness about family planning, adoption of family planning methods and the size of their families are given in table 6.2.

6.9 It is seen from the table that of the total married women of 849, 98.00 per cent were found to have become aware about the family planning after the Projects against the corresponding figure of 88.81 per

Table 6.2 Sample Beneficiaries(649) Reporting on Awareness about Family Planning and Number of Children

| Sl No | State            | No Reporting (married women) | Before Project  |                 |                    |            |             | After Project   |             |                    |               |              | Number of children upto 3 | Above 3     |             |             |
|-------|------------------|------------------------------|-----------------|-----------------|--------------------|------------|-------------|-----------------|-------------|--------------------|---------------|--------------|---------------------------|-------------|-------------|-------------|
|       |                  |                              | Family Planning |                 | Number of children |            |             | Family Planning |             | Number of children |               |              |                           |             |             |             |
|       |                  |                              | Awareness       | Methods Adopted | upto 3             | Above 3    | Awareness   | Methods Adopted | upto 3      | Above 3            |               |              |                           |             |             |             |
|       |                  |                              | Tempo rary      | Permanent       | Total (T + P)      | Tempo rary | Permanent   | Total (T + P)   | Tempo rary  | Permanent          | Total (T + P) |              |                           |             |             |             |
| 1     | 2                | 3                            | 4               | 5               | 6                  | 7          | 8           | 9               | 10          | 11                 | 12            | 13           | 14                        | 15          | 16          | 17          |
| 1     | Bihar            | 115                          | 102 (88.70)     | 3 (2.61)        | 26 (22.99)         | 1 (0.87)   | 29 (25.22)  | 59 (51.30)      | 56 (48.70)  | 110 (95.65)        | 6 (5.22)      | 46 (40.00)   | 2 (1.74)                  | 54 (47.26)  | 54 (47.26)  | 61 (53.04)  |
| 2     | Gujarat          | 96                           | 100 (100.00)    | 15 (15.63)      | 20 (20.83)         | 1 (1.04)   | 36 (37.50)  | 70 (72.81)      | 29 (30.10)  | 59 (60.90)         | 13 (13.33)    | 39 (39.61)   | 2 (2.04)                  | 41 (41.65)  | 64 (65.73)  | 71 (73.96)  |
| 3     | Haryana          | 120                          | 111 (92.50)     | 8 (6.67)        | 17 (14.17)         | 7 (5.83)   | 32 (26.67)  | 76 (63.33)      | 44 (36.67)  | 118 (98.33)        | 16 (13.50)    | 31 (25.83)   | 14 (11.67)                | 61 (50.83)  | 74 (61.67)  | 83 (68.83)  |
| 4     | Himachal Pradesh | 68                           | 68 (100.00)     | 14 (20.59)      | 29 (42.65)         | 8 (11.76)  | 51 (75.00)  | 54 (79.41)      | 14 (20.59)  | 68 (100.00)        | 14 (20.59)    | 29 (42.65)   | 8 (11.76)                 | 29 (42.65)  | 54 (79.41)  | 68 (100.00) |
| 5     | Karnataka        | 113                          | 92 (81.42)      | 3 (2.65)        | 18 (16.81)         | 1 (0.88)   | 22 (19.47)  | 68 (60.18)      | 45 (39.82)  | 113 (100.00)       | 1 (0.88)      | 18 (16.81)   | 1 (0.88)                  | 19 (16.81)  | 45 (39.82)  | 68 (60.18)  |
| 6     | Kerala           | 4                            | 4 (100.00)      | 2 (50.00)       | 2 (50.00)          | 2 (50.00)  | 4 (100.00)  | 3 (75.00)       | 1 (25.00)   | 4 (100.00)         | 4 (100.00)    | 2 (50.00)    | 2 (50.00)                 | 4 (100.00)  | 3 (75.00)   | 4 (100.00)  |
| 7     | Rajasthan        | 119                          | 107 (89.92)     | 6 (5.04)        | 19 (15.88)         | 1 (0.84)   | 26 (21.84)  | 62 (52.10)      | 57 (47.90)  | 119 (100.00)       | 19 (15.97)    | 119 (100.00) | 44 (36.97)                | 64 (53.03)  | 59 (49.58)  | 60 (50.42)  |
| 8     | Tamil Nadu       | 42                           | 37 (88.10)      | 5 (11.90)       | 0 (0.00)           | 0 (0.00)   | 42 (100.00) | 0 (0.00)        | 0 (0.00)    | 42 (100.00)        | 21 (50.00)    | 21 (50.00)   | 0 (0.00)                  | 21 (50.00)  | 21 (50.00)  | 42 (100.00) |
| 9     | U.P.             | 120                          | 97 (80.83)      | 1 (0.83)        | 22 (18.33)         | 1 (0.83)   | 24 (20.00)  | 62 (51.67)      | 58 (48.33)  | 120 (100.00)       | 9 (7.50)      | 10 (8.33)    | 2 (1.67)                  | 21 (17.50)  | 55 (45.83)  | 68 (56.67)  |
| 10    | West Bengal      | 50                           | 42 (84.00)      | 1 (2.00)        | 7 (14.00)          | 2 (4.00)   | 10 (20.00)  | 40 (80.00)      | 10 (20.00)  | 50 (100.00)        | 5 (10.00)     | 5 (10.00)    | 2 (4.00)                  | 7 (14.00)   | 43 (86.00)  | 50 (100.00) |
|       | Total            | 649                          | 754 (80.81)     | 58 (6.18)       | 186 (22.64)        | 20 (2.46)  | 267 (32.51) | 532 (65.01)     | 339 (41.45) | 877 (100.00)       | 90 (11.00)    | 290 (34.86)  | 20 (2.46)                 | 418 (50.24) | 518 (63.37) | 631 (77.18) |

Figures in parentheses in cols 4, 9, 10, 11, 16 and 17 are percentages to figures in col 3 whereas the figures in cols 5 to 8 are percentages to col 4 and figures in cols 12 to 15 are percentages to col 11.

cent before the Projects. Thus, accounting for a marginal increase of 10.34 per cent in awareness about family planning after the Projects.

6.10 Further, if the figures for family planning methods adopted by the women before the Project and after the Project are compared, it can be seen from the table 6.2 that of the total 754 married women, who were aware about the family planning before the Projects, 262 (34.75%) reported to have adopted family planning methods including temporary as well as permanent methods. Whereas, after the Projects, of the total 832 women who were aware about the family planning, 418 (50.24%) reported to have adopted the family planning methods. Thus, it suggests that though there has been an increase of about 59.54 per cent in the adoption of family planning methods by the women after the STEP Projects, but still about one half of the sample women, who were aware about the family planning, had not adopted the family planning methods even after the Projects.

6.11 As far as the popularity of different methods of family planning is concerned, it can be seen from the table that permanent method of family planning seems to be the most popular among the married couples at two different periods of time i.e. before the Project and after the Project. Besides, among the adopters of permanent family planning methods, majority of the adopters were women themselves both in the case of before the Projects and after the Projects. As the figures in table 6.2 reveal that when the Projects were not started, of the total, the adopters of

temporary methods of family planning accounted for 7.69 per cent, whereas, among the permanent adopters, women accounted for 24.40 per cent and men for 2.65 per cent. However, the position in this regard after the Projects reveals that of the total, the adopters of temporary methods accounted for 11.90 per cent, whereas, among permanent adopters, women accounted for 34.86 per cent and men for 3.48 per cent. Thus, it is indicated that out of the choice as male or female going for adoption of permanent methods of family planning, it was the women in majority who were found to be the suitable alternatives in all the 10 sample states even after the STEP Projects were initiated. This partly explains about the social conservatism, low female literacy rate and male superiority in the society.

6.12 The interstate comparison of figures for adoption of family planning methods also reveals that the progress made in this direction was not encouraging even after the STEP Projects were started, as it is only in the case of Kerala, where all the sample beneficiaries reported to have gone for adoption of family planning methods. This is followed by 86.00 per cent in West Bengal, 75.00 per cent in Himachal Pradesh, 57.14 per cent in Tamil Nadu, 53.78 per cent in Rajasthan and 51.69 per cent in Haryana. Whereas, the corresponding figures for adoption of family planning methods were found as less than 50 per cent in the remaining four states of Bihar, Gujarat, Karnataka and Uttar Pradesh.

#### **Size of Family**

6.13 Among others, the awareness and the adoption of family planning methods have a direct bearing on keeping a small size of family. Therefore, the awareness generation about the family planning has been envisaged to be an integral part of the training on gender issues. Thus, an attempt has been made to assess the impact of the Programme on the women in terms of size of family and the data collected for this purpose are given in table 6.2.

6.14 Thus, the table 6.2 reveals that during the period when the Projects were not started, out of the total 849 married women, 65.61 per cent women had the number of children up to 3 and 34.39 per cent had children above 3. Whereas, after the Projects, 63.37 per cent women had the number of children up to 3 and 36.63 per cent had above 3. This suggests that as against the general expectation of increase in the number of women with small families, there has been a marginal decrease of 3.41 per cent in the number of women having children up to 3 even after the STEP Projects were initiated. Thus, it is indicative of the fact that the Programme has not made any impact on the women in keeping a small family norm.

#### **Health Awareness**

6.15 Under health awareness, the aspects, like, child health care, sanitation and nutrition education, etc., are considered to be important and the women were envisaged to be imparted training on these aspects during the Project period. A sample of 1041 women was

studied and the data collected for this purpose are given in table 6.3.

#### Child Health Care

6.16 It is seen from the table 6.3 that of the total, 82.04 per cent women were found aware about the child health care after the Projects against the corresponding figure of 60.81 per cent women before the Projects, thereby accounting for an increase of 34.91 per cent in women being made aware about the child health care after the Projects were initiated.

