

Training Material for Teacher Educators on Gender Equality and Empowerment

Gender and Women's Empowerment

Volume III

विद्यया ऽ मृतमश्नुते



एन सी ई आर टी
NCERT

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FOREWORD

As we know, children are the chief agents of their learning, and teachers are a major resource for this. As professionals, the teachers contribute in imparting quality education and bringing about a qualitative change in the learning environment. The role of teacher educators is equally crucial, as they can motivate the teachers to adopt inclusive pedagogical process that keeps the learner perspective in mind in planning curricular activities.

The National Policy of Education (1986) viewed education as an instrument of social transformation that would eliminate curriculum biases and enable professionals such as teachers, decision makers, administrators and planners to 'play' a positive interventionist role for gender equality. The Programme of Action (POA), 1992, clearly emphasizes training all teachers and instructors as agents of women's empowerment, developing gender sensitization programmes for teacher educators and administrators, developing gender-sensitive curriculum and removal of sex bias from textbooks.

The National Curriculum Framework, 2005, propagates the need for the teachers' role shifting from being a source of knowledge to being a facilitator of learning. In the training required for this, adequate efforts should be made to bring about attitudinal changes. The best way to bring about this is to stress the criticality of being able to recognize one's own biases and act upon them to maintain a 'gender bias free' approach in one's work. This is expected to make teachers aware of the prevalent attitudinal problems and at the same time gear them up to make conscious efforts to avoid/ minimise discriminatory practices that can impact the growing up of boys and girls.

The Focus Group on Gender Issues in Education (2006) has also emphasized on teacher training to be more self reflective, participatory and research oriented. It states that resource material need to be developed to provide inputs to teacher and teacher educators as to how the gender issues can be woven into the teaching learning process.

The training of teacher educators has always been a priority of the Department of Women's Studies, NCERT. These training programmes have been instrumental in generating awareness on gender issues in education. States and NGOs and other organisations working in the area of gender issues can utilize this training material to train their own educational personnel or use it as a resource material.

The approach followed in the material is based on the position paper on 'Gender Issues in Education' wherein it is stated that gender should not be treated as a add on approach but as a cross cutting edge in all disciplinary areas. The present material is gender inclusive and will also enable the teachers to understand key concepts related to gender and how they operate in reality through various institutions. This material will provide an opportunity for self introspection and self

reflection of their own socialization processes and will encourage them to question and critique existing power relations and customary practices. It will enable them to integrate their experiences with the content of different disciplines for weaving issues related to boys and girls.

While the authors have made each module participatory and focus upon building imagination and creativity in school settings, all modules are based upon an evolving and developing approach. The readers can adopt and adapt according to their needs and context. A range of sample activity has been incorporated. Additions to this material are welcome and users can utilize their own context specific knowledge and experience while transacting the modules. The training material is divided into three volumes according to the focus of the various themes. These volumes are:

Volume 1: Perspectives on Gender and Society,

Volume 2: Gender and Schooling Processes,

Volume 3: Gender and Women's Empowerment.

We gratefully acknowledge the contributions of the authors, editors and coordinators towards the creation and finalization of the three volumes.

As an organisation committed to systemic reform and continuous improvement in the quality of its products, NCERT welcomes comments and suggestions on this material, and its utilization.

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Introduction

Volume III contributes richly to academic discourse and knowledge dissemination in the area of gender and women's empowerment. It consists of six modules on diverse themes which take into account the different policies, programmes, bills, incentives and constitutional provisions aimed at protecting and empowering women. The modules also provide rich insights on how the process of women's empowerment is mediated and facilitated. The volume additionally helps in building awareness about the legal provisions and various self-help groups and agencies which foster financial independence and generate self employment and entrepreneurship skills among girls and women. The modules emphasise the view that women can make a vital contribution to the country's growth and development. The image of women that thus emerges is one of inherent capability, strength and empowerment. The role of the State in this regard has also been spelt out in a fair amount of detail.

Module 1, *Women's Movements in India: Tracing the Journey*, gives an insight into the reform movements spearheaded by women during the pre- and post- independence period, aptly highlighting the landmark events and achievements of the movement. It traces the roots of the women's movements and participation from the historical past to the present and brings to the forefront, recent women centric issues and debates.

Module 2, *From Parity to Equity in Girls' Education: Lessons from South Asia*, focuses on the need for making a transition from parity to equity in girls education. It takes into cognizance the needs of girl children as a basis of understanding them. Taking recourse to the Right to Education bill, the module argues for equality of opportunities to be created for both girls and boys, beginning with equal access to school and then more process based adjustments. It highlights that in order that girls are retained in schools, it is important that the teachers create gender friendly learning environments. Apart from exploring the causative factors for girls' exclusion from the schooling process, the module highlights the fact that quality education for girls not only contributes to achieving gender and social equality but also enables to overcome multiple sources of exclusion. Examples are drawn from different South Asian countries to substantiate the main points and arguments.

Module 3, *Education of Minority Communities: The Case of Muslim Girls*, dwells upon the causative factors for the exclusion of Muslim girls in the formal educational institutions. At the same time, it also highlights the role of various educational institutions which played a pivotal role in educating these girls. A historical overview in this regard has been provided. The author delineates various policies and programmes which aim to

make education accessible to the minority communities, especially the Muslim girls.

Module 4, *Economic Empowerment of Women: Potential and Possibilities*, emphasizes the importance of making girls and women self-sufficient and financially independent. Even if the girls drop out of schools, that they should be equipped with certain skills which might enable them to gain economic independence, is the central idea that is embodied. The module contributes to the knowledge base and highlights the role of self-help groups which train women in certain skills, in order that they are able to generate self employment within the contexts in which they are located. This module aims to generate awareness about varied policies, programmes, availability of different kinds of raw materials as well as the existence and roles of self-help groups in fostering entrepreneurial skills and economic empowerment amongst women. A number of case illustrations and data have been used to substantiate the key arguments.

Module 5, *Employment and Empowerment of Women through Self-help Groups* brings out the role of self-help groups in generating employment opportunities for poor and marginalized women. These groups equip women with entrepreneurial abilities and social skills and enable them to deal with their economic crisis and poverty with dignity. The module not only focuses on the advantages of the self-help groups, it simultaneously cautions against the misuse of funds. It disseminates information about the roles, functions and mode of operation of self-help groups. The citation of various case studies draws attention to the fact that economic empowerment leads to the development of self-confidence, self-esteem and above all a positive sense of self and identity among women.

Module 6, *Protecting the Rights of Girls and Women: The Legal Framework*, gives

an insight into the nature of crimes and injustice faced by women, as well as the legal provisions which are available for the redressal of such crimes and gender injustice. Through this module the author also delineates the paradox of the legal framework, which is biased against women. Irrespective of the existence of multiple laws, the legal system has been unable to obliterate certain socio-cultural practices which foster gender discrimination. The module disseminates information about the various agencies and organizations which work towards promoting legal literacy to girls and women.

Module 7, *Being Self Reliant: Vocational Education for Empowerment of Girls* focuses on vocational education for competency development. Competency is a blend of knowledge, skills and the right attitude to accomplish a particular task. Thus it prepares an individual to perform in the real work situations. For girls who wish to start earning from early years in their life, VE is a good option because it gives opportunity to equip oneself according to the needs of the market making the person more employable. There is also scope for continuous up gradation of skills/ diversification in skill development or to shift to academic stream.

Thus, Volume III is of great significance to policy makers, researchers, academicians and field workers working in the arena of Gender and Women's Studies. Apart from highlighting the lacunae between theory and practice, it also highlights significant areas where interventions are required. Through the rich theoretical discourse, each of these modules not only highlight the strengths, capabilities and potentialities of women, but also advocate the need and urgency to tap their potential in the quest to make them more empowered and visible.

Women's Movements in India: Tracing the Journey

Structure of the Module

- 1.1 Overview
- 1.2 Introduction
- 1.3 Objectives
- 1.4 The Women's Movement: Pre-Independence Phase
- 1.5 The Women's Movement: Post-Independence Phase
- 1.6 Dawning of Reality
- 1.7 The Way Forward
- 1.8 References

1.1 OVERVIEW

The genesis of the Indian women's movement lies in the nineteenth century social reforms undertaken by male social reformers. Issues concerning women dominated social reform. Not only did male social reformers start women's organizations but women too, took the initiative in forming their own organizations, first at the local and then at the national level. In the years before independence, the two main issues they took up were political rights and reform of personal laws. Women's participation in the freedom struggle broadened the base of the women's movement.

In the years following India's independence, the scope of issues undertaken by women's autonomous groups included violence against women and a greater share for

women in political decision making. In the present day, the focus has shifted to challenging patriarchy both at the activist and the academic level.

The present module briefly illustrates the history of women's movement in India, highlighting the landmark events and achievement of the movement. Emphasis has been laid on recent issues and debates of the women's movement in India.

1.2 INTRODUCTION

The women's movement is often divided into two stages — a pre-independence and a post-independence phase. Some scholars divide the history of women's movement in India into three phases or waves. This division is based on the similarities between issues of women in India and of the West.

Patel (2012) discusses the three phases of Women's Movements as: 19th Century Social Reform Movement, 20th Century Freedom Movement and Women's Rights Movement in the post 1975 period that have brought to fore a wide range of women's concerns (Patel, 2012, p.1).

Sen (2000) elaborates how the women's movement in India began in the 1920s, building on the 19th century social reform movement. It progressed during the period of high nationalism and the freedom struggle, both of which contributed in shaping its contours (Sen, 2000, p.1). She further explains that among the many achievements of the movement, the most significant were the right to vote and the constitutional guarantee of equal rights for women in independent India. However, these guarantees did little to bring about social and material change in the lives of most Indian women. A new women's movement, articulated to mass and popular politics, emerged in the 1970s (ibid.)

In independent India, women-oriented issues were supported by political parties as a part of the movement both at the national and regional level. Issues focused on environment, political participation, violence against women, anti-arrack movement, campaign against rape and dowry, etc. These movements were propelled by a genuine cause, and had an ideology. Thus, there was an element of spontaneity and a groundswell directed the course of events. Women's participation in these movements cut across caste and class lines.

1.3 OBJECTIVES

- To illustrate the history of women's movement in India;
- to highlight major achievements and emerging debates in the context of the women's movements in India; and
- to discuss contemporary issues of women's movement in India.

1.4 THE WOMEN'S MOVEMENT: PRE-INDEPENDENCE PHASE

In the early nineteenth century social reformers, like Ram Mohan Roy (1772-1833), began to focus on issues concerning women. Ram Mohan Roy condemned *sati*, *kulin pratha*, polygamy and spoke in favour of women's property rights. He held the condition of Indian women as one of the factors responsible for the degraded state of Indian society. If Ram Mohan is remembered for his anti-*sati* movement, Ishwarchandra Vidyasagar is more often remembered for his widow remarriage campaign. Following them, improving the condition of women became the first tenet of the Indian social reform movement. Women's inferior status, enforced seclusion, early marriage, condition of widows and lack of education were facts documented and questioned by reformers throughout the country.

(a) Women's Organizations Started by Men

Socio-religious reformers were pioneers in starting organizations for the upliftment of the status of women. The first organization for women was begun by men who belonged to the socio religious reform associations. In Bengal, Keshub Chandra Sen, a prominent *Brahmo Samaj* leader, started a women's journal, held prayer meetings for women and developed educational programmes for women. Members of the *Brahmo Samaj* formed associations for women of their own families and faith. Similar work towards prohibition of child marriage, for widow remarriage and for women's education had been done by the Prarthana Samaj in Maharashtra and Gujarat, under Narayan Ganesh Chandavarkar, Madhav Govind Ranade and R.G. Bhandarkar in Pune.

The male-inspired and male guided organizations for women did valuable work in educating women, giving them their first experience with public work. However, they were unable to perceive them outside the

domestic realm altogether. For them, home remained and occupied a primary place in a women's life. Education for women was seen as an important agency that would improve their role as a homemaker and companion. The educated male intelligentsia never saw role reversal as a proposition for improving the status of women.

(b) Women's Organizations Started by Women

By the end of the nineteenth century, a few women emerged from within the families of male social reformers who formed organizations of their own. The Parsis, the Muslims and the Sikhs all formed their own women's organizations.

The National Conference was formed at the third session of the Indian National Congress in 1887 to provide a forum for the discussion of social issues. The Bharat Mahila Parishad was the women's wing of this and was inaugurated in 1905. It focused on child marriage, condition of widows, dowry and other 'evil' customs.

One of the first to form an organization was Swarnakumari Devi, daughter of Debendranath Tagore, a Brahmo leader, and sister of the poet Rabindranath Tagore. Swarnakumari formed the Ladies Theosophical Society in Calcutta in 1882 which was discontinued in 1886 for lack of members. In 1886 she started the *Sakhi Samiti* for educating and imparting skills to widows and other poor women to make them economically self-reliant. She edited a women's journal, *Bharati*, thus earning herself the distinction of being the first Indian women editor.

In 1882, Ramabai Saraswati formed the *Arya Mahila Samaj* in Pune and a few years later started the *Sharada Sadan* in Bombay in 1889.

Women in Calcutta, Bombay, Madras and other smaller cities formed associations whose members were drawn from among a small group of urban educated families. These organizations brought women out of their homes, provided them an

opportunity to meet other women, engage in philanthropic work, take an interest in public affairs and thus broaden their horizon. It also gave them the experience of managing an organization.

Activity

Prepare a time-line of major events in the history of women's movement, which took place in the 19th century. Display it in your classroom.

(c) Voting Rights for Women

In the inter war years, between 1917 and 1945, the two main issues that the women's movement took up were political rights for women and reform of personal laws. The Indian National Congress at its session in Calcutta in 1917 which Annie Besant presided, supported the demand of votes for women and so did the Muslim League.

The foundation of the Women's Indian Association (WIA) was laid in 1917 by Annie Besant, Margaret Cousins and Dorothy Jinarajadasa, all three Irish women Theosophists, who had been suffragettes in their own country. WIA was in a sense the first all Indian women's association with the clear objective of securing voting rights for women.

Other prominent Indian women at that time were Malathi Patwardhan, Ammu Swaminathan, Mrs Dadabhoj and Mrs Ambujammal.

Travancore-Cochin, a princely state, was the first to give voting rights to women in 1920, followed by Madras and Bombay in 1921. Other states followed. Franchise was of course extremely limited. Women could vote only if they possessed qualifications of wifehood, property and education.