#### Sanitation

6.17 Again, of the total, 87.99 per cent women were found aware about the sanitation aspect after the Projects against the corresponding figure of 59.17 per cent women before the Projects, thereby accounting for an increase of 48.70 per cent in women being made aware about the sanitation aspect after the Projects were initiated

#### Nutrition

6.18 Similarly, in the case of awareness about nutrition aspect of the gender issues, it is found that 81.36 per cent women reported to have become aware about this aspect after the Projects against the corresponding figure of 46.78 per cent before the Projects. Thus, there has<sup>been</sup> an increase of 73.92 per cent in women being made aware about the sanitation aspect after the Projects. As far as the health awareness is concerned, it can be said that the Programme has made an impact on the women, as majority of them were found to have become aware about this aspect after the STEP Projects.



Table 6.3 Awareness about Health and Social Education among Sample Beneficiaries (1045) during Before the Project (BP) and After the Project (AP)

| Sl. No | State          | No. Reporting | Health Awareness |              |             |              |             |             |                |             |                 |             | Legal Education  |             |             |  |  |
|--------|----------------|---------------|------------------|--------------|-------------|--------------|-------------|-------------|----------------|-------------|-----------------|-------------|------------------|-------------|-------------|--|--|
|        |                |               | Child Care       |              | Sanitation  |              | Nutrition   |             | Herital Rights |             | Property Rights |             | Minimum Wage Act |             |             |  |  |
|        |                |               | BP               | AP           | BP          | AP           | BP          | AP          | BP             | AP          | BP              | AP          | BP               | AP          |             |  |  |
| 1      | 2              | 3             | 4                | 5            | 6           | 7            | 8           | 9           | 10             | 11          | 12              | 13          | 14               | 15          |             |  |  |
| 1      | Bihar          | 120           | 68 (57.5%)       | 105 (90.0%)  | 86 (71.6%)  | 101 (84.1%)  | 54 (45.0%)  | 76 (63.3%)  | 85 (70.8%)     | 70 (58.3%)  | 87 (72.5%)      | 59 (49.2%)  | 61 (50.8%)       | 2 (1.7%)    | 6 (5.0%)    |  |  |
| 2      | Gujarat        | 120           | 86 (71.7%)       | 109 (90.8%)  | 82 (68.3%)  | 117 (97.5%)  | 53 (44.2%)  | 96 (80.0%)  | 32 (26.7%)     | 62 (51.7%)  | 62 (51.7%)      | 31 (25.8%)  | 58 (48.3%)       | 22 (18.3%)  | 30 (25.0%)  |  |  |
| 3      | Haryana        | 120           | 83 (69.2%)       | 117 (97.5%)  | 54 (45.0%)  | 100 (83.3%)  | 20 (16.7%)  | 95 (79.2%)  | 106 (88.3%)    | 114 (94.2%) | 105 (87.5%)     | 108 (90.0%) | 4 (3.3%)         | 5 (4.2%)    | 3 (2.5%)    |  |  |
| 4      | Madhya Pradesh | 101           | 71 (70.3%)       | 101 (100.0%) | 83 (82.2%)  | 100 (100.0%) | 22 (21.8%)  | 32 (31.7%)  | 33 (32.7%)     | 42 (41.6%)  | 42 (41.6%)      | 42 (41.6%)  | 3 (3.0%)         | 3 (3.0%)    | 3 (3.0%)    |  |  |
| 5      | Karnataka      | 120           | 69 (57.5%)       | 105 (87.5%)  | 72 (60.0%)  | 100 (83.3%)  | 72 (60.0%)  | 52 (43.3%)  | 71 (59.2%)     | 72 (60.0%)  | 14 (11.7%)      | 16 (13.3%)  | 18 (15.0%)       | 1 (0.8%)    | 2 (1.7%)    |  |  |
| 6      | Kerala         | 55            | 49 (89.1%)       | 50 (90.9%)   | 51 (92.7%)  | 51 (92.7%)   | 51 (92.7%)  | 51 (92.7%)  | 51 (92.7%)     | 51 (92.7%)  | 51 (92.7%)      | 51 (92.7%)  | 51 (92.7%)       | 51 (92.7%)  | 51 (92.7%)  |  |  |
| 7      | Rajasthan      | 120           | 89 (74.2%)       | 100 (83.3%)  | 73 (60.8%)  | 92 (76.7%)   | 51 (42.5%)  | 52 (43.3%)  | 69 (57.5%)     | 69 (57.5%)  | 69 (57.5%)      | 69 (57.5%)  | 69 (57.5%)       | 69 (57.5%)  | 69 (57.5%)  |  |  |
| 8      | Tamil Nadu     | 105           | 56 (53.3%)       | 74 (70.5%)   | 62 (58.6%)  | 102 (97.2%)  | 85 (80.0%)  | 90 (85.7%)  | 99 (94.3%)     | 102 (97.2%) | 102 (97.2%)     | 102 (97.2%) | 102 (97.2%)      | 102 (97.2%) | 102 (97.2%) |  |  |
| 9      | U.P.           | 120           | 16 (13.3%)       | 87 (72.5%)   | 17 (14.2%)  | 90 (75.0%)   | 26 (21.7%)  | 83 (69.2%)  | 22 (18.3%)     | 31 (25.8%)  | 31 (25.8%)      | 11 (9.2%)   | 12 (10.0%)       | 1 (0.8%)    | 3 (2.5%)    |  |  |
| 10     | West Bengal    | 60            | 31 (51.7%)       | 33 (55.0%)   | 31 (51.7%)  | 33 (55.0%)   | 30 (50.0%)  | 31 (51.7%)  | 31 (51.7%)     | 31 (51.7%)  | 31 (51.7%)      | 31 (51.7%)  | 31 (51.7%)       | 31 (51.7%)  | 31 (51.7%)  |  |  |
| Total  |                | 1041          | 633 (60.8%)      | 854 (81.9%)  | 616 (58.2%) | 916 (87.1%)  | 487 (46.3%) | 647 (61.2%) | 409 (38.3%)    | 574 (54.1%) | 355 (33.1%)     | 534 (50.3%) | 101 (9.7%)       | 258 (24.8%) |             |  |  |

Figures in parentheses are percentages to total in col. 3

### Legal Education

6.19 The legal education assumes a crucial importance in conscientisation of the women and the Programme envisages to impart training on legal education as well. In this backdrop, the data collected for 1041 sample beneficiaries are given in table 6.3.

### Marital Rights

6.20 It is seen from the table 6.3 that of the total, 39.29 per cent women had the knowledge about marital rights before the projects and the corresponding figure for which has increased to 55.14 per cent after the Projects. This suggests that though there has been an increase of 40.34 per cent in the number of women being educated about marital rights after the Projects, yet about 44.86 per cent of the sample beneficiaries were found ignorant about the marital rights during the corresponding period.

6.21 The interstate comparison of figures in this regard also reveals that a substantial increase in the number of women being educated about the marital rights after the Projects was found only in the two states of Rajasthan and West Bengal, whereas, no change in the number of women having knowledge about this aspect after the Projects is witnessed in the two states of Himachal Pradesh and Kerala. Besides, the progress in this regard is not encouraging particularly in the three states and the corresponding figures for which stood at 13.33 per cent in Karnataka, 25.83 per cent in Uttar Pradesh and 31.43 per cent in Tamil Nadu. However, in

the remaining three states, the corresponding figures varied from 51.67 per cent in Gujarat to 95.00 per cent in Haryana after the Projects. Thus, it is also indicated in the table 6.3 that particularly in the four states, namely, Himachal Pradesh, Karnataka, Tamil Nadu and Uttar Pradesh, vast majority of the women were still found ignorant about the marital rights even after the implementation of the Projects.

#### Property Rights

6.22 The table 6.3 further reveals that as against the 34.10 per cent sample women having knowledge about the property rights before the Projects, the corresponding figure increased to 51.30 per cent after the implementation of the projects, thereby accounting for an increase of 50.42 per cent in the number of women being educated about this aspect covered under the gender issues. However, despite the implementation of the Programme, about 48.70 per cent of the women were still found ignorant about the property rights.

6.23 The interstate comparison on this account reveals that a discernible increase in the number of women having knowledge about the property rights after the implementation of the Projects is seen in the case of three states, namely, Gujarat, Rajasthan and West Bengal. Whereas, no change in this regard is found in the two states of Himachal Pradesh and Kerala. However, the corresponding figures in the remaining five states after the Projects varied from 10.00 per cent in Uttar Pradesh to 90.00 per cent in Haryana. Further, it is observed from the table that the vast majority of the

women had no knowledge about the property rights even after the implementation of the Projects particularly in the case of four states, namely, Himachal Pradesh, Karnataka, Tamil Nadu and Uttar Pradesh.

#### Minimum Wage Act

6.24 The table 5.3 further reveals that this aspect seems to have not taken up seriously under the Programme, as 9.70 per cent of the total sample beneficiaries were found having knowledge about the laws pertaining to minimum wage act before the Projects and the corresponding figure for which increased to only 22.86 per cent after the implementation of the Projects. This suggests that the vast majority of about 77.14 per cent women were ignorant about the law pertaining to minimum wage act even after the implementation of the Programme.