The Government of India Act of 1935 increased the number of enfranchised women and removed some of the previous qualifications. All women over 21 could now vote, provided they fulfilled the qualification of property and education. Women had to

wait till after independence to get universal adult franchise.

(d) Reform of Personal Laws

The All India Women's Conference (AIWC) was established in 1927 at the initiative of Margaret Cousins to take up the problem of women's education. It waged a vigorous campaign for raising the age of marriage which led to the passing of the Sarda Act in 1929. AIWC took up the cause of reform of personal law. As there was some opposition to a common civil law, it demanded reform of Hindu laws to prohibit bigamy, provide the right to divorce and for women to inherit property. The women's movement carried on a sustained campaign for these reforms that were finally obtained with the passing of the Hindu Code Bills in the 1950s.

(e) Women in the National Movement

Women's struggle entered a new phase with the arrival of Mahatma Gandhi on the Indian political scene. Gandhi launched the first Non Co-operation Movement in 1921 and gave a special role to women. Peasant women played an important role in the rural *satyagrahas* of Borsad and Bardoli. Women participated in the Salt Satyagraha, in the Civil Disobedience Movement, in the Quit India Movement and in all the Gandhian *Satyagrahas*. They held meetings, organized processions, picketed shops selling foreign cloth and liquor and went to jail.

Women won respect for their courage and mass participation in the freedom struggle. At the Karachi session of the Indian National Congress in 1930s, the resolution on Fundamental Rights gave equal rights to women.

(f) Women in the Labour Movement

In 1917 Anasuya Sarabhai had led the Ahmedabad textile workers' strike and in 1920 under her leadership the Majoor Mahajan, the Ahmedabad textile mill workers union was established. By the late 1920s, the presence of women in the workers' movement was noticeable. There

were several prominent women unionists. Women workers were consciously organized and a special role was given to them in the workers' movement.

Thus in the first phase of women's movement women had participated in the freedom struggle, in the public arena and in politics. The nationalist movement brought into its fold not only elite women but also poor, non-literate rural and urban women. Women had succeeded in legitimizing their claim to a place in the governance of free India. However women's participation in the freedom movement did not lead to a separate autonomous women's movement since it was part of the anti-colonial movement.

Nineteenth century social reformers were primarily concerned with issues that affected urban, upper caste, middle class women such as purdah, *sati*, education, age of marriage and widow remarriage. They argued for upliftment of women in view of their role as the mothers of future generations. While women were urged to come out and work for the nation, there was no rejection of the traditional role of mother and wife.

1.5 THE WOMEN'S MOVEMENT: POST-INDEPENDENCE PHASE

The Post-Independence decade of the 1950s was a period of tremendous optimism. It was believed that the Constitutional guarantee of equality would in some way improve the lot of women. The women activists also saw some hope in the form of following landmarks:

(a) Constitutional Provisions

The Indian Constitution declared equality as a fundamental right and accepted the principle of equality between sexes and absence of discrimination on the ground of sex as a fundamental right. It guaranteed equal protection of the law and equal opportunity in public employment.

Universal adult suffrage gave all women the right to vote.

Activity

1. Make a list of all the provisions given in the Constitution of India to ensure equality and safeguard and promote women's rights and interests.

(b) Hindu Code Bill

The debate on the issue of reform of Hindu law which had begun from the 1930s continued in the post independence period. After considerable discussion and opposition, due to persistent lobbying by women's organizations and the strong support of Prime Minister Jawaharlal Nehru and the Law Minister, Dr. B.R. Ambedkar, Parliament passed during 1955-56 a series of Acts known collectively as the Hindu Code Bill. These were (a) the Hindu Marriage Act, which abolished polygamy, fixed the marriage age of both boys and girls and granted the right of divorce to Hindu women; (b) the Hindu Succession Act which granted Hindu women the right to inherit and hold property on the same terms as men. Property was to be equally divided between sons and daughters; (c) the Hindu Minority and Guardianship Act made the guardianship of a woman over her children at par with her husband's and her right to appoint a guardian of her children by Will; (d) the Hindu Adoption and Maintenance Act provided for the adoption of a son or a daughter.

The Special Marriage Act passed in 1954 authorized divorce by mutual consent for persons who had been married in a civil ceremony. These were measures for which the women's movement had struggled before independence.

Thus by the mid fifties India had fairly liberal laws concerning women. Most of the demands of the women's movement had been met and there seemed few issues left to organize around. Women's organizations now saw the problem as one

of implementation and consequently there was a lull in the women's movement.

In the post independence years, women joined struggles for the rural poor and industrial working class such as the Tebhaga movement in Bengal, the Telangana movement in Andhra Pradesh or the Naxalite movement and the tribal landless labourers' movement against landlords in Shahada, Maharashtra. Women played a prominent role and led demonstrations, invented and shouted militant slogans and mobilized the masses. As women's militancy developed, gender based issues were raised. There was an anti alcohol agitation as men used to get drunk and beat their wives. Women went round villages breaking post in liquor dens (Kumar, 1993).

Read the following excerpt from *The Women's Movement in India: Action and Reflection* by Urvashi Butalia:

Some years ago, Rojamma, a poor woman from the southern state of Andhra Pradesh, attended a literacy class. Here, she read a story which described a life very like her own. It talked about a poor woman, struggling to make ends meet, who was regularly beaten by her husband. Whatever he earned, he spent on liquor, and then, drunk and violent, he attacked her because she had no food to give him. Unable to stand the continuing violence, the woman went from house to house, to find every other woman who had the same story to tell. They got together, and decided they would pitch their attack where it hurt most: they would picket liquor shops and stop liquor being sold. Their husbands then would have no liquor to drink, and the money they earned would be saved.

Inspired by the story, Rojamma collected her friends together, and they began to picket liquor shops. The campaign spread like wildfire. In village after village, women got together, they talked, they went on strike, they beat up liquor shop owners, they refused to allow their husbands to squander money on liquor. And, they

succeeded. The sale of liquor was banned in Andhra Pradesh, reluctantly, by the government for liquor brings in huge amounts of money. As a result, savings went up, violence levels dropped, and the lives of poor women began to improve.

1.1 What do you know about the Anti-Alcohol agitation in the Western parts of India?

1.2 Collect information about the Anti-Alcohol agitation in India and a prepare a collage based on all your findings. You can use the following points to start your activities:

- Which year did it start? Who organised these agitations and who participated?
- Details of the agitation
- Which were the States where these agitations took place?
- What was the impact of these agitations on liquor shops, men and women?

In 1972, in Ahmedabad, Ela Bhatt took the initiative of forming the Self Employed Women's Association (SEWA). Its aim was to improve the condition of poor women who worked in the unorganized sector by providing training, technical aids and collective bargaining. This was probably the first attempt to form a women's trade union. Based on Gandhian ideals, SEWA has been a remarkable success.

The anti price rise agitation launched in Bombay in 1973 by Mrinal Gore of the Socialist Party and Ahalya Rangnekar of the CPI-M, together with others, mobilized women of the city against inflation. The movement grew rapidly becoming a mass movement for consumer protection. So many housewives got involved in the movement that a new form of protest was invented by women coming out in the streets and beating *thalis* (metal plates) with rolling pins.

The Nav Nirman movement, originally a students' movement in Gujarat against soaring prices, black marketing and corruption launched in 1974 was soon joined by thousands of middle class women. Their method of protest ranged from mass hunger strike, mock funerals to *prabhat pheris*.

The *Chipko* movement got its name from the Hindi word '*chipko*' which means to cling. This clinging to trees was a particular action people used to save trees, which were crucial to their lives, from being felled. The movement began in 1973 in the small hilly town of Gopeshwar in Chamoli district when representatives from a sports factory came to cut trees. By 1974 many women had joined the movement and with their united strength prevented the contractor from cutting trees. It was the women of the '*Chipko*' agitation who brought to public attention the importance of trees and the need to protect the environment. Movements like *Chipko* Movement fall under the category of Ecofeminism, which tries to build the link between ecology and women. Birkeland (1993) explains ecofeminism as a value system, a social movement, and a practice that also offers a political analysis that explores the links between male domination and environmental destruction. It is an "awareness" that begins with the realization that the exploitation of nature is intimately linked to western man's attitude towards women and tribal cultures.

Rao (2012) analyses that in India, the most visible advocate of ecofeminism is Vandana Shiva. Vandana Shiva (1988) critiques modern science and technology as a western, patriarchal and colonial project, which is inherently violent and perpetuates this violence against women and nature. Under the garb of development, nature has been exploited mercilessly. The feminine principle is no longer associated with activity, creativity and sanctity of life, but is considered passive and as a "resource". This has led to marginalization,

devaluation, displacement and ultimately the dispensability of women. Women's special knowledge of nature and their dependence on it for "staying alive", have been systematically marginalized under the onslaught of modern science. Shiva, however, notes that Third World women are not simply victims of the development process, but also possess the power for change. She points to the experiences of women in the *Chipko* movement of the 1970s in the Garhwal Himalayas where women struggled for the protection and regeneration of the forests (Rao, 2012, 129).

Activities

1. What is Ecofeminism? How is it related to women?
2. Which diverse movements/campaigns form part of ecofeminism in India?
3. Gather information about the work of the following activists:
 - Medha Patkar
 - Sunita Narain

1.6 DAWNING OF REALITY

Independence brought the dream of an egalitarian, just, democratic society in which both men and women would have voice and play an important role as agencies of social change. But the reality that gradually dawned was different. Though there was some improvement in the status of women, they did not get much relief from the patriarchal grips of the society. Structures of patriarchy were also evolving and assuming new forms and intensity.

The mid-1960s was a period of overwhelming social upheaval followed by State repression. As Butalia (1997) also points out, by the 1960s it was clear that many promises of Independence were still unfulfilled. It was thus that the 1960s and 1970s saw a spate of movements in which women took part: campaigns against rising prices, movements for land rights, peasant movements. Women from different parts of

the country came together to form groups which were either independent or a part of political parties. Everywhere, in different movements that were sweeping the country, women participated in large numbers. In each movement, their participation resulted in transforming the movements from within (Butalia, 1997).

The publication of 'Towards Equality, the Report of the Committee on the Status of Women (CSW)' in 1974 and the United Nation's declaration of 1975 as the International Year of Women beginning with the First World Conference on Women in Mexico, generated a new interest in the debate on women's issues. The data collected by CSW Report after exhaustive countrywide investigation revealed that the de jure equality granted by the Indian Constitution had not been translated into reality and large masses of women had remained unaffected by the rights granted to them more than 25 years earlier. It provided the intellectual foundation of a new women's movement that found expression both in activism and the academia.

The 1970s and 1980s witnessed the growth and proliferation of numerous women's groups that took up issues such as dowry deaths, bride burning, rape, *Sati*, reproductive rights and focused on violence against women. They stressed the sexual oppression of women in a way previous reform or feminist groups had never done. They attacked patriarchy and stressed the humiliation, torture and violence suffered by women within the family. They held that the first step towards women's liberation was to become aware of the patriarchal assumption that biological sex differences imply a 'natural' separation of human activities by sex, the public sphere being the male domain and the private sphere that of the female and this leads to a domination of male over female (Lerner, 1981, 169).

Some of the earliest autonomous groups were the Progressive Organization of Women

(POW, Hyderabad), the Forum against Rape (now redefined as Forum against Oppression of Women), *Saheli*, *Stree Sangharsh* and *Samata* (Delhi).

(a) Campaign against Rape

Among the first campaigns that women's groups took up in 1980 was the issue of rape. This was triggered by the judgement of the Supreme Court to acquit two policemen who were accused of raping a minor tribal girl in Mathura, despite the fact that the High Court had indicted them. Four eminent lawyers addressed an open letter to the Chief Justice of India protesting the patent injustice of this decision and this led to country-wide demonstrations.

Several other rape cases became part of this campaign that culminated after several years of protest in persuading Government to amend the existing rape law. The amended law was enacted in 1983 after long discussions with women's groups. Since then, women's groups have lobbied time and again to have the law further changed to make it more stringent. They have also fought for an implementation machinery to be set up without which the law would be less effective than it was intended to be. This is evident from the ever increasing cases of rape that fill the news and newspapers.

Activity

1. Gather information about the 16 December 2012, Delhi Gang Rape. You could work in a group or groups and gather information on the following points:
 - (a) The Impact of the rape on victim and her family
 - (b) The social impact of this incident
 - (c) Recommendation of Verma Committee Report
 - (d) How did the movement cut across caste, class, gender and age.
 - (e) Your suggestions and comments

(b) Dowry

New and fresh protests against dowry were organized by the POW in Hyderabad. In the late 1970s, Delhi became the focus of the movement against dowry and the violence inflicted on women in the marital home. Groups which took up the campaign included '*Stree Sangharsh*' and '*Mahila Dakshita Samiti*'. Later, a joint front called the *Dahej Virodhi Chetna Mandal* (organization for creating consciousness against dowry) was formed under whose umbrella a large number of organizations worked.

The anti dowry campaigns attempted to bring social pressure to bear on offenders so that they would be isolated in the community in which they lived. Experience in the campaign revealed the need for counselling, legal aid and advice to women. It was in response to this that legal aid and counselling centres were set up in different parts of the country. Women's organizations also succeeded in getting the dowry law changed.

(c) Sati

Sati was declared a punishable offence in 1829. Yet in 1987, Roop Kanwar, a young widow, was forcibly put on the funeral pyre of her husband and burnt to death in a village in Rajasthan. Women's groups rose in protest and declared this to be a cold-blooded murder. They demanded a new Sati Prevention Bill.

(d) Reproductive Rights

The State's agenda of population control in 1970s targeted women's bodies. As Narayanan explains that with the integration of the Family Planning Programme and 'Maternal and Child Health' with 'Health and Nutrition' in the Fifth Five Year Plan (1974-1979), the 'Family Welfare Programme' came into being in 1977. Now, the focus of the official birth-control policy shifted from men to women and "contraceptive methods developed internationally during the 1960s

and the 1970s – such as the ‘Pill’ and the IUD¹ which, ironically, were seen as major tools for female emancipation internationally now became central to national population-control and reproductive-health policies” (Narayanan, 2011, p. 8). As a result women’s bodies became dumping grounds for all sorts of unsafe and evasive birth control drugs and technologies. Autonomous women’s groups voiced their concerns regarding the State’s overemphasis on birth control whilst using women as experimental guinea pigs for the same. Women’s group launched campaigns against pre-natal sex determination techniques, female foeticide and abrasive birth control techniques like quinacrine sterilisation, hormonal patches, etc.

Activities

A woman of Indian origin, Savita Halappanavar, lost her life in a hospital in Ireland, to the rule of archaic abortion laws. What is India’s stand on abortion rights?

Does the Indian State extend any legal rights to expectant or new mothers? What are those rights?

Find out laws enacted by the State to protect the unborn child.

(e) Shah Bano Case

There were several campaigns in the eighties relating to women’s rights. Among them was campaign in 1985, in support of the Supreme Court judgement in the divorce case where Shah Bano, a Muslim woman, had petitioned the Court for maintenance from her husband under Section 125 of the Criminal Procedure Act and the Court granted her demand. The orthodox Muslims, however, protested against interference with their personal law. In 1986, the government introduced the Muslim Women’s (Protection of Rights in Divorce) Bill denying Muslim women redress under Section 125. Women’s associations protested against this outside Parliament.

¹IUD: Intra-Uterine Devices

Over the years it has become clear that changing laws means little unless there is a will to implement them. Only education and literacy can make women aware of their rights and exercise them effectively. It was this realization that has led the women’s movement to take up in a more concerted manner, programmes of legal literacy and education, gender sensitization of textbooks and media.

(f) Establishment of Women’s Studies as Discipline

Women’s studies as an identifiable area of teaching and research emerged in the 1960s in the United States, although the intellectual antecedents go back further, most noticeably in the works of Simone de Beauvoir and Virginia Woolf. The contemporary women’s movement provided the impetus for the establishment and growth of women’s studies across disciplines. Women’s studies spread to India slowly at first and then more rapidly following the UN Mid Decade Conference in Copenhagen in 1980. The Indian Association of Women’s Studies established in 1981 is an institution of women academics and activists involved in research and teaching.

In the last three decades a large number of books and journals by and on women have appeared. There are publishing houses such as *Stree*, *Zubaan*, *Kali* for Women and *Katha* that bring out books exclusively on feminist subjects. Efforts are being made to prepare reading and teaching material with a feminist perspective. A number of universities and colleges have women’s study centres.

(g) Reservation for Women in Panchayats and Local Bodies

One of the most significant developments in the last few decades has been 33% reservation for women in local village level elected bodies. This has brought about a million women into the political arena. With all its drawbacks and limitations, when

women have power, they are able to use it to benefit society in general and women in particular.

(h) Sexual Harassment at Workplace Bill

In 2012, a landmark bill was passed against sexual harassment at workplace. According to this Bill called 'Vishakha Guidelines against Sexual Harassment at Workplace' sexual harassment includes such unwelcome sexually determined behaviour (whether directly or by implication) as:

- (a) Physical contact and advances;
- (b) A demand or request for sexual favours;
- (c) Sexually coloured remarks;
- (d) Showing pornography;
- (e) Any other unwelcome physical, verbal or non-verbal conduct of sexual nature

This important piece of legislation which is the result of the sustained campaign by the women's movement allows enquiry and action against those guilty of sexual harassment in government offices, public sector units, universities, colleges, etc. Most of the organizations and institutions have created a special cell for women to address such issues.

(i) Protection of Women from Domestic Violence Act, 2005

The Domestic Act 2005 protects women from violence within the family. This act is primarily meant to provide protection to the wife or female live-in partner from violence at the hands of the husband or the male live-in partner. The law also extends protection to all the other women living in the household such as sisters, widows, mothers, etc. Despite criticisms of misuse, this act is seen as a major legal step towards protection of women in India.

All the major political parties, the Congress, BJP, CPI (M) have their women's wings. The new women's groups declare themselves to be feminist. They are dispersed with no central organization but they have built informal networks among themselves.

The Indian women's movement is often accused of being urban based and middle class in character. While the urban feminists are more visible and articulate, rural women have also mobilized themselves.

While street level protests and demonstrations give women's movement visibility, this is clearly not enough. What is needed is attention to basic survival needs such as food, safe drinking water, sanitation and housing. Women need education, health care, skill development and employment; safety in the home and at work. The last few years have seen an expansion in the movement with respect to its incorporation of a wide range of issues.

Women's organizations not only lead campaigns and march on the streets but also run shelters for battered wives and women who are victims of violence and provide counselling and legal aid. They conduct training workshops on various issues. They also help in forming self-help groups to make women economically self-reliant.

Activities

Read the following passage:

Radhika Coomaraswamy² identifies different kinds of violence against women, in the United Nation's special report, 1995, on Violence Against Women:

- (a) Physical, sexual and psychological violence occurring in the family, including battering, sexual abuse of female children in the household, dowry related violence, marital rape, female genital mutilation and other traditional practices harmful to women, non spousal violence and violence related to exploitation.
- (b) Physical sexual and psychological violence occurring within the general community, including rape, sexual abuse, sexual harassment and intimidation at work, in educational institutions and elsewhere, trafficking in women and forced prostitution.

² <http://www.isst-india.org/PDF/Violence%20Against%20Women%20India.pdf>

- (c) Physical, sexual and psychological violence perpetrated or condoned by the state, wherever it occurs.

This definition added 'violence perpetrated or condoned by the State', to the definition by United Nations in 1993. (cited in Saravanan, 2000)

1. Can you identify other forms of violence that women are subjected to in India?
2. Collect news from different newspapers on types of violence against women in India? You can look for issues like:
 - (a) Acid attack
 - (b) Female circumcision
 - (c) *Sati*
 - (d) Witch hunting
 - (e) Slut shaming
 - (f) Cyber crime
 - (g) Abuse through mobile networks
 - (h) Stalking on social networking sites
3. How would you classify these acts of violence: physical, sexual, emotional, etc?
4. Select any one act of violence against women and elaborately discuss its impact on the mind and body of a woman. Discuss it with your friends.

1.7 THE WAY FORWARD

The success of the women's movement lies not in the appointment of number of women in the corporate, public or unorganized sector, nor in the number of laws passed, but on the fact that it has brought about a new consciousness on the entire question of women in Indian society. There would have been no women's movement in India if Indian men in the nineteenth century had not been concerned with modernizing women's roles. They focused on issues such as *sati*, child marriage, condition of widows, education, etc., because they saw the world through the prism of their own class and caste. Their efforts led to bringing women of their own families into the new world created by colonial rule.

Women came out and created a space for themselves. They started organizations of their own, first at the local, then at the national level. They were motivated by liberal feminist ideas and the belief that education, granting of political rights, and legislative reforms would improve women's position. They fought for the country's freedom and believed that independence from foreign rule would remove obstacles for women marching forward. In the second phase, the women's movement was more radical and challenged patriarchy.

Yet, in terms of numbers, few women, even now, are involved in the women's movement and one should not exaggerate its impact. The large majority of Indian women still live below the poverty line leading miserable, wretched lives. While there have been scattered and sporadic examples of women's outraged protests against rape, dowry deaths or *sati*, women have not been able to mobilize themselves enough to exert political pressure and focus attention on those problems which are today affecting their role and status. Despite this long history of women's struggle, Indian women are lagging behind today in terms of literacy, longevity and maternal mortality. They remain vulnerable to social ills such as female infanticide and foeticide, female work participation and sex ratio. Changing societal attitudes and women's own self perceptions which are deeply rooted in our psyche and social structure is not easy. For every step forward that the movement takes, there may be a possible backlash, a possible regression. History shows that though the struggle for women's rights is long and hard, it is a struggle that must be waged and won. The spirit and momentum must go on. In a country of India's size and its long history, change in male-female relationship and the kinds of issues the women's movement is focusing on is not easy. The women's movement thus has a

long way to go in its struggle for bringing about new values, a new morality and a new egalitarian relationship.

Activities

1. Identify the key issues of some of the contemporary women's movement.

2. Prepare a collage or a scrap book using newspaper cuttings and reports on issues that featured in women's movement.

3. Collect films on women's issues and setup a resource centre.

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From Parity to Equity in Girls' Education: Lessons from South Asia

Structure of the Module

- 2.1 Overview
- 2.2 Introduction
- 2.3 Objectives
- 2.4 International Treaties and Declarations
- 2.5 Strategies Towards a Right Based Education
- 2.6 Teachers: The Critical Link
- 2.7 Concluding Thoughts
- 2.8 References

2.1 OVERVIEW

This module is written with a strong belief that the educational goals and policies in all countries must be based on equal rights and opportunities for all learners. It highlights the need to reach out to and include those who have been traditionally un-reached or excluded. It thus focuses on sharing lessons drawn from other regions in South Asia which will help to enhance the quality of our own education, particularly girls' education. It takes cognizance of the differential contexts and backgrounds of the learners and accordingly makes suggestions on different policies and practices that may be adopted to make schools more gender friendly for girls. Some qualitative aspects of education have also been emphasized for promoting positive learning experiences and

outcomes. An attempt has also been made to weave in the rights perspective for the creation of gender friendly schools.

2.2 INTRODUCTION

Based on our experiences, we would like to engage you in the stimulating discourse on gender related issues.

Gender parity in education is about giving every boy and girl the opportunity to receive education and go to school. Therefore, the drive to put equal number of boys and girls into school is aimed at achieving gender parity in education. However, the notion of gender parity would be incomplete if we fail to recognize the needs of the girl child. Gender equality implies that girls/women and boys/men receive equal treatment, which is an essential pre-requisite of human

rights. At the same time, it is also essential that they make significant contributions towards economic, social, cultural and political development. Society must respect the gender differences and value their contributions. Gender equity is the process of being fair to both boys/men and girls/women. Equity is a means, while equality and equitable outcomes are the results. In this module we will explore the transition from parity to equity in the context of South Asian countries.

2.3 OBJECTIVES

- To understand the Right to Education as emphasized in international treaties and declarations.
- To analyse how equality of opportunities can be provided to both girls and boys in order to grant them equal chance and access to school.
- To understand how quality education for girls contributes to achieving gender and social equality and overcoming the multiple sources of exclusion.
- To appreciate the importance of creating gender friendly learning environments.

2.4 INTERNATIONAL TREATIES AND DECLARATIONS

Girls' access to schooling is influenced by factors such as socio cultural context, safety concerns, the presence of female teachers in schools and adoption of teaching learning approaches that address the specific needs of girls. We need to always remember that education is a right and girls who are not in school are being denied that right. This Right to Education is emphasized in international treaties and declarations, in particular the Convention on the Rights of the Child (CRC) 1989, the World Declaration on Education for All (EFA) 2000 and the Millennium Development Goals (MDG) 2000. The text in the paragraphs that follow helps us to take a close look at some significant articles in the CRC and relevant MDG and EFA goals.

Education of girls is embedded in these visions of development priorities in MDG, EFA and CRC. As is apparent the different goals and articles are cross-cutting and complementary. Quality issues are therefore not only limited to EFA Goal 6 and neither should discrimination only be considered under CRC Article 2. Equality of access, opportunity and outcome, as laid down in the CRC, EFA and MDGs, are important aspects of quality education and interlinked dimensions of a rights-based approach.

(a) Millennium Development Goals (MDG)

MDG 2 Achievement of Universal Primary Education–It ensures that all boys and girls complete a full course of primary education.

MDG 3 Promoting gender equality and women empowerment –This aims to eliminate gender disparities in primary and secondary education by 2005, and at all levels by 2015.

(b) Convention on the Rights of the Child (CRC) and Education

Article 28 All children have a right to education. The state is obliged to provide formal schooling, 'progressively, and on the basis of equal opportunity'. Primary education should be free and compulsory. Styles of school discipline should reflect the child's human dignity.

Article 29 The purpose of education is to develop children's personality and talents, to prepare them for active adult life, to foster respect for basic human rights and a respect for the child's own culture and those of others, and life in a free, peaceful and tolerant society.

Article 2 All rights laid down in the CRC shall be respected and ensured to all children without discrimination of any kind on grounds of race, gender, economics status, religion, citizenship, social class, ethnicity, language, etc. and measures will be taken to protect children against all forms of discrimination.

Article 12 Children have a right to express opinions and their views shall be sought and considered on all matters that affect their lives, individually and collectively.

Article 3 In all actions concerning children, the best interest of the child must be a primary consideration.

Article 6 The right to life, survival and optimal development.

(c) Education for All (EFA)

EFA Goal 2 Ensures that by 2015 all children, particularly girls, children in difficult circumstances and those belonging to ethnic minorities, have access to and complete, free and compulsory education of good quality.

EFA Goal 5 Aims to eliminate gender disparities in primary and secondary education by 2005 and achieve gender equality in education by 2015, with a focus on ensuring girls' full and equal access to and achievement in basic education of good quality.

EFA Goal 6 Improves all aspects of the quality of education and ensures excellence of all so that recognized and measurable learning outcomes are achieved by all, especially in literacy, numeracy and essential life skills.

2.5 STRATEGIES TOWARDS A RIGHT BASED EDUCATION

South Asian countries are committed to education as a basic human right. To work from a rights perspective has a far-reaching implication for education development and reform. It necessarily entails values, knowledge and skills that revolve around the basic principles of non-discrimination, participation and equality. Education supporting the EFA and Millennium Development Goals, therefore, must facilitate a process that enables all learners, including girls to take charge of their lives and make meaningful contribution to their communities.

The fundamental question is how can equality of opportunities/right to education be provided to both girls and boys so that they can be offered the same chance to access school? Experiences from the region point towards effectiveness of the following measures:

- Making education free of cost.
- Providing appropriate incentives for poor and marginalized families (stipend; scholarship; school-feeding).
- Make schools (distance; infrastructure; curriculum) accessible to all learners.
- Provide non-formal education (NFE) for older, out-of-school and hard-to-reach children.
- Support Early Childhood Care and Development (ECCD) programmes for the most disadvantaged.
- Involve parents and communities in school-community partnerships.
- Ensure that teachers share the culture and language of the learners.
- Develop adequate water and sanitation infrastructure.
- Pay attention to protection of learners in school and on the way to and from school.
- Ensure that there are sufficient female teachers to support and act as role models for girls.