6.25 The state-wise position also reveals that the progress made in this regard is not encouraging except in the case of two states, namely, Rajasthan and West Bengal where quite a good number of women were educated about this aspect after the implementation of the Programme. Whereas, no change in the number of women being educated on this aspect is noticed in the case of three states, namely, Himachal Pradesh, Kerala and Uttar Pradesh. Besides, it can also be seen that except in the case of three states, namely, Kerala, Rajasthan and West Bengal, a vast majority of the women in the remaining seven states were still found ignorant about the minimum wage act even after the implementation of the Programme. Thus, it can be said that the legal education as an integral part of gender sensitisation

and conscientisation has not been given due weightage at the grass roots levels.

#### **Women's Empowerment**

6.26 Economic and social empowerment of the women through training and employment opportunities is envisaged to be the ultimate objective of the STEP. Thus, the relevant data collected for a sample of 1041 women on their independent decisions in the purchase of clothes and cosmetics and rise in their social status before and after the Projects are presented in table 6.4. However, the data for a sample of 849 married women on their independent decisions against the child marriage and in favour of education of girl child are given in table 6.5.

#### **Freedom of Spending**

6.27 The table 6.4 reveals that of the total, 38.23 per cent women were reported to have enjoyed the freedom of spending their earnings on purchase of clothes for themselves before the Projects and the corresponding figure for which has increased to 79.25 per cent after the implementation of the Projects. This is true for all states except Kerala, where the women had not yet taken up the economic activities during the reference period under study.

6.28 Similarly, as far as their decisions in spending their earnings on purchase of cosmetics is concerned, 27.57 per cent of the women were reported to have spent their earnings independently before the Projects and the corresponding figure for which has increased to 69.36 per cent after the implementation of

Table 6.4: Freedom of Spending their Earnings and Rise in Social Status of Sample Beneficiaries(1041) during Before the Project(BP) and After the Project(AP)

| Sl No | State            | No of reporting | Freedom of Spending their earnings on |                |                |                | Rise in Social Status |                |                |                |
|-------|------------------|-----------------|---------------------------------------|----------------|----------------|----------------|-----------------------|----------------|----------------|----------------|
|       |                  |                 | Clothes                               |                | Cosmetics      |                | Within family         |                | Outside family |                |
|       |                  |                 | BP                                    | AP             | BP             | AP             | BP                    | AP             | BP             | AP             |
| 1     | 2                | 3               | 4                                     | 5              | 6              | 7              | 8                     | 9              | 10             | 11             |
| 1     | Bihar            | 120             | 24<br>(20 00)                         | 103<br>(85 83) | 25<br>(20 83)  | 102<br>(85 00) | 85<br>(70 83)         | 104<br>(86 67) | 33<br>(27 50)  | 108<br>(90 00) |
| 2     | Gujarat          | 120             | 105<br>(87 50)                        | 115<br>(95 83) | 76<br>(63 33)  | 93<br>(77 50)  | 75<br>(62 50)         | 115<br>(95 83) | 79<br>(65 83)  | 115<br>(95 83) |
| 3     | Haryana          | 120             | 51<br>(42 50)                         | 114<br>(95 00) | 10<br>(8 33)   | 62<br>(51 67)  | 55<br>(45 83)         | 118<br>(98 33) | 60<br>(50 00)  | 119<br>(99 17) |
| 4     | Himachal Pradesh | 101             | 58<br>(57 43)                         | 70<br>(69 31)  | 40<br>(39 60)  | 54<br>(53 47)  | 74<br>(73 27)         | 95<br>(94 06)  | 74<br>(73 27)  | 95<br>(94 06)  |
| 5     | Karnataka        | 120             | 61<br>(50 83)                         | 71<br>(59 17)  | 61<br>(50 83)  | 65<br>(54 17)  | 32<br>(26 67)         | 51<br>(42 50)  | 17<br>(14 17)  | 48<br>(40 00)  |
| 6     | Kerala           | 55              | 7<br>(12 73)                          | 9<br>(16 36)   | 7<br>(12 73)   | 9<br>(16 36)   | 15<br>(27 27)         | 15<br>(27 27)  |                |                |
| 7     | Rajasthan        | 120             | 17<br>(14 17)                         | 101<br>(84 17) | 16<br>(13 33)  | 108<br>(90 00) |                       | 115<br>(95 83) |                | 115<br>(95 83) |
| 8     | Tamil Nadu       | 105             | 38<br>(36 19)                         | 78<br>(74 29)  | 32<br>(30 48)  | 78<br>(74 29)  | 33<br>(31 43)         | 98<br>(93 33)  | 33<br>(31 43)  | 95<br>(90 48)  |
| 9     | Uttar Pradesh    | 120             | 23<br>(19 17)                         | 105<br>(87 50) | 19<br>(15 83)  | 102<br>(85 00) | 4<br>(3 33)           | 112<br>(93 33) | 2<br>(1 67)    | 118<br>(98 33) |
| 10    | West Bengal      | 60              | 14<br>(23 33)                         | 59<br>(98 33)  | 1<br>(1 67)    | 49<br>(81 67)  | 49<br>(81 67)         | 55<br>(91 67)  | 13<br>(21 67)  | 37<br>(61 67)  |
| Total |                  | 1041            | 398<br>(38 23)                        | 825<br>(79 25) | 287<br>(27 57) | 722<br>(69 36) | 422<br>(40 54)        | 878<br>(84 34) | 311<br>(29 88) | 850<br>(81 65) |

Figures in parentheses are percentages to total in col 3

the Projects. Thus, it can be said that except in Kerala, where the women had not taken up the economic activities, there has been a perceptible increase in the number of women having enjoyed the freedom of spending their earnings on their basic requirements, such as, clothes and cosmetics on account of implementation of the Projects.

#### **Rise in Social Status**

6.29 It can be seen from the table 6.4 that of the total, 84.34 per cent women were reported to have observed the rise in their social status within their families on account of implementation of the Projects against the corresponding figure of 40.54 per cent before the Projects. This is true for all states except Kerala, where no change in this regard is observed.

6.30 Similarly, in regard to social status outside the family, 81.65 per cent of the women reported to have observed the rise in their social status outside their families after the implementation of the Projects as against the corresponding figure of 29.88 per cent before the Projects. Thus, it can be said that on account of the implementation of the Projects, the social status of majority of the women in all states except Kerala had risen both within the family and outside the family.

#### **Impact on Child Marriage**

6.31 Child marriage system is still prevalent in the rural areas despite enactment of the law forbidding the marriage of a boy and a girl below the age of 21 and 18 years respectively. However, the STEP has envisaged to conscientise the women about gender issues including

the above important social issues.

6.32 Thus, the table 6.5 reveals that out of the total 849 married women, 45.11 per cent were reported to have taken their decisions against the child marriage system within their families before the Projects and the corresponding figure for which has increased to 60.54 per cent after the implementation of the Projects.

6.33 The state-wise position further reveals that no change on this account is observed in the three states of Himachal Pradesh, Karnataka and Kerala. Whereas, in the remaining states, there has been an increase in the number of respondents after the implementation of the Projects and the figure for which varied from 42.86 per cent in Tamil Nadu to 97.50 per cent in Haryana.

#### Education of Girl Child

6.34 The table 6.5 reveals that 56.07 per cent of the women were reported to have made decisions in favour of Girl Child's education before the Projects and the corresponding figure has increased to 70.20 per cent after the implementation of the Programme.

6.35 Further, it can also be seen from the table that except Kerala, an increase in the number of respondents who had taken decisions in favour of education of girl child was reported in all the states after the implementation of the Projects and the corresponding figures for which varied from 46.90 per cent in Karnataka to 99.17 per cent in Haryana. Thus, it can be said that the majority of the women have become sensitive to the social issues, like; child marriage



Table 6.5: Decision Making Power of sample Beneficiaries(849) in Child Marriage and Education of Girl Child.

| Sl. No. | State            | No. Reporting (Married Women) | Decision made          |                |                                      |                |
|---------|------------------|-------------------------------|------------------------|----------------|--------------------------------------|----------------|
|         |                  |                               | Against Child Marriage |                | In favour of Education of Girl Child |                |
|         |                  |                               | Before Project         | After Project  | Before Project                       | After Project  |
| 1       | 2                | 3                             | 4                      | 5              | 6                                    | 7              |
| 1.      | Bihar            | 115                           | 46<br>(40.00)          | 54<br>(46.96)  | 65<br>(56.52)                        | 70<br>(60.87)  |
| 2.      | Gujarat          | 98                            | 33<br>(33.67)          | 51<br>(52.04)  | 52<br>(53.06)                        | 55<br>(56.12)  |
| 3.      | Haryana          | 120                           | 107<br>(89.17)         | 117<br>(97.50) | 114<br>(95.00)                       | 119<br>(99.17) |
| 4.      | Himachal Pradesh | 68                            | 55<br>(80.88)          | 55<br>(80.88)  | 62<br>(91.18)                        | 63<br>(92.65)  |
| 5.      | Karnataka        | 113                           | 11<br>(9.73)           | 11<br>(9.73)   | 49<br>(43.36)                        | 53<br>(46.90)  |
| 6.      | Kerala           | 4                             | 1<br>(25.00)           | 1<br>(25.00)   | 2<br>(50.00)                         | 2<br>(50.00)   |
| 7.      | Rajasthan        | 119                           | 55<br>(46.22)          | 92<br>(77.31)  | 59<br>(49.58)                        | 87<br>(73.11)  |
| 8.      | Tamil Nadu       | 42                            | 12<br>(28.57)          | 18<br>(42.86)  | 19<br>(45.24)                        | 21<br>(50.00)  |
| 9.      | U.P.             | 120                           | 30<br>(25.00)          | 75<br>(62.50)  | 20<br>(16.67)                        | 86<br>(71.67)  |
| 10.     | West Bengal      | 50                            | 33<br>(66.00)          | 40<br>(80.00)  | 34<br>(68.00)                        | 40<br>(80.00)  |
| Total   |                  | 849                           | 383<br>(45.11)         | 514<br>(60.54) | 476<br>(56.07)                       | 596<br>(70.20) |

Figures in parentheses are percentages to total

system and education of girl child.