Further, measures that have been effective for ensuring equality from the pedagogical perspective so that both girls and boys receive the same respectful treatment and attention, follow the same curricula, enjoy teaching methods and tools free of stereotypes and gender bias include:

- Developing inclusive education policies that acknowledge and address diversity equally and respectfully.
- Training and supporting teachers to understand (and act on) issues of social and gender discrimination.
- Providing enough and well-trained (male and female) teachers.
- Developing policies that protect children

from harassment, abuse and other forms of violence, including gender-based violence, bullying, physical and mental punishment.

- Ensuring that curriculum textbooks are academically and pedagogically of good quality, with positive images of boys and girls and other aspects of diversity and also challenging prevailing stereotypes.
- Acknowledging curriculum and assessment flexibility and adequately respond to different learning needs and learning styles.
- Sustaining mutually beneficial school-community partnerships.
- Training and supporting teachers to use a variety of teaching methods, especially (inter)active methods.

Measures for ensuring equality of outcomes/right through education: This could be achieved by the following measures:

- Make sure that learning achievement, length of school careers, academic qualifications and diplomas do not differ by gender.
- Create continuing and equal opportunities for lifelong learning, professional training, empowerment and positive participation in society (decision-making power, control of resources, etc.).
- Increase tertiary education options, especially for girls and other disadvantaged groups.
- Increase employment and equal income opportunities for men and women, especially from socially disadvantaged groups.
- Abolish discriminatory laws, customs, practices and institutional processes.

(a) Quality Concerns in Education of Girls

South Asia is a diverse region with generally strong patriarchal and hierarchical social structures. In the regions where gender gaps are wide and families poor, the chances of girls being sent to schools are less. Thus,

with respect to education, being female tends to be a disadvantage in South Asia, though this is slowly changing.

Despite international commitments, the enrolment rate between girls and boys in South Asia still shows discrepancy between promise and reality. Enrolment has increased throughout the region, but educational access for children from low income and socially marginalized groups remains a challenge, contributing to the high proportion of out-of-school children, many being girl children with special needs, those affected by conflict, and belonging to families of 'river gypsies', *dalits*, religious and ethnic minorities, migrant workers, nomadic populations, and child labourers. Even though most countries have abolished tuition fees, parents may still have to pay for books, exams, uniforms or school development funds. Such costs make education inequitable. The implications are that those who can afford to pay are educated, while others continue to be denied of their right to education.

To make education available to all, it is important to cut its costs and improve its quality because as long as education is costly or in short supply, access will continue to be "rationed", with those who are wealthy, urban and male, who are always in the forefront (Aikman and Unterhalter, 2005).

Net Enrolment Ratios (NER) and Gender Parity Index (GPI) figures are less useful as indicators of success beyond enrolment because they provide little information about the quality dimensions of schooling. There is a need to look at what happens in classrooms and ask questions like:

- How do teachers interact with students?
- Do girls participate meaningfully?
- Do teaching-learning materials and subject choices challenge gender stereotypes?

Quality education for girls must contribute to achieving gender and social equality by

empowering and overcoming the multiple sources of exclusion.

Causes of Discrimination

Many girls face discrimination and challenging circumstances that keep them out of school or exclude them from meaningful learning. In some countries, there is a strong 'son preference'. Parents tend to value education for boys more than for girls. Furthermore, early marriage and teenage pregnancy are still widespread in most South Asian countries, which further reduce girls' opportunities for education, influencing their attendance and retention.

Contrary to the popularly held beliefs, parents, including those with limited resources, want education for their daughters. The quality and meaningfulness of education is however important in their decision to send girls. This in turn depends upon several factors such as low expectations on account of their gender, class and social status, poor quality of teaching and teachers; ill treatment by parents, which results in educational deprivation and confinement within the four walls of house.

Diversity in the Region

Cross-country comparison may be difficult in such a diverse region as within regions there exists great urban-rural divide and socio-economic disparities. For example, unlike other countries, in Bangladesh the government managed less than half of the total number of primary schools, the other half being managed by NGOs. India is dealing with a school-going population much larger than any other country in the region, with diverse cultures, topography and levels of development. Though small in size, Bhutan's difficult topography and remoteness of most rural areas present a number of challenges that need special efforts and attention.

Child labour is common in South Asia, and the work girls are involved in is often hidden. Large cities in South Asia 'house'

many street children, most of whom have no access to education and are vulnerable to exploitation and abuse – especially girls. HIV/AIDS is a growing concern. Most formal education systems are yet to educate young people about risks and prevention strategies. In India and Nepal, caste, associated with gender, ethnicity, occupation and residence seems to overrule all other factors while explaining non-enrolment and no-completion (Lewis and Lockheed, 2006).

Diversity itself does not necessarily lead to failure to educate girls. On the other hand, it is diversity accompanied by derogation and discrimination that leads to exclusion (Lewis and Lockheed, 2006). Children's vulnerability to discrimination is also dependent on crucial factors such as their place of living (rural/remote areas, urban slums, refugee camps), mode of living (in poverty chronically ill, malnourished), and their identity (with disabilities, gender, from ethnic, language, religious minorities). These children are unable to break the cycle of discrimination and exclusion without affirmative action by local communities, national governments and international agencies. Most current education strategies and programmes have been insufficient regarding the needs of children vulnerable to social exclusion. When programmes do exist, they are often planned and implemented as special programmes for children identified as 'different' or 'difficult'. This has resulted in parallel education systems within countries: for the poor, for working or 'hard-to-reach' children, for children with disabilities, and private schools for the privileged (Heijnen, 2003). The question remains how such parallel programmes can challenge social exclusion in society at large and whether they will result in more equal opportunities beyond education.

In our country, *Sarva Shiksha Abhiyan* (SSA) is a government flagship programme designed to get all children into school,

especially girls disadvantaged by caste, tribe or disability. It relies on community participation and monitoring with an emphasis on the recruitment of women and members of disadvantaged groups. The initiative evaluates every aspect of the learning space against gender-friendly standards, including the provision of safe water and sanitation. To ensure the retention of girls, schools serve midday meals and offer girls scholarships for uniforms and school supplies.

(b) Impact of Armed Conflicts and Natural Disasters

Access, attendance and learning outcomes have also been undermined by armed conflicts (Nepal, Sri Lanka, Afghanistan) and natural disasters (tsunami, earthquakes), seriously impacting on all children's education rights – but often more so for girls. Girls and women experience conflict and disaster differently from boys and men.

Their different roles, activities, skills, positions and status create gender-differentiated risks, vulnerabilities and capacities in such situations. Extra attention and care is warranted for vulnerable groups such as internally displaced girls or those in refugee camps, girls with disabilities and those from ethnic minorities. In situations of conflict or natural disaster, quality education is a necessity that can be both life-sustaining and life-saving, providing physical protection, psychological and social well-being, and cognitive development. Such programmes must focus on survival skills (learning to live where you live), developmental skills (learning to be) and academic skills (learning to learn) while incorporating the skills, understanding and attitudes needed for peace and conflict prevention as well as natural disaster preparedness.

Afghanistan is still coping with the aftermaths of armed conflict, while rebuilding the education system – both enrolment and quality. Though Bangladesh

has done well in achieving gender parity, 15 per cent of school-age children are out of school, including tribal children, street children and child workers, those with disabilities and children living in slums. Important challenges include improving the quality of education, reducing dropout rates and expanding facilities for disadvantaged groups.

In Nepal and India, social inclusion is a challenge, especially with regard to Dalits, children with special needs, and those from linguistic and ethnic minorities. Girls in such groups tend to be more disadvantaged than boys. Education must be improved in terms of learning environment and achievement, while enhancing gender sensitivity. Strategies to address the different challenges include decentralization of training and school development, support services and monitoring. Throughout the region common priorities are to seek out those learners who have not been reached, while enhancing educational quality and relevance.

(i) Major challenges

Whether children stay in and benefit from school depends on what happens in school. Throughout the region schools face challenges of poor management and low teacher quality. Teacher absenteeism is high, especially in Pakistan, Nepal and India. Teaching is often not stimulating and the school curriculum too theoretical.

Private schools are mushrooming in South Asia. There is a tendency to send boys to private schools, and this often creates a two-tiered system of education which entrenches inequalities based on social class and caste, while also increasing the gender gap (Bista, 2004). In addition, public school students may have to engage in private tuition to be able to pass exams and complete schooling, further raising the costs to families and pointing at the lack of quality teachers in many schools. In countries like Sri Lanka and Bangladesh this seems to have become institutionalized.

One major challenge is the shortage of trained teachers. Despite more than 97 per cent enrolment rate in Sri Lanka, 17 per cent of children do not complete the compulsory education (6-14) cycle. There is an urgent need to develop strategies to address the non-completion rate.

Throughout the region incentive schemes like scholarships, stipends and school feeding programmes have been implemented. This has resulted in increased enrolment of girls and other disadvantaged children, but also in overcrowded classrooms where the quality of teaching and learning may be at stake. Where such incentives have been successful in addressing the needs of hard-to-reach socially excluded groups is not clear, and more research may be needed to look into groups reached and its impact. Incentives for girls from excluded groups, for example, may need to be accompanied by other forms of compensatory support in order to help them succeed in school, such as 'bridge courses' or remedial coaching. Furthermore, in-school programmes that compensate for the absence reinforcement at home are critical to retaining disadvantaged learners and helping them learn, ranging from academic support to after-school supervision. Such additional support offers a major incentive to parents to keep their children in school.

In some countries scholarships are inadequate and quotas small and thus do not help poor families to meet the most essential education costs (Bista, 2004). Furthermore, challenges around these programmes reported from countries like Bangladesh and Nepal include scholarship money being delayed and/or misused, lack of transparency in identification and distribution of scholarships, poor coordination and monitoring of its effectiveness and parents being unaware of the various scholarship programmes (Ahmed and Chowdhury, 2005).

School feeding programmes are also implemented in South Asia, for example in India and Afghanistan. In some cases these programmes have been associated with reduced dropout rates and higher student achievement, but insufficient research has been undertaken to prove this. To be most effective in boosting children's achievement and behaviour, micro nutrient-fortified school meals must be given as early in the day as possible.

Some studies suggest that in places where enrolment is already high, school feeding programmes are less effective. Most of these programmes target children of poor families. However, identifying who is poor and which communities are most vulnerable is difficult. In that respect, universal school meals may be a better strategy. Midday meals in our country target all students of government-aided and Education Guarantee Scheme Centres with the objective to boost UPE by increasing enrolment, retention and attendances, while improving the nutritional status of children.

In addition, the World Food Programme (WFP) provides take-home food rations in various countries in return for a child's regular school attendance. Questions though may have to be asked whether school feeding programmes and 'take-home' rations provide additional nutrition or simply substitute for home meals not received.

Though children certainly learn better when well-fed, without improving the quality of education, the impact of school feeding programmes on learning is likely to be minimal. These programmes need to be complemented by other measures that improve what happens in schools in terms of teaching and learning, such as for example the development of girl friendly schools.

(ii) Creating Girl Friendly Schools

In order to retain girls in school interventions that make learning environments more

girl friendly, need to be planned with care. Most schools in South Asia are not girl friendly, and girls often suffer from harassment, bullying and other forms of intimidation. Making schools girl friendly, or child friendly, also benefits boys, as this includes improving the physical school infrastructure, teaching in ways that discourage gender stereotypes, providing trained (female) teachers to act as role models, and including the community in the management of schools.

(iii) Female Teachers

Throughout South Asia there is a need for more and better quality teachers – especially female teachers and teachers recruited from minority populations. Except for the Maldives and Sri Lanka, women are seriously under-represented in the teaching profession, while there are also few female head teachers, principals, administrators and policy makers. Lack of female teachers is more problematic in rural and remote areas. In Afghanistan and Pakistan this is said to be directly correlated with lower achievement and retention levels of girls. A woman as teacher, though, may be more important where girls are approaching adolescence. In secondary schools in Bangladesh there are few female teachers but still girls enrolment and attendance tend to surpass that of boys.

Various countries have established quotas for female teachers, yet few have managed to fill them primarily because governments have not developed effective incentives and support mechanisms to encourage women to work as teachers, especially when deployed outside their home communities. In Nepal, for example, more than 62 per cent of primary school teachers in Kathmandu are women while the average for the whole country is 29 per cent with only 19 per cent female teachers in the Far West Region (Bista, 2006).

Having quotas only makes sense if these also include measures to develop

women's capacity so that their presence translates into influence. Without this dimension, quotas are only symbolic, with female teachers continuing to play relatively minor roles, either because of the type of responsibility they are given (only lower grades) or because of their own lack of confidence. The feminization of the teaching profession – as is the case in Sri Lanka and the Maldives – may also reinforce the impression of women being especially suited for nurturing and caring jobs.

In many education systems women have lower status and lower pay than their male colleagues. Initiatives to promote employment of more female teachers by reducing the qualifications needed for entry into the profession, and employing mainly women in non-formal or alternative schools for little or no remuneration, may confirm assumptions about women's inferiority in society at large.

Arguments in favour of having women as teachers vary and include perspectives of community demand on the one hand, and girls' specific needs on the other. Having female teachers does not, however, automatically translate into a girl friendly and gender sensitive learning environment. While there are good reasons for encouraging women to enter the teaching profession, it may be more important to look at the quality of teachers – irrespective of gender – and how they create gender sensitive and learning friendly environments that support girls and boys.

One important argument in favour of female teachers is that they act as role models for girls. In rural situations, where girls do not come across many educated women, the presence of female teachers serves this critical purpose. Other arguments relate to safety and security of girls and to the issue of gender equity. Children, girls and boys, are expected to be more gender sensitive if they grow up in an environment where they see both men and women perform similar functions and

duties as compared to the ones where they see women performing only stereotyped jobs.

A gender balance in teaching and education leadership is important and must be based on professionalism and gender equality.

(iv) Teacher Education

Teacher training may seem a technical matter focusing on contents of curricula and specific teaching methods. To bring about quality change in school education training of teachers must go beyond obtaining technical knowledge and skills. Being certified as a teacher does not guarantee success in the classroom. Effective teaching is often described by students as competent, dutiful, fair, responsive, flexible, reflective, expert, inclusive, welcoming and respectful (Heijnen, 2004).

Good teachers understand that their work goes beyond the transmission of curriculum and the assessment of measurable achievement. They are aware of the challenge of broader social contexts in which they teach and keep searching for more effective ways to reach all students.

Throughout South Asia, teacher training and ongoing professional development of teachers (in-service training) has become a priority area in the quality improvement of education. Female teachers must benefit from in-service training. They should be able to enhance their professional knowledge and skills through such training programmes and workshops. Professional, institutional and family reasons continue to prevent women from participating in training courses (Bista, 2006).

In Bangladesh professional quality of primary school teachers in the field is enhanced through a 12-month Certificate in Education course conducted by Primary Training Institutes (PTI). In-service teacher training includes a unit on gender issues, providing teachers with a method of exploring their own practice and developing

more inclusive teaching approaches. In many states in India, decentralized in-service teacher training takes place while training curricula are reviewed and improved. Training is especially needed in the situation that two-thirds of teachers have to face multi-age, multi-lingual and multi-grade classrooms (Shukla, 2004). In Bhutan, UNESCO's 'Embracing Diversity: Toolkit for Creating Inclusive Learning-Friendly Environments' is integrated into the existing pre-service education programme in the modules.

Teachers in rural schools often lack strong foundations in the subjects they teach. Classroom-based research can provide rich information about the learning atmosphere and the opportunities provided for participation and learning to students. Integrating 'action research' into the pre-service teacher education in Bhutan can be considered an effort to promote reflective practice where teachers, for example, investigate the impact of their teaching on different students.

Reviews of curricula in the Maldives aim to make subjects more interesting and relevant and are designed to encourage teachers to change their style of teaching by encouraging them to:

- develop meta-cognitive skills and understanding;
- be problem posers and guides rather than problem solvers;
- present the material in everyday contexts;
- encourage wider involvement of the parents and the wider community in the learning process;
- enhance group work; and
- encourage process-oriented teaching.

The feedback from schools has been very positive. It claimed, for example, in social studies that students' interest in the subject increased and was generating lively classroom discussions. It also encouraged critical thinking and made students more active participants in class.

2.6 TEACHERS: THE CRITICAL LINK

Though the number of teachers throughout the region has grown, the pace of growth has not kept up with the increase in enrolments, resulting in teachers struggling to manage large classes. Bangladesh, for example, needs an additional 167,000 teachers (UNESCO, 2006). The gradual erosion of teachers' terms and conditions has also resulted in a decline of teacher motivation and morale. Furthermore, primary teaching in particular is undervalued, while teachers at this level have the most critical task of laying the foundation for life-long learning. Educational and financial investment is especially needed in the lower primary grades (Abadzi, 2006).

All countries in the region continue to rely on traditional teacher-centred classrooms, with programmes forcing teachers to teach for the test and learners to memorize facts in order to pass exams in some countries starting at pre-primary level. Child-centred teaching is perceived as difficult and time consuming. Countries have now started to respond with various interventions, one of them training more and better teachers both in the subjects they teach and in teaching-learning methodology. Teachers are the cornerstone of education systems and the mediators of quality in education.

Pedagogical processes in the classroom need to change. Teachers are not just responsible for teaching a curriculum; they must teach children. It is crucial to reflect on the roles of teachers as their attitudes, behaviour and methods can either enhance or impede a child's ability to learn effectively. In overcrowded classrooms where undifferentiated large group instruction is the norm, teachers do not detect individual learning needs or signs of neglect or abuse. Children who do not progress in such situations are easily labelled 'non-achievers' and may subsequently drop out, while they may find the curriculum irrelevant or have problems in understanding the language of

instruction. High repetition rates and poor learning achievements are closely linked to what and how teachers teach children.

Prejudice, negative language use, corporal punishment, and stereotyping of girls or children from minorities remain critical barriers to children's learning. In Nepal, teachers tend to routinely use biased language which reinforces distinction of class, caste and gender. Children from poor and low-caste background are most often discriminated against, and they are not helped by the fact that teachers mostly come from higher castes. When marginalization continues inside classrooms, enrolment of previously excluded children becomes a meaningless exercise. Teacher training, therefore, needs to focus on how teachers can create learning environments where the participation and contribution of all students is sought and valued, where all girls and boys can feel secure, where stereotypical views are challenged and where children learn to appreciate diversity.

A study in Nepal assessed girls' access to and participation in science and technology education (STE) while also reviewing its curriculum using a gender lens and observing classroom dynamics. The study revealed continuing obstacles to gender equality in participation – some of which are teachers' gender insensitive behaviour and stereotypical notion about girls' aptitude, gender biased attitude of male students towards girls, gender unfriendly classroom seating, inadequate access of girls to STE labs and libraries, and low career options for girls (Koirala and Acharya, 2005).

In Bhutan, teachers claim they cannot use participatory teaching-learning methods as these are too time consuming and there is much pressure to finish the syllabus. More focus on Continuous Formative Assessment (CFA) and the New Approach to Primary Education (NAPE) tried to change this. Both approaches have helped teachers to become

more responsive to different learning needs, while the overloaded curriculum and memory-based exam system are also being addressed (Heijnen, 2005).

Within the same classroom, girls and boys often have different and unequal learning experiences. Teachers may call boys more often than girls, or assign science and computer studies to boys and domestic subjects to girls. Girls are often pushed into non-professional courses. Such practices are discriminatory and stereotypical. Teachers should receive careful training on how to encourage all students equally.

Boys and girls have different thinking and learning styles. Teachers who recognize and address such differences can teach all students effectively.

Classroom management is a key component of effective teaching. Coercive discipline, including corporal punishment is common in South Asia. Even where it has been abolished, enforcement and monitoring remains a challenge. Classroom management is a key component of effective teaching. Coercive discipline, including corporal punishment, is common in South Asia. The full extent of corporal punishment, involving both physical and psychological aspects, needs more understanding in many countries.

The Primary School Development Programme (PSDP) in Sri Lanka was introduced to improve the quality of primary schooling by schools joining hands as a 'school family'. The headmasters, teachers, parents and students of all schools get together to design and implement programmes that enhance efficiency and effectiveness. Leaders selected from each school are also members of a coordinating Council at division level which helps them access resources for programmes. Some activities carried out by school families are:

- Professional development programmes for teachers.
- Organization of extra curricular activities.

- School-family-based community involvement programmes.
- Welfare programmes for students and staff.

Professional development programmes for teachers include classroom observations as well as teacher and school development activities. School visits provide opportunities for peer support and exchange of experiences. Each teacher is expected to make two visits to a neighbouring school each year.

A situation analysis on violence in school was recently undertaken in Sri Lanka, collecting inputs from children, teachers, parents, social workers and the general public. Several successful advocacy campaigns have been carried out in newspapers, with posters showing the negative effects of physical and humiliating punishment on children, as well as television commercials showing alternatives to corporal punishments.

The level of sanctioned violence in South Asia is relatively high. Teachers are considered figures of authority to be obeyed and children are expected not to question, but to adjust and comply. Many children fear the punishment of teachers. Education does not thrive in an atmosphere in which children live in fear of those who teach them. Students are often punished for minor 'offences', such as being tardy, wearing a torn or dirty uniform or not being able to answer a question. Such punishment is destructive to a child's self-esteem. Girls may be punished differently from boys, but for both, worse than the actual punishment are the feelings of failure and humiliation. The message that children derive from such teacher behaviour is that violence is acceptable in settling conflicts. The use of corporal punishment in dealing with children's behaviour reflects the lack of effective alternative techniques that professional teachers should have. Children's experience and views regarding corporal punishment are now slowly beginning to be heard in the region.

A teacher is the central figure in the process of quality change at the school level and thus it is necessary to invest in the skills and motivation of teachers. In all countries pre-service teacher training is being improved. Training opportunities have increased, especially at district and sub-district level by many countries including our own. The main features of these programmes include:

- Raising the motivation level of teachers;
- Use of methods such as role play, discussion, games and activities, assignments and case studies;
- Developing a better understanding of child-centred classroom practices;
- Content and subject area strengthening; and
- Preparation and use of teaching learning materials (TLM).

(a) Developing Gender Sensitive Curricula

Considerable progress has been made in designing more gender sensitive curricula. But textbooks with stereotypical images of women and men are still common in many countries, where women are consistently depicted solely as mothers and housewives. In addition, teacher may compound gender stereotyping by asking girls to make tea, wash cups and sweep floors, while boys are asked to clear bushes, cut grass and carry heavy items.

Throughout South Asia, countries are involved in curricula reviews. In Afghanistan, much work is being done to change the low quality and outdated curriculum including the portrayal of gender roles. In Bhutan, a gender perspective is incorporated in the ongoing review of curricula, textbooks and other teaching materials, also ensuring a gender balanced representation among curriculum writers, and inclusion of gender-related activities in the teachers' guides. In Sri Lanka, the secondary school curriculum needs to be reviewed as certain education processes reinforce gender

stereotypes, perpetuating inequality. A common curriculum in life skills in the first two years of secondary school is followed by home science for girls and woodwork and metalwork for boys. Curriculum reforms need to challenge this. Other reforms in Sri Lanka, though, emphasize school-based projects and enriched social studies including peace education, democratic principles, human rights and environmental conservation. In Nepal, an ADB loan has supported the development of a curriculum which is sensitive to gender and cultural diversities. In textbooks used for Hindi language teaching in Madhya Pradesh, there has been a conscious effort to present girls in positive roles. Famous women from history are included, for example women who fought for their state and women renowned for their educational achievements and service to society. Clear messages on girls' education and the need for equal opportunities are included.

Unfortunately, the tendency to cast the positive roles of women in the characters of the idealized and exceptionally heroic has not been very effective. In addition, gender stereotyping and inequalities persist in the narratives. Women appear largely in maternal roles, while the decision makers and protectors tend to be male. (Source: Oxfam, 2005).

Textbooks and other materials must represent girls and women through non-stereotyped images, show excluded groups, and should not refer to urban or international experiences that are likely to be foreign to rural children. "Such changes improve student motivation and their perception that school is relevant to them. Restructuring of the curriculum to relate to children's life and learning processes does lead to better quality schooling, especially benefiting girls and other disadvantaged learners."

It should be stressed, however, that discriminatory attitudes are not simply

removed by developing a new curriculum and that more needs to be done to reverse deep rooted, often negative, perceptions of diversity. At every level and in every subject area, textbooks can become important vehicles for promoting the principles and practice of non-discrimination and gender equity. They can also function as valuable resources in the process of education for sustainable development, for prevention of and response to gender-based violence and HIV/AIDS. Textbooks and learning materials which effectively integrate these themes and teach relevant skills in culturally appropriate ways are a key component of quality education for girls and boys.

Loreto Schools in India have designed their own curriculum, which is allowed as long as students are prepared for the state exams in Class X and XII. The curriculum is an enabling curriculum in the sense that it tries to challenge the status quo. Students receive positive messages on possible roles of women through role models and through the learning materials. Attempts are made to provide strong non-stereotypical messages and images about women's roles in life (as can be seen in the Value Education Books 'We Are the World' which portray women as surgeons, construction-site managers, scientists, etc. (Aikman and Unterhalter, 2005).

(i) Language of Instruction

In many countries the language of instruction in primary schools is in the national or regional language, even though large number of people have different mother tongue. A mismatch between the language spoken at home and the language of school has several negative consequences such as increased chances of repetition and dropping out. This affects girls more than boys as their lives are often restricted to the home and family where only the local language is spoken.

There is inequality of opportunity in such learning situations because those

who speak the language of school can start learning from the first day, while the others must first learn the foreign code.

Those who are not engaged in learning or who are not participating in class will often be the students who drop out. Those who cannot afford textbooks and notebooks to enable them to succeed and those who do not see the relevance of what they are learning may also leave school.

Non-discrimination and participation are important dimensions of quality education. Children's right to participation is still somewhat controversial in most South Asian cultures. Education may be best placed to take a lead in changing this while transforming education into a more interactive process. Within the learning environment children must be able to express their views, thoughts and ideas to participate fully and to feel comfortable about who they are, and what they believe in.

It is important to ensure that children – boys and girls – have a say in policies and practices that affect them. This means that adults need to listen to what students have to say. When given opportunities, children have shown that their voice can be a real force for change. Examples can be found throughout the region, such as refugee children in Pakistan successfully campaigning for a school and the creation of student councils in Sri Lanka. Giving children a say in matter that affect them improves standards, behaviour and inclusion, while recognizing that social and emotional learning is as important as academic learning. Children need to build knowledge and understanding of issues like social justice, human rights and sustainable development. As such education should create the basis for a democratic and just society.

Teaching strategies that require active engagement by learners are more effective than approaches that restrict students

to passive roles. But these are more time consuming and require a critical reconsideration of present curricula and exams. Extensive research has shown, however, that more interactive teaching-learning approaches and the development of problem solving and critical thinking skills result in a more sustainable and higher quality of learning.

Students Partnership Worldwide (SPW), an NGO in Nepal, is committed to children's participation in decision making about their education. SPW facilitated consultation exercises by involving school children in discussions at village, district and regional levels on the issues of quality education and gender equality in education. On the basis of those discussions, selected student representatives brought recommendations to policy makers at a national level forum through different media including art, drama and dance. SPW also mobilizes young Nepalese graduates as volunteer assistant teachers and 'youth animators' in rural schools. Over half of these volunteers are female and they can be powerful role models for young rural girls, while playing an important role in encouraging girls to stay in school. (UNICEF, 2005)

Intensive District Education for All (IDEAL) in Bangladesh has been an important component of PEDP. It especially focused on enhancing the effectiveness of primary education by improving the quality of teaching, the school environment, the learning achievement of children and decentralizing schools. The main objectives of IDEAL were to establish and strengthen local level planning and management, improve classroom teaching and learning methods, reduce gender disparity, and promote active community participation. The project started in one district and was scaled up to other districts. An innovative teaching approach known as Multiple Ways of Teaching Learning (MWTL) based on the multiple intelligence theory was

effectively adopted and applied to make teaching more child-centred, participatory and joyful. Lessons learned have revealed that IDEAL significantly increased student learning achievement. In addition, School Management Committees also became more active in improving and supporting the schools. (Aikman and Unterhalter, 2005)

(ii) Curriculum

In many countries in South Asia equality as a key component of good curriculum is often missing. Teaching and learning materials, evaluation and assessment procedures as well as language policy are all components of a curriculum and all have gender dimensions, challenging or reinforcing equality. Similarly, a curriculum reproduces idea about caste, class, religious and ethnic identities and divisions. Curriculum policies are now being developed in our country stressing the importance of critical self-awareness amongst learners and indicating the potential for learning materials to be concerned with equality issues. Analysis of curriculum is the first useful step in learning about quality and equality issues. It highlights the importance of asking questions regarding what girls and other previously excluded learners are being taught about themselves, whether they can effectively participate and whether situations of girls and other learners are enhanced or diminished by the education they receive.