#### **Participation in Developmental Works**

6.36 A sample of 1041 women was studied to see whether the Programme had any effect on increase in the women's participation in developmental works. Therefore, an attempt has been made to see the extent of the women's participation in some of the important schemes for rural development, like, literacy programme, social forestry and community development works after the implementation of the STEP Projects. The data collected for this purpose are presented in table 6.6.

#### **Literacy Programme**

6.37 Thus, the table 6.6 reveals that of the total 1041 sample women covered under the STEP, 23.82 per cent were reported to have participated in propagation of literacy programme after the implementation of the Programme against the corresponding figure of 7.59 per cent before the Projects. This suggests that though there has been an increase of about three times in the number of women having participated in the propagation of literacy programme, yet majority of 76.18 per cent women had no participation in propagation of literacy programme even after the implementation of the STEP Projects.

6.38 The interstate comparison of figures reveals that after the Projects, the maximum number of women was reported to have participated in propagation of literacy programme in the two states of Rajasthan (94.17%) and West Bengal (70.00%). Whereas, no participation of women in propagation of literacy programme was reported from

Table 6.6: Sample Beneficiaries(1041) Reporting on their participation in Developmental works during Before the Project(BP) and After the Project(AP)

| Sl No | State            | No of Reporting | Propagation of Literacy Programme |         | Social Forestry |         | Community Developmental works through |        |                         |         |
|-------|------------------|-----------------|-----------------------------------|---------|-----------------|---------|---------------------------------------|--------|-------------------------|---------|
|       |                  |                 | BP                                | AP      | BP              | AP      | Village Panchayet                     |        | Voluntary Organisations |         |
|       |                  |                 |                                   |         |                 |         | BP                                    | AP     | BP                      | AP      |
| 1     | 2                | 3               | 4                                 | 5       | 6               | 7       | 8                                     | 9      | 10                      | 11      |
| 1     | Bihar            | 120             |                                   |         |                 |         |                                       |        | 3                       | 8       |
|       |                  |                 |                                   |         |                 |         |                                       |        | (2 50)                  | (6 67)  |
| 2     | Gujarat          | 120             |                                   | 1       |                 | 21      | 5                                     | 10     | 20                      | 32      |
|       |                  |                 |                                   | (0 83)  |                 | (17 50) | (4 17)                                | (8 33) | (16 67)                 | (26 67) |
| 3     | Maryana          | 120             | 8                                 | 52      | 3               | 3       | 6                                     | 8      | 2                       | 18      |
|       |                  |                 | (6 67)                            | (43 33) | (2 50)          | (2 50)  | (5 00)                                | (6 67) | (1 67)                  | (15 00) |
| 4     | Himachal Pradesh | 101             | 11                                | 5       | 7               | 3       | 3                                     | 2      | 11                      | 12      |
|       |                  |                 | (10 89)                           | (4 95)  | (6 93)          | (2 97)  | (2 97)                                | (1 98) | (10 89)                 | (11 88) |
| 5     | Karnataka        | 120             |                                   |         | 1               | 1       |                                       |        |                         |         |
|       |                  |                 |                                   |         | (0 83)          | (0 83)  |                                       |        |                         |         |
| 6     | Kerala           | 55              | 28                                | 28      |                 |         |                                       | 2      | 4                       | 6       |
|       |                  |                 | (50 91)                           | (50 91) |                 |         |                                       | (3 64) | (7 27)                  | (10 91) |
| 7     | Rajasthan        | 120             | 21                                | 113     | 14              | 48      | 2                                     | 8      | 2                       | 51      |
|       |                  |                 | (17 50)                           | (94 17) | (11 67)         | (40 00) | (1 67)                                | (6 67) | (1 67)                  | (42 50) |
| 8     | Tamil Nadu       | 105             | 4                                 | 7       | 2               | 1       | 1                                     |        | 1                       | 1       |
|       |                  |                 | (3 81)                            | (6 67)  | (1 90)          | (0 95)  | (0 95)                                |        | (0 95)                  | (0 95)  |
| 9     | Uttar Pradesh    | 120             |                                   |         |                 |         |                                       |        |                         | 25      |
|       |                  |                 |                                   |         |                 |         |                                       |        |                         | (20 83) |
| 10    | West Bengal      | 60              | 7                                 | 42      |                 |         |                                       |        |                         |         |
|       |                  |                 | (11 67)                           | (70 00) |                 |         |                                       |        |                         |         |
|       | Total            | 1041            | 70                                | 248     | 27              | 77      | 17                                    | 30     | 43                      | 153     |
|       |                  |                 | (7 59)                            | (23 82) | (2 59)          | (7 40)  | (1 63)                                | (2 88) | (4 13)                  | (14 70) |

Figures in parentheses are percentages to total in col 3

the three states of Bihar, Karnataka and Uttar Pradesh. Further, it is only in the case of Himachal Pradesh, where decrease in the number of women's participation was observed after the implementation of the Programme.

#### **Social Forestry**

6.39 The women's participation in social forestry programme seems to be limited, as 7.40 per cent of the women were reported to have participated after the Projects against the corresponding figure of 2.59 per cent before the Projects. This suggests that a vast majority of 92.60 per cent women had not participated in the social forestry programme after the Projects.

6.40 The interstate comparison shows that while there has been an increase in the number of women having participated in the social forestry programme in the two states of Gujarat and Rajasthan, no change in this regard, however, was reported in the two states of Haryana and Karnataka. Further, a decrease in the number of women participants was reported in the two states of Himachal Pradesh and Tamil Nadu. However, no participation of women in social forestry programme was reported in the remaining four states of Bihar, Kerala, Uttar Pradesh and West Bengal both before and after the Projects.

#### **Community Development Works**

6.41 Again, it is seen from the table 6.6 that of the total, 1.63 per cent women were reported to have participated in community development works through Village Panchayats before the Projects and the corresponding figure has increased to only 2.88 per cent after the Projects. This suggests that a vast majority

of about 97.12 per cent had not participated in this regard even after the implementation of the Programme.

6.42 The interstate comparison of the figures in the table reveals that after the Projects, the participation in community works through Panchayats was reported by a small percentage of women from five states, namely, Gujarat (8.33%), Haryana (6.67%), Himachal Pradesh (1.98%), Kerala (3.64%) and Rajasthan (6.67%). Whereas, no participation in this regard was reported in the four states of Bihar, Karnataka, Uttar Pradesh and West Bengal both before and after the Projects.

6.43 Similarly, out of the total, 4.13 per cent women were reported to have participated in the developmental works through Voluntary Organisations before the Projects and the corresponding figure for which has increased to 14.70 per cent after the Projects. This also suggests that about 85.30 per cent of the women had not participated in such works even after the implementation of the Programme. It can also be seen that except in the two states of Karnataka and West Bengal, a limited number of women's participation was observed in all the sample states.

## CHAPTER VII

### SUMMARY OF MAIN FINDINGS AND SUGGESTIONS

The main findings and suggestions of the study are highlighted as under:

#### Findings

7.1 The aggregate for 10 sample Projects revealed that the prescribed norm for funding pattern of 90 per cent as Central grant and 10 per cent to be borne by the States/Implementing Agencies was followed during the period under reference. However, the matching share from the States/Implementing Agencies had not been released in the two states of Bihar and Kerala. Whereas, for the remaining eight Projects, the State/Implementing Agency share varied from the minimum of 2.72 per cent in Karnataka to the maximum of 28.72 per cent in Haryana.

(Paras 2.3 and 2.6)

7.2 No society was reported to have formed in the two states of Haryana and Kerala. Whereas, of the total 731 societies formed under the eight Projects, 42(3.01%) were reported to be defunct in the two states of Bihar (10) and Karnataka(12).

(Para 2.10)

7.3 A majority of the sample beneficiaries selected under the Programme were from the higher age groups, as 71.95 per cent of them were found in the age group of 25 years and above. However, in the two states of Kerala and Tamil Nadu, majority were in the age group of below 25 years.

(Paras 3.5 and 3.6)

7.4 Of the total 1041 sample beneficiaries, 69.07 per cent women were found to be married, followed by 18.44 per cent as unmarried, 10.09 per cent as widows and 2.40 per cent as divorcees.

(Para 3.8)

7.5 Similarly of the total, the women from other backward classes constituted as 40.73 per cent, followed by others as 39.19 per cent, scheduled castes as 17.10 per cent and scheduled tribes as 2.98 per cent.

(Para 3.9)

7.6 As far as literacy level of the beneficiaries is concerned, it was found that 57.54 per cent women were literate, while 42.46 per cent were illiterate. Further, the comparatively higher literacy status of the women was observed in the five states of Himachal Pradesh (90.10%), Kerala (100%), Rajasthan (100%), Tamil Nadu (79.05%) and West Bengal (90%).

(Para 3.10)

7.7 The data on family status of the 1041 sample women revealed that the majority as 88.18 per cent women were found dependents on others, while only 11.82 per cent were constituted as women headed households.

(Para 3.11)

7.8 It was found that of the total sample beneficiaries, 65.23 per cent were trained on technical aspects for skill upgradation, while only 30.36 per cent were trained on gender issues. Further, the high percentages of trained women on technical aspects were found in the two states of Karnataka and Kerala, where all the women were found trained. This was followed by the four states of Himachal Pradesh (97.03%), Haryana

(90.83 %), Rajasthan (87.50%) and West Bengal (78.33%). Whereas, the progress in this regard in the remaining four states of Bihar, Gujarat, Tamil Nadu and Uttar Pradesh was not satisfactory as the corresponding figures for the women trained for skill upgradation varied from 13.13 per cent in Bihar to 41.67 per cent in Uttar Pradesh.

(Paras 3.16 and 3.17)

7.9 In the case of training on gender issues, no beneficiary was found trained in the five states of Bihar, Haryana, Himachal Pradesh, Kerala and Tamil Nadu, whereas, in the remaining five states, the corresponding figures varied from 29.17 per cent in Gujarat to 87.50 per cent in Rajasthan. Thus, it can be said that the implementation of the training aspect of the Programme seems to be weak at the grass roots levels.

(Para 3.18)

7.10 Out of the total 879 women who were imparted training on technical aspects, 91.90 per cent of them reported to have undergone training for skill upgradation, followed by 30.49 per cent on marketing techniques, 27.10 per cent on entrepreneurship skill development, 25.83 per cent on group formation, 22.83 per cent on primary producer group management and 4.42 per cent on book keeping and record maintenance.

(Para 3.20)

7.11 The interstate comparison also revealed that except in Rajasthan, an integrated approach to training covering all the aspects was not adopted at the grass roots levels. This suggests that while the training on



skill upgradation for sustainable employment was adequately emphasised during the training course, the other related technical aspects, like; group formation, co-operative management, marketing techniques, book keeping, etc., were given a scanty attention.

(Para 3.21)

7.12 Similarly, in the case of training course contents under gender issues, of the total 315 (30.25%) women who had undergone training, a maximum of 96.19 per cent women were trained on family planning, followed by 93.33 per cent on child health care, 89.52 per cent on nutrition, 65.71 per cent on sanitation, 52.06 per cent on marital rights and 50.15 per cent on property rights.

(Para 3.23)

7.13 The interstate position in this regard also revealed that in the five states of Bihar, Haryana, Himachal Pradesh, Kerala and Tamil Nadu, no training was imparted on gender issues. It was only in the three states of Gujarat, Rajasthan and West Bengal, where the trained women were reported to have undergone training on all the aspects of gender issues with varying degree of their participation in each aspect. Whereas, in the remaining two states of Karnataka and Uttar Pradesh, the training on marital and property rights was not imparted. Thus, it can be said that the Programme has not adopted an integrated training course contents through which the women could have been trained on both technical and gender issues for self sustainable employment and gender conscientisation.

(Paras 3.24 and 3.25)

7.14 Among other methods of imparting training, lecture course and demonstrations were found to be the most popular methods through which the training was imparted to the women in majority of the states. Besides, the training through the important methods, like; audio visual, exhibitions and visits was not imparted in the five states of Haryana, Himachal Pradesh, Karnataka, Tamil Nadu and West Bengal.

(Paras 3.27 and 3.28)

7.15 Out of the total 679 trained beneficiaries for skill upgradation, the maximum as 92.05 per cent reported that the training was useful, while only 1.77 per cent reported as little useful and 6.19 per cent as not useful. Thus, it can be stated that the utility of the training received was felt by the vast majority of the trained women.

(Para 3.29)

7.16 It was found that out of the total 1041 sample beneficiaries, 839 (80.60%) women were employed. Again, of the total employed, 61.03 per cent women were found engaged in self employment and 38.97 per cent in wage employment.

(Para 4.3)

7.17 It was found that in the case of Dairying sector, the women were found covered under self employment in the four states of Bihar, Haryana, Rajasthan and Uttar Pradesh. Whereas, in the four states of Gujarat, Himachal Pradesh, Tamil Nadu and West Bengal, where the sectors, like, Handicrafts, Weaving

and Spinning, etc., were taken up, the women were found engaged in wage employment.

(Para 4.4)

7.18 The interstate comparison revealed that the progress on employment generation was not encouraging especially in the three states of Himachal Pradesh, Karnataka and Kerala, as 43.36 per cent were found engaged in wage employment in Himachal Pradesh and it was 34.17 per cent under self employment in Karnataka. Whereas, no woman was found employed both under self and wage employment in Kerala. However, in the remaining states, the corresponding figures for employment varied from 96.67 per cent in Uttar Pradesh to 100 per cent in Rajasthan and Tamil Nadu.

(Para 4.5)

7.19 It was found that of the total 839, 63.87 per cent self employed and 77.67 per cent wage employed women reported to have earned their monthly income in the lower range of Rs. 500 and below. Thus, it can be said that the Programme has not made a much dent on making the economic activities of the women more viable in view of the rising inflation, increase in the cost of raw material, etc.

(Paras 4.8 to 4.11)

7.20 Out of the total sample beneficiaries, 50.14 per cent reported to have received the assistance in getting the raw material under the STEP and of which, 93.70 per cent were found satisfied with the assistance received by them. Further, no assistance in raw material was reported by the beneficiaries from the four

states of Bihar, Himachal Pradesh, Kerala and Tamil Nadu. Whereas, in the remaining six states, the corresponding figures for the women who had received the facilities varied from 36.67 per cent in Karnataka to 100 per cent in Gujarat and West Bengal.

(Paras 4.13 and 4.14)

7.21 Similarly, of the total, 53.51 per cent women reported to have received the marketing facilities under the Programme. Again, of those who had received the facilities, 92.46 per cent women reported to be satisfied with the marketing facilities. However, no marketing facility was reported to have made available to the women in the four states of Gujarat, Himachal Pradesh, Kerala and Tamil Nadu. Whereas, in the remaining six states, the corresponding figures for the women who had received the marketing facilities varied from 36.67 per cent in Karnataka to 100 per cent in Bihar and West Bengal. Thus, it can be said that the backward and forward linkages as envisaged to be established under the Programme were found to be weak at the grass roots levels, as about only one half of the beneficiaries could get the facilities for raw material and marketing.

(Paras 4.15 to 4.17)

7.22 The Programme has not made any special efforts in making available the credit facilities to the beneficiaries, as only 22.96 per cent of the sample women were reported to have received the credit as well as subsidy facilities. Further, no credit facilities were made available in the four states of Himachal Pradesh, Kerala, Tamil Nadu and West Bengal. It was

only in the case of Haryana, where all the beneficiaries were provided with credit as well as subsidy facilities. However, in the remaining five states, the corresponding figures for the number of women who had received the credit facilities varied from 0.83 per cent in Rajasthan to 53.33 per cent in Karnataka.

(Paras 4.19 to 4.21)

7.23 It was found that in the six states, where a small percentage of women as 22.96 were provided with the credit facilities, the wilful defaulters were found only in the two states of Haryana (45.83%) and Karnataka (1.56%).

(Para 4.24)

7.24 It was found that of the total 1041 sample beneficiaries, 6.24 per cent women were reported to have been covered under the IRDP, while 2.50 per cent under the Mahila Samridhi Yojana.

(Para 4.26)

7.25 As far as the provision of support services is concerned, the data for 10 sample Projects revealed that of the total, six Projects were reported to have established the linkages for providing health check ups and education facilities and these Projects fall in the six states of Gujarat, Haryana, Himachal Pradesh, Karnataka, Rajasthan and West Bengal. Whereas, no linkages for health check ups and education facilities were reported from the four Projects falling in the states of Bihar, Kerala, Tamil Nadu and Uttar Pradesh. In the case of referral services, only four Projects were reported to have established the linkages with other Departments and these Projects fall in the

states of Gujarat, Haryana, Rajasthan and West Bengal. Whereas, in the case of mobile creches, only three Projects one each from the states of Gujarat, Rajasthan and West Bengal were reported to have established the linkages for providing the facilities. Thus, this suggests that the Programme has not made any concerted efforts in ensuring the availability of support services, such as; health check ups, referral services, mobile creches and education facilities, as many of the sample Projects had not established the linkages with other Departments for providing such services to the beneficiaries.

(Para 5.2)

7.26 As far as coordination is concerned, it was observed that in the case of six states, namely, Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka and West Bengal, while the linkages for coordination in respect of technical aspects were established with the concerned Departments and Voluntary Organisations and the arrangements made were found to be adequate and effective, the coordination with the concerned Departments in regard to training on gender issues and support services was found to be weak in these states. Whereas, in the two states of Rajasthan and Uttar Pradesh, the arrangements made for coordination were observed to be satisfactory except with the financial institutions. However, in the two states of Kerala and Tamil Nadu, no link agencies were identified, hence the Programme was reported to have suffered a serious set back for want of effective coordination.

(Paras 5.10 and 5.11)

7.27 Monitoring through both progress reporting and physical visits was observed to be adequate and effective in the five states of Bihar, Haryana, Rajasthan, Uttar Pradesh and West Bengal. Whereas, the arrangements made for monitoring were observed to be not satisfactory in the remaining five states of Gujarat, Himachal Pradesh, Karnataka, Kerala and Tamil Nadu.

(Para 5.12)

7.28 It was observed that a majority of the sample societies in the four states of Gujarat, Himachal Pradesh, Karnataka and Tamil Nadu were not organised properly due to lack of effective role of extension services, supervision, coordination, etc. Whereas, the availability and the role of extension services in mobilisation of the women in viable groups were found to be adequate and satisfactory in the four states of Bihar, Rajasthan, Uttar Pradesh and West Bengal. However, the women were not organised in viable groups in the two states of Haryana and Kerala, as the societies were not formed in these states.

(Para 6.4)

7.29 As far as education of the women is concerned, the Programme has not made any special efforts, as about 42.46 per cent of the sample women were found as illiterate even after the implementation of the Projects. A majority of the illiterates were found from the five states of Haryana, Uttar Pradesh, Bihar, Karnataka and Gujarat.