Goals of some curricula are explicitly differentiated by gender. In some countries girls are denied access to, for example, manual arts, technical subjects or higher mathematics. If they are able to enrol in those courses, textbooks and teaching are often geared mainly towards boys. Research shows, however, that girls are as capable as boys in these subjects. Schools and teachers must thus shape learning environments in which the right of children to learn is not linked to their sex. Girls may need to learn about vegetable gardens or traditional

dancing, yet if these are only taught to girls, stereotypes and gender barriers are reinforced. Such subjects should be open to boys as they also need domestic skills, while on the other hand girls may need technical, mechanical and mathematical skills.

The International Rescue Committee (IRC) has negotiated with communities in Afghanistan to get their consent for older girls' continuation to secondary levels by community provision of transport to a secondary school in an adjacent village, teaching single grade cohorts at separate times and using a house-based location in the village. Community suggestions to include domestic studies and healthcare in addition to the required academic subjects perpetuates what are considered appropriate gender roles, but also offer the opportunity to introduce good practice and thus may help meet female practical gender needs. Community-driven concepts of relevance have also determined content of 'second chance' education for girls. In the experience of the IRC, the focus has been on incorporation of life and livelihood skills appropriate to the local context (Source: World Bank, 2005).

Curriculum development in South Asia tends to be a male dominated process. In Nepal, for example, most textbook writers are males with potentially inadequate sensitiveness to gender issues in education. In the then developed materials men are shown as breadwinners, doctors, principals and scientists, and women as nurses, teachers, mothers and servers of food. Curriculum developers and reviewers need to develop an understanding of how learners and teachers respond to different materials. There is a need to develop links between curriculum developers and teachers for mutual feedback as well as create opportunities for curriculum developers to observe classroom teaching.

Textbooks and curricula are being improved, often making programmes competency-based and skills-oriented.

In Bangladesh, the National Curriculum and Textbook Board (NCTB) identified 53 terminal competencies. All countries in the region are focusing on improving curriculum relevance for rural areas and different social groups. Taking into consideration the multilingual context, Nepal has formulated a new language policy emphasizing the right of children to learn in their first language. Incorporation of values of different cultural groups is also being planned. Pakistan aims at making curricula more learner-centred while removing urban-rural divide and gender biases from textbooks and other materials.

Our country has spent considerable time and budget on renewal of curricula and textbooks aiming to making it broad-based and the textbooks more relevant, interesting and child friendly. Three steps characterized the process of material development:

- A participatory approach involving teachers, field staff and experts in developing textbooks.
- Textbook developers being exposed to a number of 'good practices' in other states and in NGO programmes.
- Field testing and systematic feedback leading to refinements, before large scale introduction of new materials. As a result, the new textbooks for primary level are significantly different from the old ones (Source: Jha, 2004).

(iii) Assessment

Education systems tend to measure achievements by outcomes, based on testing and reflected through scores. This normally implies standardized tests and national exams. There are, however, serious limitations in relying too heavily on tests or educational outcome measurements as they do not tell us if what children have learnt is meaningful to them. To be able to assess education efficiency and effectiveness, it is important to look at classroom practices, as these have the strongest association with achievement. As teaching and learning

must reflect on how different children – boys and girls – learn, so must assessment. Girls, for example, tend to respond better to more collaborative and participatory pedagogies. Assessment can be a powerful tool for quality improvement in education provided it is used as a means of enhancing learning, rather than for selecting out ‘poor achievers’.

The kind of assessment that dominates in most schools in South Asia is summative assessment of learning. This mostly happens at the end of a topic or unit through tests or other graded work. Its results ‘count’ and appear on report cards, but generally provide little more than a rank or a number. Summative assessment by itself is an inadequate tool for maximizing learning because waiting till the end of a teaching unit to find out how well students have learned is simply too late.

Assessment requires attention to outcomes as well as to the experiences that lead to those outcomes. Achievement is important, but to improve achievements we need to know about the students’ experiences along the way – about the curricula, teaching, and kind of student effort that lead to a particular outcome. Assessment can help us understand which students learn best under which conditions and with such knowledge their learning can be enhanced.

Policies are needed to promote alternate methods of ‘authentic’ and formative assessment. It enables us to look at how schools support the learning process and progress of students, especially girls and socially marginalized learners and helps teachers to focus on performance indicators rather than just attainment measures. In Bhutan, teachers are trained to use continuous formative assessment as a strategy to monitor and support student learning by means of observation techniques, learning logs, portfolio reviews and feedback.

Formative assessment is embedded in the daily teaching-learning process and is used to make decisions about instruction to assist students’ learning. It is subjective, informal, immediate and based on students’ performance in situations where they demonstrate proficiency. Yet, teacher practices for formative assessment may be flawed due to poorly focused questions, predominance of questions that require short answers, repetition rather than reflection, and it can be too much influenced by the requirements of public examinations. Therefore, assessment procedures and materials need to be improved.

Whether children learn effectively is determined by the teacher-learning relationship and methods used. Thus, to encourage improved learning, the desired change must be in improving these processes. Measuring change in terms of what happens in classrooms is likely to be a more reliable indicator to improve quality than measuring narrowly defined outcomes.

(b) School-Community Partnerships

Community and parental participation in the education of children has been found to be a useful condition in getting children, especially girls, to school and keeping them there. Promoting a positive interaction between the school and the community is fundamental to the success and sustainability of any school improvement process (UNICEF, 2004). The provision of nearby and safe schools such as community or home-based schools in Afghanistan and Bhutan, gives communities and parents a voice in the running of such schools. They are particularly valuable in reaching girls by offering flexibility in timing, venue and curriculum, which accommodates the domestic demands, safety concerns, and relevant requirements of parents.

Though situations differ from country to country, research has shown parent and community involvement as a strong predictor of student success, while making

schools accountable in terms of their effectiveness and performance (Lewis and Lockheed, 2006).

In many countries in South Asia communities are mobilized through Village Education Committees (VEC) and School Management Committees (SMC), engaging parents and communities in the governance of schools as well as encouraging parents to provide a supportive home environment in which children can learn. Such community involvement also assures parents that their children – girls in particular – are safe in school.

Roles of community education committees vary, but may include responsibilities related to the school calendar planning, absentee records of students and teachers, quality monitoring and school repair. In general, community involvement helps in generating interest in education and supporting children in what they do in school.

Community Organised Primary Education (COPE), developed by CARE, targets underserved regions with quality, community managed education opportunities in different countries in South Asia, for example in Nepal and Afghanistan. COPE schools are managed by Village Education Committee (VEC) and have higher survival rates and lower dropout rates than public schools. The government curriculum and formal examination schedule is used, while COPE teachers receive regular in-service training and in-school support. COPE's considerable investment in TLM—textbooks, teacher guides and stationery – supports a learning environment conducive to optimal learning. Additionally, continuous assessment, high levels of student-teacher contact time, and the positive learning environment of these schools has contributed to consistently strong test result. COPE schools are created based on five criteria:

1. Target communities must demonstrate a strong interest in primary education,
2. No other functional primary school exists within a three kilometre radius,
3. The community must produce a list of potential students, 30% of whom should be girls,
4. The community must provide a space for the school, and
5. They should be willing to form a VEC, select and pay a teacher's salary. One of the many reasons for success of the COPE programme is the response to community interests in religious subjects. Community members and local authorities are pleased with COPE students' demonstrated knowledge of religious subjects. This reveals the critical importance of building upon existing ways of thinking to ensure that local actors are critical partners together with whom change can be defined and shaped (Source: USAID, 2006b).

Community-based Education Management Information System (C-EMIS) is implemented in Sri Lanka, Bangladesh, Pakistan and Nepal. Data is collected at community level instead of school level and is analysed and used at the point of collection for school improvement through community-school partnership. These projects have been developed through Government-NGO partnership, supported by Save the Children, with the aim to increase education ownership at the local level. The objective is to make all (school age) children visible and create an education system capable of analysing and addressing causes of exclusion at different levels, linking these to quality responses in an inclusive child friendly learning environment.

The emergence and success of C-EMIS across South Asia is a reflection of the increasing recognition that if schools are to improve and be more responsive to the needs of local communities, they must be given greater autonomy to assess and

resolve their own educational problems. The need for teachers and communities to forge stronger partnerships with each other and reach a better understanding of the various factors impacting on children's access and learning is an integral part of this process.

C-EMIS data is meant to complement national EMIS data. The result is improved quality data and local and national level planning and decision making. Parents, teachers, community volunteers and children collect the information at the local level. A particular feature of C-EMIS is the inclusion of data and indicators on in-school teaching practice and student learning achievement. (Source: Heijnen, 2003).

In this regard, girls from minorities have multiple disadvantages, and their access to schooling is most limited when schools expect them to have linguistic resources that do not exist in their living environment.

The cognitive demands on children who are required to learn multiple languages are substantial. The effectiveness of teachers may be seriously compromised by their lack of knowledge of the home language of their students. Differences in language competence in school often remain unnoticed by teachers, especially where children are given fewer opportunities to speak and where girls are not expected to perform as well as boys.

When children do not speak the language of instruction, specific responses are necessary to bridge that gap. While public schools in Sri Lanka offer instruction in Tamil and Sinhalese, India and Nepal have made strides in providing mother tongue instruction at the primary level.

Effective bilingual education starts with developing the child's reading, writing and thinking skills in the mother tongue. At the same time, the target language can be taught as a second language. The downside of bilingual education is that if the programme is not well developed

and implemented, children do not master the majority language, limiting their opportunities for upward mobility.

Children from ethnic and language minorities in **Bangladesh** are disadvantaged by a mainstream education which does not recognize their language or culture. Their problems can be grouped into four main areas:

- 1. Poor access:** It arises due to discrimination by teachers on account of poor Bangla language skills; inflexible school calendar, not reflecting local conditions; lack of schools in *Adivasi* communities.
- 2. Poor quality:** This arises as the learning needs of *Adivasi* students have not been recognized; insufficient teachers from *Adivasi* community; teacher deployment does not take account of ethnicity of teacher/learners; schools in *Adivasi* areas receive less government support.
- 3. Cultural inappropriateness:** This includes foreign language of instruction; local cultures, values not recognized in curriculum; education system does not recognize strength of diversity.
- 4. Lack of local control:** This arises because parents are unable to involve in the school proceedings as teachers do not speak community language. Parents see less value in education not linked to culture and language (Durnnian, 2007).

Research suggests that recognizing the importance of mother tongue languages in a bilingual or multilingual education structure results in improvement of educational attainment and helps to retain students from minority groups in school. Education based on mother tongue has been found to be particularly effective in breaking down barriers against girls.

Research has also found that girls who learn in their local/native language stay in schools longer, are more likely to be identified as good students, do better

in achievement tests, and repeat grades less often than their peers who do not get instruction in mother tongue. When learners can express what they know in a language in which they are competent and their backgrounds are valued and used in the learning process, they develop higher self-esteem and greater self-confidence as well as higher aspirations in schooling and life (Benson, 2005).

Bilingual education is widely agreed to be the best approach for integrating non native speakers into the mainstream language. Even where teaching takes place in a local language, instructional materials may not always be available. India guarantees the right to children to be educated in their mother tongue in the primary grades. However, these are often printed and distributed with less priority and arrive too late in schools.

(i) Infrastructure

Water supply and sanitation and transport facilities are important aspects of girl friendly infrastructure. This also implies that latrines need to be user friendly, regularly cleaned, and designed and constructed in a gender sensitive manner. It is thus important to involve students in the planning, implementation and evaluation of school water supply and sanitation projects.

There are many examples in South Asia of infrastructure initiatives that have resulted in improved girls' attendance and retention, while at the same time studies have revealed that though water and sanitation infrastructure for boys and girls are increasingly implemented, they are often poorly serviced and maintained, again increasing the risk of girls dropping out of school (Ailman and Unterhalter, 2005).

During the last few years water and sanitation facilities have been installed or upgraded in thousands of schools in Afghanistan, Bangladesh and Pakistan. In Alwar (Rajasthan), also the introduction of School Sanitation and Hygiene Education

(SSHE) projects has resulted in a high increase of girls' attendance over a period of some years highlighting hygiene education as a critical aspect of life skills curriculum. In Bangladesh, the SSHE project has especially focused on adequate water supply and personal hygiene issues of girls.

Distance can also be an obstacle for girls to enrol and stay in school – especially to continue education beyond primary school. Sometimes girls can walk in groups or older women accompany girls to school when outside the village, or stipends may cover transportation costs.

In Madhya Pradesh the Education Guarantee Scheme has started the practice of para-teachers or helpers collecting girls from their homes and dropping them off each day at school to ensure their regular attendance, while also ensuring their security.

In some countries students are targeted as change agents by involving them in promoting water, sanitation and hygiene activities in school through child-to-child cooperative teaching and learning, using the toolkit on 'Hygiene, Sanitation and Water in Schools'. (Source: www.schoolsanitation.org)

(ii) Safety and Protection

The EFA Global Monitoring Report 2003-04 states that '...schools are often sites of intolerance, discrimination and violence. Girls are disproportionately the victims... Closing the gender gap means confronting sexual violence and harassment in schools.'

Only limited research about gender-based violence in schools has been carried out in South Asia, but sexual harassment – often called 'eve teasing' – is widely reported from Bangladesh, India, Nepal, Pakistan and Sri Lanka. Girls who live at some distance from school are especially vulnerable.

Gender-based harassment and abuse in schools tend to relate to what happens (or may happen) to girls, based on gender and power inequalities. While addressing gender

violence in schools, a whole school approach involving the management, teachers and students as well as the curriculum is needed to reinforce both teachers and students. To make such a change may be uphill struggle in many countries as it means challenging deeply entrenched male attitudes towards female sexuality, but at the same time schools can never become 'girl friendly' as long as such attitudes and practices are allowed to persist.

Let's Talk Men – a film project in South Asia by Save the Children and UNICEF— aims at increasing understanding around masculinity and its relation with gender inequity and gender-based violence. Local filmmakers in India, Nepal, Bangladesh and Pakistan made four documentaries. They explored different aspects of male identity and provided a way to deconstruct patriarchy in their cultural context. The primary target audience for these films is adolescent boys and girls. The films (and accompanying workbooks) have been used in schools in order to raise issues about gender-based harassment and violence against girls, and present alternative role models and ways of behaving for boys. (Save the Children, 2003).