(Paras 6.5 to 6.7)

7.30 It was found that though there was an increase in the adoption of family planning methods

after the STEP Projects; but still about one half of the sample married women, who were aware about the family planning had not adopted the family planning methods even after the implementation of the Projects. Further, the permanent method of family planning was found to be the most popular method among the married couples both before and after the Projects. Besides, the majority of the permanent adopters of family planning were found to be women themselves in all the sample states during the corresponding periods.

(Paras 6.10 and 6.11)

7.31 The Programme seems to have not made much impact on the women in keeping a small family norm, as there was a marginal decrease in the number of women having children up to 3 after the Projects.

(Para 6.14)

7.32 As far as the health awareness is concerned, the Programme seems to have made an impact on the women, as majority of them were found to have become aware about this aspect after the STEP Projects.

(Paras 6.15 to 6.18)

7.33 It was found that though there was an increase in the number of women being educated about marital and property rights after the Projects, yet about 44.86 per cent sample women were found ignorant about the marital rights and 48.70 per cent were ignorant about property rights even after the implementation of the Programme.

(Paras 6.20 to 6.22)

7.34 Similarly, in the case of awareness about minimum wage act, while only 22.86 per cent women were



found as aware about this aspect, a vast majority of about 77.14 per cent were found ignorant about the law pertaining to minimum wage act even after the implementation of the Programme. This suggests that the legal education about marital rights, property rights and minimum wage act, which were assumed to be an integral part of the training for gender sensitisation and conscientisation, has not been given a due weightage at the grass roots levels.

(Paras 6.24 and 6.25)

7.35 It was found that except in Kerala, where the women had not taken up the economic activities, there had been a perceptible increase in the number of women having enjoyed the freedom of spending their earnings on their basic requirements, such as, clothes and cosmetics on account of implementation of the Projects.

(Paras 6.27 and 6.28)

7.36 It was found that the social status of majority of the women in all sample states except Kerala was reported to have risen both within the family and outside the family.

(Paras 6.29 and 6.30)

7.37 As far as the child marriage and education of girl child are concerned, it was found that 60.54 per cent of the sample beneficiaries were reported to have taken decisions against the child marriage system within their families after the Projects, while 70.20 per cent were reported to have taken decisions in favour of girl child's education during the corresponding period. This suggests that the majority of the women have become

sensitive to such social issues.

(Paras 6.32 to 6.35)

7.38 The women's participation in developmental works was found to be limited, as the vast majority of the sample beneficiaries had not participated in some of the important rural development schemes, like; literacy programme, social forestry and community development works.

(Paras 6.37 to 6.43)

#### Suggestions

7.39 One of the essential guidelines for selection of women under the STEP envisages a special emphasis on the coverage of women headed households. However, the study has revealed that majority as 88.18 per cent of the sample beneficiaries covered under the Programme were found to be dependents on others, while only 11.82 per cent of them were constituted as women headed households. Thus, the study has suggested the need to ensure the implementation of the selection criteria for women as per the envisaged guidelines.

(Para 3.11)

7.40 The implementation of the training aspect was found to be weak at the grass roots levels. Besides, the training imparted to the women both under technical and gender issues was found to be not comprehensive. Therefore, an integrated approach to training covering all the technical aspects as well as the gender issues needs to be adopted under the STEP for ensuring skill upgradation of the women as well as gender sensitisation and conscientisation.

(Paras 3.16 to 3.25)

7.41 In order to increase the effectiveness of the training aspect, it is suggested that the training through

the important methods, like, audio visual, exhibitions and visits needs to be imparted to the women, as it was found that such methods were not adopted in many of the sample states.

(Paras 3.27 and 3.28)

7.42 The backward and forward linkages including access to credit, which were found lacking at the implementation stage, need to be strengthened so that the women found engaged in wage employment in the sectors, like, Handicrafts, Handloom, Weaving and Spinning, etc., could take up their own activities on a self sustainable basis. This would also help in increasing the income level of the women, as it was found that a vast majority as 63.87 per cent self employed and 77.67 per cent wage employed women were earning their monthly income in the lower range of Rs. 500 and below

(Paras 4.4, 4.11, 4.17 and 4.21)

7.43 It was found that in many of the sample Projects, the linkages with other Government Departments and Voluntary Organisations for ensuring the availability of support services to the women were not established. Therefore, the study has suggested the need to identify the link agencies for ensuring the delivery of the support services.

(Para 5.2)

7.44 The arrangements made for coordination and monitoring were found to be inadequate in many of the sample Projects. Therefore, the study has suggested the need to strengthen the same, which would go a long way in improving the implementation of the Programme.

(Paras 5.11 and 5.12)

7.45 The role of extension services in mobilisation of the women in viable groups was found to be lacking in

majority of the sample societies. Thus, it is suggested that a strong net work of trained extension workers needs to be created in the identified rural areas.

(Para 6.4)

7.46 It was found that about 42.46 per cent of the women were found illiterate. Thus, the Programme needs to lay a greater emphasis on education of the women, which has a strong bearing on the important aspects of the Programme, like, skill upgradation, awareness generation, women's conscientisation, etc.

(Paras 6.5 to 6.7)

6.47 Education about family planning needs to be emphasised and the availability of facilities for family planning measures to the women needs to be ensured under the Programme, as it was found that the family planning measures were not adopted by about one half of the sample beneficiaries.

(Paras 6.10 and 6.11)

7.48 The women need to be educated particularly about the small family norm and the legal issues, like, marital rights, property rights, minimum wage act, etc., as the awareness among the sample beneficiaries about these issues was found lacking in most of the cases. Besides, the women's participation in developmental works was also found to be limited, which needs to be mobilised through awareness generation.

(Paras 6.14, 6.20, 6.22, 6.24, 6.37, 6.39 and 6.41)

**Appendix I**  
**SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME**  
**FOR WOMEN (STEP) - A BACKGROUND NOTE**

**INTRODUCTION**

As per the 1991 census, there are 407.1 million women, representing 47.1 per cent of country's total population. Of these 91.40 million are in work force, and 90 per cent of them are in the informal sector with no legislative protection and worst condition of working. The National Commission for Self Employed Women and Women in the Informal Sector (1988) had suggested introduction of protective measures which would ensure guarantee of employment and income generation, minimum wages, welfare and support services, training and upgradation of skills, etc. Towards this end, a programme called 'Support to Training and Employment Programme for Women (STEP) was launched in 1986 as one of the measures to ensure well-being of women in the traditional informal sector.

2. The programme of STEP advocates the objective of extending training for upgradation of skills and sustainable employment for women through a variety of action oriented projects which employ women in large numbers. The Scheme covers 8 traditional sectors of employment, viz. Agriculture, Small Animal Husbandry, Dairying, Fisheries, Handlooms, Handicrafts, Khadi and Village Industries and Sericulture. Two more sectors,

namely, Social Forestry and Waste Land Development have been added later.

3. Based on the experience gained from the implementation of the Scheme during the Seventh Plan period and in the subsequent years (1985-92) and also as per the advice given by the Ministry of Finance and the Planning Commission, it was decided to formulate the Scheme for strengthening of the existing programme components and thus make the programme more effective in achieving the envisaged objectives.

#### **THE CONCEPT**

4. The Programme of STEP aims at making a significant impact on women in traditional sectors by upgrading skills and providing employment to such women on a project basis by mobilising women in viable groups, improving skills, arranging for productive assets, creating backward and forward linkages, improving/arranging for support services providing access to credit, awareness generation, gender sensitisation, nutrition, education, and sensitisation of project functionaries. Thus, it advocates an integrated package of inputs aiming at the integrated development of poor women in traditional sectors. The ultimate endeavour of each project is to develop the group to thrive on a self-sustaining basis in the market place with the minimal Governmental support and intervention after the project period is over.

## **OBJECTIVES**

5. The objectives of the scheme are:
- Provide training for skill upgradation.
  - Mobilising women in small viable groups and making facilities available through training and access to credit.
  - Enabling groups of women to take up employment-cum-income generation programmes of their own.
  - Provide support services for further improving training and employment conditions of women.

## **SERVICES**

6. The scheme aims at providing an integrated package of the following services to women to enable them economically more viable, independent and raise their socio-economic status.

- Upgradation of skills through training,
- Better and sustainable employment opportunities,
- Backward and forward linkages,
- Facilities of organisation of women,
- Support services with the coverage of :
  - Health Check-ups,
  - Referral services,
  - Mobile Creches,
  - Education facilities.

## **TARGET GROUPS**

7. The target group to be covered under the STEP Programme includes the marginalised, assetless rural women and urban poor. This includes wage labourers, unpaid daily workers, female headed households, migrant

labourers, tribal and other dispossessed groups. The beneficiaries under the projects will be poor or assetless marginalised women with special focus on SC/ST households, women headed households and families below the poverty line. Special attention will be paid to women living in focal districts already identified by this Department or through any exercise undertaken by any other Department or any institution, or organisation to identify areas and regions and activities in which women are particularly disadvantaged.

#### IMPLEMENTING AGENCIES

8. The Scheme is proposed to be implemented through Public Sector Organisations, District Rural Development Agencies, Federations, Co-operatives and Voluntary Organisations - Non-Governmental Voluntary Organisations working in rural areas with legal status as a society registered under the Societies Registration Act of 1860 or under the corresponding State Acts. Recipients of financial assistance under STEP are required to be bodies, organisations or agencies working in rural areas, although their Headquarters may be located in an urban area. They must be registered at least for 3 years (experience/existing in the sector concerned) at the time of approaching for assistance. Implementing agency will also identify a set of link agencies which would facilitate the implementation of the project through their expertise; resources and



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experience. Link agencies would also include voluntary organisations active in the field of employment and women's development. While selecting non-governmental organisations as implementing agencies, it would be ensured that the selected organisations have adequate infrastructure and technical expertise in the sector, financial soundness with facilities, resources, experience and administrative capabilities for undertaking the project.

9. Women Development Corporations, wherever they exist, would be involved in identifying economically viable projects, preparing project report, arranging for required training, facilities access to credit etc. Linkages with State Departments concerned and with the existing programmes of the State and the Central Government will be established so as to enable the beneficiaries to optimally utilise their services. The implementing agency will be assisted by the State Department involved in Women's Development to effectively co-ordinate to draw upon the resources of existing infrastructure and services under Programmes like, ICDS, DMCRA, Mahila Smakhya, IRDP, etc.

#### PROJECT FORMULATION

10. The first element of the project formulation exercise by the implementing agency would be to undertake an analysis of the sector proposed to ascertain the socio-economic status and role of women in that sector. The particular disadvantages and

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discriminations faced by women will be identified. The causal factors which lead to the exploitation and oppression of women in the Sector would be delineated clearly and the necessity and strategy for specific interventions will be prepared.

11. Special attention will be paid to pre-project activities including the conduct of benchmark survey which will be an essential pre-requisite for every project and would help in developing a data base from time to time for the assessment of the project performance with respect to various indicators developed and eventually in assessing the impact of the project on the status of women beneficiary of the project. A meticulously conducted benchmark survey can generate valuable information on the women employed in the unorganised sector, besides helping in identification of beneficiaries for the project.

12. In each of the project implemented under the scheme, one of the major concerns will be raising the standard of living of women and their families through the generation of additional income from the project's economic activities. This will enable the beneficiary women and their families to rise above the poverty line. Each project proposal will be required to work out the viability of the economic activity and clearly specify the expected rise in the income level of women beneficiaries. Thus, this rise in income will also be

one of the indicators for deciding upon the improvement in the Socio-economic well being of the women

13. As a part of the Project Formulation Exercise, the implementing agency will have to ensure that inputs relating to Health and Nutrition Education, Adult Literacy, Awareness Generation and Women's Rights, Health Check-ups, etc., would be provided to the beneficiaries of STEP Projects in consultation with State Health Departments, Directorates of Adult Education, Central Social Welfare Board and State Social Welfare Advisory Boards to ensure that all round capacity building of women beneficiaries takes place. The Project range may vary from 500 to 10,000 beneficiaries per project.

#### NORMS

14. The Programme will be implemented in the sectors of Agriculture, Dairying, Fisheries, Small Animal Husbandry, Khadi & Village Industries, Handlooms Handicrafts, Sericulture, Social Forestry and Wasteland Development. As the programme is to cover the various sectors different from each other, the cost of the Project is bound to vary from Project to Project. It has, therefore, been decided that the NABARD approved norms will be made applicable to the projects to be sanctioned under STEP Scheme. In the areas/in the cases of the Projects where NABARD norms are not available, the advice of the concerned Technical Ministry will be obtained before a project is sanctioned with the

approval of the Project Sanctioning Committee In sanctioning Projects, it will be ensured that the tapering budget is prepared so that the Project becomes sustainable of its own on the completion of the term of a project.

#### **PROJECT SANCTIONING COMMITTEE**

15. The Project Sanctioning Committee will be headed by the Secretary, Department of Women & Child Development It will have representatives from Planning Commission and Central Government Departments concerned with the subject matter of the Proposals State Government's representatives, representatives from NIPCCD, will also participate in the Committee

#### **PROJECT IMPLEMENTATION**

16 The functionaries of the implementing agencies and the link agencies and the voluntary organisations involved would initially be given a suitable orientation towards the scope, objectives and requirements under the project for the effective implementation of the project Sensitisation towards women's issues will be an integral part of training at all levels including the project implementing agencies and the beneficiaries as well

17 Women will be given training on various aspects, including group formation, skill upgradation management of the primary producer groups and co-operatives, entrepreneurship skills marketing,

awareness of their rights and gender concern, etc., so as to equip them to face, overcome and resolve their economic and social constraints and problems at their own level and to promote genuine empowerment. This is the basic approach towards the evaluation of the status of women.

18. The implementing agency in the project formulation will outline the training arrangements of the beneficiaries, extension workers, field supervisors and technical staff, etc., identifying the training institute, guidelines of training, cost estimates, etc. No additional training institute will be established. The existing infrastructure already available will be uplifted. NIPCCD will coordinate the training arrangements and ensure that the training is imparted not only in the technical trade to upgrade the skills of market management, but also in gender sensitisation, gender awareness, including legal literacy and conscientisation.

19. Strong forward and backward linkages will be essential to ensure the viability and success of the economic activities of the project in the sector. The implementing agency will help for the provision of raw materials, ensure proper marketing and tie-ups for marketing of the produce during the project period and help the groups of women under the project to manage these activities within the group once the project is over. The implementing agency will help in tying-up

credit facilities. The women's groups should not be wholly captive to Government Corporations for marketing their products in the interest of making the groups self-sustaining in the rural set up. One of the project objectives will be to ensure that these groups are able to develop and thrive on a self-sustaining basis in the market place, with the minimal of Governmental and formal support and intervention.

PATTERN OF ASSISTANCE

20 The pattern of assistance for the Scheme will be as follows -

(a) 100% Assistance

- Project Staff and Administrative cost,
- Training-- Stipend Training of Trainers, skill upgradation/reinforcement Training-cur-Production Centres and Raw Material for Training
- Support to members for formation of co-operative societies, producers, workers co-operatives, leading to formal legal organisations
- Support services-- Education, General Awareness, health care, sanitation, nutrition/creche facilities for dependent children. Wherever convergence of these services are not available will be provided as part of the project cost.
- Marketing support-- Marketing/ sales Personnel stock provision and buyers credit godowns, marketing outlets, quality control and managerial support

(b) 50% Assistance

Construction of individual workshops and production centres not related with training, 50% of the total cost on this component will be borne by the

Government of India and 50% will have to be borne by the implementing agency.

(c) Working Capital/raw material requirements

Financial Assistance will be provided for working capital and raw material in a phased manner starting with 100% during the first year, 50% in the second year and 30% in the third year of the Project. This phasing is considered essential to minimise the otherwise exorbitant costs and also with the ultimate project of the STEP Project to make these projects self-sufficient or reach them to a status where the beneficiaries of the STEP Project will meet their requirements as an individual to meet its credit requirements from Rashtriya Mahila Kosh, NABARD, CAPART and other credit institutions like nationalised Banks and Co-operative. The implementing agencies will have to arrange for credit after the project is approved for the developmental aspects.

21. In percentage terms funding pattern will be restricted in the following manner of the total project cost.

|  | <u>In %age terms</u> |
|--|----------------------|
| 1. Administration and the project staff cost   | 6                    |
| 2. Training-Technical (skill) and orientation of beneficiaries and project functionaries | 20                   |
| 3. Infrastructure including marketing support, quality control and managerial support    | 25                   |
| 4. Raw material for Training including   | 25                   |

- equipment and other material required for training
5. Establishment of Developmental Co-operatives wherever required -- mobilisation and strengthening of field level set ups where such support is not available through the existing setup. 10
  6. Support Services (wherever such support services are not available or cannot be converged) 8
  7. + Overriding cost @ 6

#### CONVERGENCE OF SERVICES

22. The Scheme not only aims at imparting training for the upgradation of skills to enhance the income of beneficiaries, but also a package of services consisting of health check up, nutrition, non-formal education, legal literacy, education, mobile creches, gender sensitisation and gender awareness, etc These services are to be converged in the STEP areas through existing programme of various other Ministries/Departments like Health, Education, Rural Development, Women & Child Development, CSWB and the State Government/Union Territory Adms.

#### MONITORING & SUPERVISION

23. Each project will have its own Management information System (MIS) monitoring committees for each project will be set up by the implementing agency with representatives from the Department of Women & Child Development, State Government Departments concerned, and



representatives of CSWB/SSWAB and from the link agencies and persons from academic and other institutions who are specialised in the sector concerned for the project under implementation. Review of the Progress of the Project on a regular basis will be done by this Committee. The Committee will meet as frequently as required but once in three months. Each project is expected to maintain a PERT Chart (Programme Evaluation and Review Technique) about the progress of the Project since the time of its sanction to the stage of stabilisation and returns. Each implementing agency will submit the OPR in a prescribed proforma to the Department of Women & Child Development as well as the Department will also hold regular Review Meetings on half yearly basis, to assess the cost benefit of the effectiveness of each of the project with respect to the parameters of number of women covered, trained and employed, availability of credit from financial institutions socio-economic group of women covered (SC/ST women below the poverty line, etc ) increase in production/productivity and levels of income, creation of assets during the period and employment opportunities created on ad-hoc or sustainable basis. Concurrent evaluation will be an integral part of the scheme as a whole and will be carried out through an independent agency.

#### **PROJECT EVALUATION AND ROLE OF RESOURCE AGENCIES**

24. The mechanism of concurrent evaluation will be built into the scheme as a whole and will be carried out through an independent agency. The evaluation will be undertaken to assess both the sectoral impact of the STEP Programmes and the impact of the each of the projects being implemented on the status of women beneficiaries. A research or specialised organisation with appropriate knowledge and experience in evaluating employment oriented programmes will be selected for undertaking the concurrent evaluation. One or more Resource agencies will be identified to provide resource support to the scheme for evaluation of the scheme as a whole from time to time and for individual projects, if necessary. The Resource Agencies which will be specialised organisations in the non-governmental or governmental sectors, in the field of women's welfare and development would also undertake the task of imparting orientation training at all levels in the STEP Projects. Essentially, the role of the Resource Agency will be similar to the role being played by the National Institute of Rural Development (NIRD), Hyderabad with respect to the Integrated Rural Development Programme (IRDP) being implemented by the Ministry of Rural Development.