Making access to education easier and safer for girls, for example by building schools within a 'safe' walking distance of their homes, is useful as a stop gap, but will not address the hostile environment girls may face while in school, and the wider societal issues of gender-based violence (Oxfam, 2005).

In different countries NGOs have started to address the issue of school-based violence. The Centre for Mass Education and Science (CMES) and BRAC, for example, organize workshops for adolescent girls (and boys) throughout Bangladesh. While such programmes are promising, they are only able to reach a small part of the population and are difficult to scale up as they are

developed outside the formal education school setting.

Although most governments have made explicit commitments to meeting the goal of gender equity in education, there is little evidence of national strategies to tackle gender violence in schools. Neither have Ministries of Education incorporated topics about gender violence in schools in the curriculum (Dunne et al., 2003). Therefore, a whole school approach to eliminating gendered violence should include a review of existing policies and cultures. Students need opportunities to explore the ways in which traditional views of masculinity and femininity inform and constrain them, and strategies to empower them to embrace change and develop respectful gender relationships. This is a critical aspect of quality education. Teachers may begin by counteracting the gender stereotyped models and messages that burden boys with a male ideal that does not allow them to express emotions and the burden girls with a female ideal of physical beauty.

Teachers can be key instructors for change and make education child friendly and gender sensitive. Teacher education must prepare teachers for such a role. There is an urgent need for the development of national and school-based initiatives to tackle gender-based violence in schools – fully integrated into the educational system and addressed through the curriculum.

In Nepal, the Safe Spaces project, funded by Save the Children, has involved girls in participatory research (PRA) which has proved a source of empowerment for them by allowing them to identify the characteristics of a safe environment and to develop an action plan to 'take back their space' in the community and on the way to and from school. Boys were involved in the process only when the girls felt it was necessary. In order to reclaim their 'space', the girls identified the need:

- For parent to recognize the importance of girls' education;

- To avoid conservative traditions such as gender discrimination within castes, between sons and daughters, and early marriage;
- For girls to be able to demonstrate their ability within the community;
- For people to speak out against the injustices and oppression of girls;
- To raise awareness of girls' rights and enable their access to equal opportunities.

As a result of the process, changes have occurred within the community. For example, the girls' group was consulted by the community members on various cases of abuse of mistreatment of girls and the girls' group got abducted girls released by contacting the police, local NGOs and the District Child Welfare Board. Teachers and boys within schools and the community have started paying more respect to girls and boys who initially used to tease them now support girls' efforts to negotiate change. Boys have started spearheading girls' cause through their constructive efforts such as staging of drama and plays. Support groups for girls who have faced abuse have been established by local communities. (Source: www.id21.org/education/genderviolence/index.html)

2.7 CONCLUDING THOUGHTS

There are many issues related to quality and equality of education with respect to girls and other disadvantaged groups in particular. Every country in South Asia has identified improving quality of education as one of its priorities, thereby focussing on the learning environment right from the physical conditions of schools to improved pedagogical strategies for equality; from availability of textbooks and teaching learning materials to more community involvement. The development of child friendly South Asian schools or the ones based on rights perspective is a positive step towards quality education.

The human race is a two winged bird:

One wing is female, the other is male.

Unless both wings are equally developed

The human race will not be able to fly!

(Author unknown)

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Education of Minority Communities: The Case of Muslim Girls

Structure of the Module

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3.1 OVERVIEW

The Module discusses the growth of education of Muslim girls in pre- and post-independent India. It highlights the status of education of Muslim girls as depicted in demographic and educational indicators. It also throws light on constitutional provisions, policy initiatives, schemes and programmes and other related researches on education of Muslim girls in India.

3.2 INTRODUCTION

The education of minorities in India, especially the education of Muslim girls

has a historical legacy. The era of 19th and 20th centuries was marked by limited participation of girls in formal education institutions from amongst the Hindu and Muslim communities. The main factor as highlighted by several studies was that the need for education of girls was not seen as an economic necessity. Further, the dominant belief prevalent in both the communities was that household chores needed no formal guidance. It was felt that looking after the hearth, cooking, cleaning, caring and other related work could be learnt by girls through practice

and emulating older women in the family. In addition, parents were superstitious and felt that providing education to their daughters would lead to early widowhood and make girls defiant towards customary practices. Thus, systemic constraints leading to the availability of very few trained women teachers such as Ustani (woman teacher) impacted the initial education of girls. Related to this was the factor of ensuring educational standards of instruction for girls which was highly debated by male and female intelligentsia during this period. Early marriage was also a major impediment in the education of girls in the British presidencies and princely states.

While the above mentioned factors blotted the canvas of girls' education, a beginning was made during this period by Christian missionaries followed by educated male and female intelligentsia, social reformers and the British government. The agency through which they promoted the education of girls was formal as well as informal. The formal effort culminated in the establishment of schools and the non-formal one was domestic or the *zenana* system of education. It was largely informal and was meant for women who did not go to regular schools. In addition, several associations were begun by Hindu and Muslim intelligentsia during this period. Among the Muslims, the well-known association that took up the cause of educating girls was *Anjuman-i-Himayat-i-Islam* of Lahore, *Anjuman-i-Islam* of Bombay and The All-India Muhammadan Educational Conference (MEC). Several aristocratic families also patronized girls' education. Prominent among them were the Nizam of Hyderabad, *Begums* of Bhopal, Shaikh Muhammad Abdullah, Sayid Kaamat Husain and Karamat Husain and Badruddin Tyabji.

Motivating literature was also written during this period for instilling awareness on the importance of educating the half of humanity. In this regard, women's periodical

presses in Urdu namely, *Tahizib un Niswan*, *Khatun* and *Ismat*, were all founded and managed by men, and mostly edited by men as well. However, women contributed to literature. Two of the earliest women's magazines edited by women were *Paradah-Nashin* of Agra and *Sharif Bibi* of Lahore. In Hyderabad, a women's journal *An-Nissa* was devoted to social reform and creative literature that appeared between 1919 and 1927. It was edited by Sughra Humayun Mirza who contributed many articles herself and encouraged other women to contribute. *Humjoli* edited by Sayyida Begam Khwishgi, wife of the Director of Osmania University Press, was a high quality literary magazine. These printed literary materials threw light on the Muslim society during this period and the need for the growth of women's education.

Girls' schools that were established by Muslim male and female intelligentsia in the late 19th and 20th century specially focused on imparting religious instruction – the holy Quran, Diniyat (theology), the life of the Prophet and of exemplary Islamic women. They also required regular daily prayers, and for older girls, fasting during the month of Ramadan. There were variations on these curricular themes, but all the schools that were established during this period combined the three Rs, religious instructions, and practical household skills.

Some of the noted women educationists who contributed towards girls' education were Rokeya Sakhawat Hossein, Fazilatunnessa Zoha, Shamsunnahar Mahmud, Tayyiba Begam and the Begums of Bhopal, namely Sikander Begam, Shah Jahan Begam and Sultan Jahan Begum.

3.3 POST INDEPENDENCE INITIATIVES

The rich legacy of women's education was reflected in the Constitution of India that specially guarantees the right of minorities to conserve the language, script and culture and to establish and administer educational

institutions of their choice whether based on religion or language. The National Policy of Education (NPE) 1986, subsequently revised in 1992 has mentioned that among the minorities there are some groups that are educationally deprived or backward. For identification of educational deprivation among minorities, the Ministry of Home Affairs, Government of India in 1990 set up a committee under the chairmanship of Dr. Gopal Singh to look into the educational status of disadvantaged groups, backward classes and minorities in the country. The committee identified Muslims and Neo-Buddhists as educationally backward minority groups at the national level. The Neo-Buddhists were given all the benefits which are available to Scheduled Castes and therefore, the Muslims were recognised as an educationally backward minority group at the national level.

Further, the survey of out-of-school children conducted by Social Research Institute, a unit of International Marketing Research Bureau (SRI-IMRB) in 2005 indicated that the proportion of out-of-school children is the highest in the Muslim Community (9.97%). The Sachar Committee Report (2006) on the socio-economic and educational status of the Muslim Community of India highlighted that though the enrolment of Muslim children in education had increased significantly in the recent years, the incidence of never enrolled and drop-outs was still very high. It further stated that one-fourth of Muslim children in the age group of 6-14 years had either never attended school or were drop-outs, particularly the girls. The report also highlighted the fact that the educational status of Muslims varied across the country and a differentiated approach would be necessary based on levels of educational backwardness. In addition, the Report of the Working Group on Development of Education of SC/ST/Minorities/Girls and

other disadvantaged groups for the 11th Five Year Plan (2007-2012) pointed out that majority of the people were not aware of all the plans and schemes, which benefit them.

The Planning Commission constituted a Working Group on "Empowerment of the Minorities" for the formulation of the 12th Five Year Plan (2011). The report of the committee mentioned that despite perceptible improvement in the socio-economic status of minorities, much more needed to be done to ensure that they take full advantage of India's growth story. A three-pronged strategy was recommended: (i) social empowerment; (ii) economic empowerment; (iii) social justice, to ensure removal of disparities and elimination of exploitation. Some of the recommendations relate to proper implementation of scholarship schemes by simplifying procedures, opening of bank or post office accounts in the name of the awardees and locating assistance from institutions and NGOs. It was further recommended that the Bicycle scheme could be upscaled to secondary and senior secondary stages for enhancing the retention of girls at these stages of education.

In order to ensure quality education to minorities, the report also recommended that residential schools along the lines of Jawahar Navodaya Vidyalaya should be established in a phased manner in minority concentration blocks and minority concentration towns/cities. Norms in these schools needed to ensure admission to at least 50% children belonging to minorities.

Education and upliftment of minorities received centre stage in the 'Prime Minister's New 15-Point Programme for Welfare of Minorities' as well. In the domain of education, thrust was given to improving access to school education by ensuring that the Kasturba Gandhi Balika Vidyalaya Scheme and other similar schemes were located in villages/locality

having a substantial population of minority communities. Central assistance is to be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group. Modernizing *Madarsa* Education was to be visualized and implemented effectively. Schemes for pre-matric and post-matric scholarships for students from minority communities were to be formulated and implemented. The Government also committed to providing all possible assistance to the Maulana Azad Education Foundation (MAEF) to strengthen and enable it to expand its activities more effectively.

3.4 OBJECTIVES

- To promote awareness about constitutional provisions and policy initiatives on minority communities.
- To analyse the demographic and educational indicators of minority communities.
- To encourage critical thinking for understanding the gap between policy and implementation of schemes and programmes.
- To review related researches and studies to know the status of minorities in India.

3.5 DEMOGRAPHY AND EDUCATIONAL INDICATORS OF MINORITY COMMUNITIES

The census data (2001) reflects that out of the total population of India, 80.5% are Hindus, Muslims account for 13.4%, Christians 2.3%, Sikhs 1.9% and the proportion of Buddhist, Jains and other religions are 0.8%, 0.4% and 0.6%, respectively. The educational indicators among minorities are at variance with the Jains having the highest literacy i.e. 94.1% followed by Christians having 80.3%, Buddhists 72.7%, Sikhs 69.4%, Hindus 65.1%, Muslims 59.1%, other religions 47.0%. In the context of female literacy, the highest is among Jains i.e., 90.6%, Christians 76.2%, Sikhs 63.1%, Buddhists 61.7%, Hindus 53.2%, Muslims 50.1% and other religion 33.2%, respectively.

In the context of net attendance ratio at primary, upper primary and secondary among all religious communities, Muslims had the lowest national attendance ratio at all levels of education in both rural and urban areas as indicted in Tables 1,2 and 3.

Table 1 shows that the attendance of males and females in the urban and rural context was lowest among the Muslims. Female enrolment in all religious communities was lower compared to males.

Table 1: Net Attendance Ratio at Primary Level by Major Religious Communities, 2007-8 (per cent)

	Rural		Urban	
	Males	Females	Males	Females
By Major Religious Community				
Hindus	84.2	81.5	83.3	83.2
Muslims	78.7	74.9	77.6	70.6
Christians	79.1	78.8	85.3	77.0
Sikhs	85.7	77.5	92.4	82.3

Source: Calculated from NSS Database 64th Round, quoted in India Human Development Report, 2011

Table 2: Net Attendance Ratio at Upper Primary Level by Major Religious Communities, 2007-8 (per cent)

	Rural		Urban	
	Males	Females	Males	Females
By Major Religious Community				
Hindus	64.5	60.0	73.6	70.7
Muslims	48.7	45.3	49.1	50.8
Christians	63.9	70.9	77.6	71.6
Sikhs	63.3	57.3	75.2	78.5

Source: Calculated from NSS Database 64th Round, quoted in India Human Development Report, 2011

At the Upper Primary level, once again the enrolment of Muslim males and females was the lowest. However, in the urban context, the attendance of female students was higher than the males. Interestingly, the table highlights that in the rural context, though female attendance was lower than males among Christians, it was higher for females. Similarly, in the urban context, the attendance of both Muslim and Sikh females were higher than the males.

The Attendance ratio of secondary level once again points out the low attendance ratio among Muslim male and female students. In the rural context, female attendance was lower in all major religious communities. In the urban context, the attendance ratio of girls belonging to Hindu

and Muslim communities was better than all others.

ACTIVITIES

1. Prepare a database of enrolment of children of minority communities in your school? Identify which minority community has lesser participation?
2. Collect information about socio-cultural practices of all minorities in your district?
3. What are the schemes that exist for promoting education among minorities? List the scheme and ministry associated with them.
4. Have the existing schemes impacted the overall development of minorities?
5. Which of the scheme needs better implementation strategies?

Table 3: Net Attendance Ratio at Secondary Level by Major Religious Communities, 2007-8 (per cent)

	Rural		Urban	
	Males	Females	Males	Females
By Major Religious Community				
Hindus	41.7	36.9	55.9	56.3
Muslims	26.0	23.5	31.8	32.1
Christians	49.4	42.4	72.0	46.4
Sikhs	40.8	39.4	71.0	38.6

Source: Calculated from NSS Database 64th Round, quoted in India Human Development Report, 2011

3.6 CONSTITUTION AND POLICY CONCERNS

Articles 29 and 30 of the Constitution of India guarantee the rights of minorities to conserve the language, script and culture and to establish and administer educational institutions of their choice whether based on religion or language. As far as minorities are concerned, the following constitutional guarantees have been provided which are in addition to articles relating to Fundamental Rights in Part III of the Constitution:

Constitutional Articles for protecting the interest of Minorities

- (i) Article 29. Protection of Interests of minorities.