**DURATION OF THE PROJECT**

25. A particular project will be for a duration of 2-4 years depending upon the nature, kind of activities and the number of beneficiaries to be undertaken.

**RELEASE OF FUNDS**

26. On approval of the Projects by the Project Sanctioning Committee, the grant shall be released to the agency to cover the non-recurring expenditure and 50% of the recurring expenditure of the first year. Subsequently, grants will be released on the annual basis amounting to 50% of the year's grant on receipt of accounts duly certified by a Chartered Accountant/ or authorised auditors and utilisation certificates in the prescribed form

**TERMS AND CONDITIONS**

- (a) The grantee organisation will be required to execute a bond on a prescribed form. The bond should be supported by two sureties.
- (b) An agency in receipt of financial assistance shall be open to inspection by an officer of the Department of Women & Child Development, Ministry of Human Resource Development or the State Social Welfare/Women and Child Development Departments, CSWB, State Social Welfare Advisory Board and other agencies authorised by the Government of India to do so. The organisation must comply with the instructions issued in respect of project

sanctioned or the information asked for and comply with the instructions issued by this Department from time to time.

- (c) The accounts of the project shall be maintained properly and separately and submitted as and when required. They should be open to check by an officer deputed by the Government of India or the State Government or UT Administrations. They shall also be open to a test check by the Comptroller and Auditor General of India at his discretion.
- (d) The audited accounts together with utilisation certificates in the prescribed forms duly countersigned by the Chartered Accountants are required to be furnished within six months time in respect of a preceding year or after expiry of the duration for which grant is approved.
- (e) The agency shall maintain a record of all assets acquired wholly or substantially out of Government grant and maintain a register of such assets in the prescribed proforma. Such assets shall not be disposed or encumbered or utilised for purposes other than for which the grant was given, without prior sanction of the Government of India. Should the agency cease to exist at any time, such properties shall revert to the Government of India.

- (f) The institution must exercise reasonable economy in the working of the approved project.
- (g) The grantee agency shall furnish reports to the Ministry of Human Resource Development as may be prescribed.
- (h) The decision of the Secretary to the Government of India in the Ministry of Human Resource Development, Department of Women & Child Development on the question whether there has been breach of violation of any of the terms and conditions mentioned in the sanction letter shall be final and binding on the grantee.

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## Sample Coverage

## Appendix II

| Sl. No. | State            | Implementing Agency/Organisation                            | Project                                   | Period           | Sector         | Selected Districts      | Selected Societies (No.) | Selected beneficiaries (No.) |
|---------|------------------|---|---|------------------|----------------|-------------------------|--------------------------|------------------------------|
| 1       | 2                | 3   | 4   | 5                | 6              | 7                       | 8                        | 9                            |
| 1.      | Bihar            | Bihar State Coop. Milk Producers Federation, Patna.         | Bihar Women Dairy Project (Phase II)      | 1990-91 to 93-94 | Dairying       | Vaishali<br>Sitamarhi   | 4                        | 60                           |
| 2.      | Gujarat          | Gujarat State Handicrafts Devl. Corporation Ltd. Ahmedabad. | Gujarat Handicrafts Project (Phase I)     | 1991-92 to 93-94 | Handicrafts    | Kutch<br>Ahmedabad      | 4                        | 60                           |
| 3.      | Maryana          | Maryana Women Weaker Sections Dev. Corp. Ltd. Chandigarh.   | Maryana Women Dairy Project               | 1991-92 to 92-93 | Dairying       | Kurukshetra<br>Jind     | *<br>*                   | 60<br>60                     |
| 4.      | Himachal Pradesh | H.P. Handloom Weavers Appex. Coop. Society Ltd., Kulu       | Himachal Shawl Weaving Project            | 1991-92 to 93-94 | Handloom       | Kulu<br>Hamirpur        | 4                        | 45<br>56                     |
| 5.      | Karnataka        | Karnataka Handloom Dev. Corp., Bangalore                    | Karnataka Handloom Project                | 1991-92 to 94-95 | Handloom       | Shimoga<br>Raichur      | 4                        | 60<br>60                     |
| 6.      | Kerala           | Kerala State Women Dev. Corp., Trivandrum.                  | Kerala Fisheries Project                  | 1992-93 to 94-95 | Fisheries      | Kalappuram<br>Kozhikode | *<br>*                   | 29<br>26                     |
| 7.      | Rajasthan        | Rajasthan Coop. Dairy Federation Ltd. Jaipur                | Rajasthan Women's Dairy Project (Phase I) | 1991-92 to 93-94 | Dairying       | Ajmer<br>Banswara       | 4                        | 60<br>60                     |
| 8.      | Tamil Nadu       | Tamil Nadu Corp. for Dev. of Women Ltd., Madras.            | Spinning + Weaving Project                | 1987-88          | Handloom       | Periyar<br>Coimbatore   | 4                        | 60<br>43                     |
| 9.      | U.P.             | Pradeshik Coop. Dairy Federation, Lucknow.                  | U.P. Women's Dairy Project (Phase I)      | 1991-92 to 93-94 | Dairying       | Shahjahanpur<br>Sitapur | 4                        | 60<br>60                     |
| 10.     | West Bengal      | Development Dialogue, Calcutta                              | West Bengal Hatka Spinners Project        | 1990-91 to 93-94 | Hatka Spinning | Murshidabad             | 4                        | 60                           |
| Total   |                  | 10  | 10  |                  |                | 19                      | 59                       | 1041                         |

\* Societies not yet formed.

**Appendix III**

**PROJECT TEAM**

**Project Director : Amar Singh, Deputy Adviser,  
Agricultural Economics Division.**

**I. Headquarters Team**

|                        |                              |
|------------------------|------------------------------|
| 1. C.A. Tirkey         | Senior Research Officer      |
| 2. Smt. Roohi Siddiqui | Research Officer             |
| 3. Ram Babu            | Research Officer             |
| 4. Nagender Jatav      | Economic Investigator Gr.I   |
| 5. Bhagwan Dass        | Economic Investigator Gr.I   |
| 6. Om Prakash          | Economic Investigator Gr. II |
| 7. Smt. Sushma Monga   | Research Assistant           |
| 8. Smt. Aruna Taneja   | Computer                     |
| 9. S.P. Dogra          | Computer                     |
| 10. Bhuwan Chander     | Tabulation Clerk             |
| 11. Smt. Prem Lata     | Tabulation Clerk             |
| 12. Smt. N. Borkar     | Tabulation Clerk             |
| 13. Smt. Neelam Bhasin | Personal Assistant           |
| 14. Kamal Parkash      | Upper Division Clerk         |
| 15. Anil Kumar         | Upper Division Clerk         |

**II. Field Team**

| REO/State/Incharge   | Research Officer/<br>Project Evaluation<br>Officer | Investigators                            |
|--|--|--|
| 1  | 2  | 3  |
| 1. Northern Region,<br>Chandigarh/<br>(Haryana and Himachal<br>Pradesh)/Deputy<br>Adviser,<br>N.C. Gupta | Rajesh Thakur<br>P.K. Aggarwal                     | Darshan Lal<br>S.K. Grover<br>Prem Chand |

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|---|--|---|
| 2. Central Region, Jaipur/<br>(Rajasthan)/<br>Dy. Adviser, Om Prakash                           | B.L. Sharma  | Smt. Sheela Kumari<br>Chaudhary<br>Virendra Singh<br>S.K. Sutradhar<br>J.V. Bulchandani<br>R.L. Tiwari<br>Ganga Ram                 |
| 3. North Central Region<br>Lucknow/(Bihar & U.P.)/<br>Deputy Adviser,<br>Mrs. Sangeeta Verma    | Kamla Pandey<br>G.R. Khanna  | N.S. Rawat<br>S.G. Choudhary<br>Chandra Bhan<br>P.C. Lal<br>Raghubir Singh<br>V.B. Sharma   |
| 4. South Central Region,<br>Hyderabad,/<br>(Karnataka)/<br>Dy. Adviser,<br>K. Prasada Rao       | Smt.G.Shakku Bai<br>Shivanand S.Ajur<br>S.K. Rahamathu-<br>lla<br>B.C. Narasimhulu | K.V. Suresh<br>D.Chandappa<br>Raj Kumar<br>M.G. Narasimhulu<br>M. Kantalah<br>G. Kullayappa, L.D.C.                                 |
| 5. Southern Region<br>Madras/<br>(Tamil Nadu & Kerala)/<br>Dy. Adviser,<br>Smt. Sarayu Aiyengar | Abraham Varghese<br>Smt. Rekha Thom-<br>as Rajan<br>M. Rathnaswamy                 | P.J. Radhakrishnan<br>P.S. Raghavan<br>V. Nagarajan<br>G. Subramany<br>M. Parthasarathy, LDC<br>Smt. Sreedevi Naraya-<br>nan, L.D.C |
| 6. Western Region, Bombay/<br>(Gujarat)/<br>Dy. Adviser, M. Mathisekaran                        |  | D.J. Kushwah<br>B.R. Gawali<br>A.R. Dodia<br>J.P. Bhatt<br>W.R. Pereira L.D.C.  |
| 7. Eastern Region,<br>Calcutta/<br>(West Bengal)/<br>Dy. Adviser, R.C. Ray                      |  | D. Barla<br>Mrs. C. Bose  |
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