29 (1) Any section of the citizens residing in the territory of India or any part thereof having a distinct language, script or culture of its own shall have the right to conserve the same.

29 (2) No citizen shall be denied admission into any educational institution maintained by the State or receiving aid out of State funds on grounds only of religion, race, caste, language or any of them.

- (ii) Article 30. Right of Minorities to establish and administer educational institutions.

30 (1) All minorities, whether based on religion or language, shall have the right to establish and administer educational institutions of their choice.

30 A (1) In making any law providing for compulsory acquisition of any property of an educational institution established and administered by a minority, referred to in clause (1), the State shall ensure that the amount fixed by or determined under such law for the acquisition of

such property is such as would not restrict or abrogate the right guaranteed under that clause.

- 30 (2) The State shall not, in granting aid to educational institutions, discriminate against any educational institution on the grounds that it is under the management of minority, whether based on religion or language.

Policy

The **National Policy on Education 1986** devoted a section to Education for Equality.

To address the educational deprivation of the minorities, the National Policy on Education (NPE) 1986 clearly stated that, "Some minority groups are educationally deprived or backward. Greater attention will be paid to the education of these groups in the interest of equality and social justice. This will include the constitutional guarantees given to them to establish and administer their own educational institutions, and protection to their languages and culture. Simultaneously, objectivity will be reflected in the preparation of textbooks and in all school activities, and all possible measures will be taken to promote an integration based on appreciation of common national goals and ideals, in conformity with the core curriculum" (p.8).

The **Programme of Action, 1992 (POA 1992)** carried a 15-point programme for the welfare of minorities. In the context of education, there was a mention of provision of coaching classes for competitive examinations, community polytechnics in minority concentrated areas, capacity-building programme for principals/managers/teachers in minority-managed schools and review of textual material from the stand-point of national integration. In the context of education of women among the educationally backward minorities the scheme for opening of girls' schools, appointment of lady teachers, opening of

girls' hostels and providing of incentives in the form of mid-day meals, uniforms etc., were to be fully met. A production-cum-training centre for crafts, exclusively for girls, preferably with women instructors to the extent possible in each of the identified minority concentration districts it was articulated, also needed to be established.

To achieve the constitutional mandate of free and compulsory education to all children up to the age of 14 and to achieve Education for All in the Indian context, the government of India enacted the **Right of Children to Free and Compulsory Education Act, 2009**. By this Act, provision of Education to All children, including minorities has become justifiable.

3.7 SOME SCHEMES AND PROGRAMMES FOR THE UPLIFTMENT OF EDUCATIONALLY BACKWARD MINORITIES

Schemes and programmes have been designed for all children including women from the educationally backward communities. Some of the well known schemes that have an overall bearing on the status of women are the Mahila Samakhya (MS) 1989, Sarva Shiksha Abhiyan (SSA) with specific schemes designed for the upliftment of girls i.e., that is the Kasturba Gandhi Balika Vidyalaya (KGBV) scheme and the National Programme for Education of Girls at the Elementary Level (NPEGEL).

Mahila Samakhya Scheme (1989)

To fulfil the objectives of NPE, 1986, the MS Scheme was started in 1989 for the education and empowerment of women in rural areas, particularly those from socially and economically marginalized groups. The programme currently covers 121 districts in 10 states viz., Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Uttar Pradesh and Uttarakhand.

The Mahila Samakhya programme works in tandem with and has organic linkages with educational schemes aimed at the universalisation of elementary education, such as SSA. Women's collectives under the MS scheme, called Mahila Sanghas, play an active role in working towards removal of barriers in the participation of girls and women in education at the community level and play an active role in school management/running of alternate schooling facilities where needed. State MS societies are also running Kasturba Gandhi Balika Vidyalayas that are formal, girls' residential schools funded under the SSA programme as well as implementing the NPEGEL programme for direct support to girls' education in educationally backward blocks.

Kasturba Gandhi Balika Vidyalaya (KGBV)

The KGBV scheme is functional in educationally backward blocks where female literacy is below the national average. It is primarily designed for girls who have dropped-out and those who are never enrolled and younger girls of migratory population in difficult areas or scattered habitations. The scheme provides education for girls at the Upper Primary stage (VI to VIII). KGBV provides reservation for 75% girls belonging to SC, ST, OBC and minority communities. The remaining 25% priority is given to girls from BPL families. Presently there are 3,528 KGBV that are operational enrolling 3,66,519 girls. For the upliftment of the minorities, the government sanctioned 492 KGBVs in Blocks and Town/Cities having 20% Muslim Population. 423 KGBVs are operational in the states of Andhra Pradesh, Assam, Bihar, Gujarat, Haryana, Jammu and Kashmir, Jharkhand, Karnataka, Rajasthan, Uttar Pradesh, Uttranchal and West Bengal.

National Programme for Education of Girls at the Elementary Level (NPEGEL)

The NPEGEL scheme envisages provisions of enhancing the education of underprivileged/

disadvantaged girls at the elementary level through more intense community mobilization, the development of model schools in clusters, gender sensitization of teachers, development of gender sensitive learning materials, early child care and education facilities and provision of need-based incentives like escorts, stationery, work books and uniforms etc. All Educationally Backward Blocks have been included under NPEGEL. Under NPEGEL, **4.12 crore** girls have been covered in **442 districts** in **3,353 Educationally Backward Blocks**. **41,779** Model Cluster Schools are functioning under NPEGEL.

Rashtriya Madhyamik Shiksha Abhiyan (RMSA)

RMSA was launched in March, 2009 with the objective to enhance access to secondary education and to improve its quality. The implementation of the scheme started from 2009-10 and envisages achievement of enrolment rate of 75% from 52.23% in 2005-06 at the secondary stage with 5 years of implementation of the scheme by providing a secondary school within a reasonable distance of any habitation. The other objectives include improving the quality of education imparted at secondary level by making all secondary schools conform to prescribed norms, removing gender, socio-economic and disability barriers, providing universal access to secondary level education by 2017, i.e., by the end of 12th Five Year Plan and achieving universal retention by 2020.

Important equity interventions provided in the scheme are : (i) Special focus in micro planning, (ii) Preference to Ashram schools in upgradation, (iii) **Preference to areas with concentration of SC/ST/Minority for opening of schools**, (iv) Special enrolment drive for the weaker section, (v) More female teachers in schools and (vi) Separate toilet blocks for girls.

Girls' Specific Interventions in RMSA

The educational development of children, specially the girl children is the special focus of RMSA. Special measures have been provided for promotion of access, enrolment, attendance and achievement of girls. Some of them are community mobilization at the habitation/village/urban slum level, distribution of uniforms, scholarships, education provisions like textbooks, stationery, transport facilities, provision of lady teachers, construction of residential quarters for teachers in remote/hilly areas/in areas with difficult terrain/hostel facilities for girls, etc. Further, special coaching classes/remedial classes, especially for educationally minority girls and children who are not doing academically well, teacher sensitization programmes, separate toilet blocks for girls, girls activity room, etc., have also been envisioned as a part of the scheme.

“Hunar”: A special initiative by National Institute of Open Schooling (NIOS)

This scheme was launched in 2008 in Bihar in collaboration with Bihar Education Project Council (BEPC), Government of Bihar. The scheme focuses on empowerment of Muslim Girls in the state of Bihar. The project was operational in Bihar for two academic sessions and had certified over 25,000 Muslim girls. The main objective of this scheme is to provide skill training to the target groups (Girls Age group 14+) as per their interest and ability in selected vocational field for a sustainable livelihood, empower girls socially and economically and enhance their self-esteem by providing vocational training in different trades and to develop a community of empowered girls/women and be role model among the peer groups in the community.

Nine Vocational trades were identified by BEPC and were offered to girls. They are: Cutting tailoring and dress making, Gram Sakhi, Early childhood care, Preservation

of fruits and vegetables, Beauty Culture, Basic Computing, and Typing in Hindi, Urdu and English. Currently, this project is also operational in a pilot mode in the NCT of Delhi. In first phase 1,613 girls were enrolled. In the second phase, 2,051 girls belonging to Muslim Community have been benefitted in various vocational trades. In addition to the above-mentioned trades, three more vocational trades have been introduced such as: Basic Computing, Toy making and joyful learning and Data entry operations.

The uniqueness of the project “Hunar” is linking skill training through the institutions enjoying support of the community. The entire delivery mechanism comprises of a network of institutions run and controlled by the community, mostly Maktabas, Madrasas and community based Muslim minority institutions.

For educational empowerment of the minorities, the Ministry of Minority Affairs has been implementing the following Six Plan schemes during the 11th Five Year Plan: (i) Pre-Matric Scholarship Scheme, (ii) Post-Matric Scholarship Scheme, (iii) Merit-cum-means based scholarship scheme, (iv) Maulana Azad National fellowship for minority students, (v) Grant-in-aid to Maulana Azad Educational Foundation, (vi) Free coaching and allied scheme for candidates belonging to minority communities.

To improve transparency and reach, a common National Scholarship Portal has been launched for various ministries of Government of India including Ministry of Minority Affairs. Further, the scholarship amount is transferred in the bank account of students in direct benefit transferred mode (DBT). Wherever Aadhaar numbers are available, the bank accounts of students are being linked.

Lately another, motivational scheme to encourage students to pursue their

education abroad, is the Padho Pardesh scheme which provides interest subsidy on educational loans for overseas studies.

Thus, if these enabling schemes are properly implemented it will go a long way in promoting greater participation for students from minority communities, especially Muslim students. For ensuring that the scheme brings about transformatory changes in the lives of the beneficiaries, there is a need to institutionalize regular monitoring and evaluation mechanism. Such an exercise would help in assessing the success and limitations of each component of the scheme for course correctives.

Further, there is a greater need for disseminating information on success stories and individual cases that have benefitted from these schemes for motivating others to avail it. Dissemination of success stories of women in different fields in the past and the present would help in encouraging Muslim girls in the schooling processes.

Therefore, strategies for addressing the educational needs of Minority needs to examine in-depth the specific requirement of each community and accordingly planning should be made. All the indicators depict that educational interventions are specially needed for improving access, enrolment, retention and achievement of Muslim girls and boys at different stages of education. Schemes and programmes on minorities need to be disseminated in different languages and placed at important public places and media for ensuring awareness and reach. Detailed analysis of systemic barriers hindering participation of children across regions of their concentration needs to be undertaken for better planning and resource allocation. Mapping of area specific resources and skill needs to be undertaken for purposes of making them self-reliant. These should be need based and as per the requirement of the state.

Activities

- Find out the enrolment and drop-out figures of girls enrolled in KGBV in your block?
- How has the KGBV scheme benefited girls in your blocks?
- Which vocational activity is conducted in your KGBVs?
- List the kind of incentives available in existing model clusters school.
- Divide the class into groups and ask them the following:

Schemes	Stage of Education	Availability	Quality
Mid-day Meal			
Textbook			
Uniform			
Stationery Items			
Scholarships			
Any other			

3.8 STUDIES ON ISSUES AND CONCERNS OF EDUCATIONALLY BACKWARD MINORITIES ON MUSLIMS

The main thrust of studies in this area are presented as specific abstracts in this section.

Nuna, Anita. 2003. “Education of Muslim Girls: A Study of the Area Intensive Programme”. Department of Women’s Studies, NCERT: This study was conducted in 8 states namely Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Assam, West Bengal, Bihar and Madhya Pradesh. The scheme was primarily implemented through the state administration, except in Kerala. In the context of enrolment, it was found that the efforts of the state governments in increasing enrolments under the scheme has shown very marginal progress, except in Kerala and Karnataka. In the context of promoting participation of Muslim girls, especially in vocational, science, engineering and commerce courses have remained unfulfilled as no multi-

stream residential higher secondary schools for girls have been opened or supported in states under the scheme except in Kerala. Clarity about the implementation of the scheme was not visible among many stakeholders. In many contexts, finances under the schemes were utilized for infrastructure purposes i.e., constructing schools, availability of teaching-learning materials and provision of salary to teachers. One of the major highlights of the study was that no efforts were made by sample states to discover unserved areas of concentration of educationally backward communities.

Hasan, Zoya, and Menon, Ritu. 2005. “Educating Muslim Girls: A Comparison of Five Cities”. Women Unlimited, an associate of Kali for women: This book highlights the dismal state of Muslim female education as well as the efforts made by several Muslim social activists in different parts of India to address the issue. The authors claim that over 75% of Muslim women in India are illiterate, literacy being officially defined rather generously to

include just about anyone who can read and write a sentence or two. The situation in the northern states, especially in rural areas, is said to be particularly dismal. 85% of rural north Indian Muslim women are unable to read or write. On the other hand, the situation in the south, especially in urban areas, was found to be considerably better, with 88% urban South Indian women said to be literate. In the context of improving the education of Muslim girls, the authors have stressed upon proactive role of the community members as well as the states in promoting access enrolment, attendance and achievement of Muslim girls in education.

Srivastava, Gouri. 2006. “The Role of Begums of Bhopal in Girls’ Education”.

Department of Women’s Studies, NCERT:

This publication is based on the contribution of the *Begums* of Bhopal to girls’ education. The book highlights the strategies adopted by Sikandar, Shah Jehan and Sultan Jehan Begum in promoting education of all girls, including Muslims girls. Some of the initiatives highlighted in the book are – opening of formal institutions of learning for girls, writing inspirational literature depicting the significance of girls’ education and giving patronage to educational institutions and awarding scholarships to needy and meritorious students. Some of the case studies of educational institutions begun by the *begums* have been reflected in the book. They are the Victoria School, *Madarasa Bilqusia*, *Birjisia Kanya Pathshala*, Arts School, The Sultania Girls’ School and the Village schools.

Nuna, Anita. 2010-11. “A Study of Barriers in Secondary Education (Classes IX-X) of Muslim Girls”.

Department of Women’s Studies, NCERT: The study was undertaken with a view to analyze the status of participation of Muslim girls in secondary education; to identify barriers that affect their participation in secondary education and assess the level of awareness of Muslim

parents and community members about government schemes and programmes. The study was empirical in nature. It covered four districts, namely, Rampur, Bahraich, Bareilly and Bijnor of Uttar Pradesh representing both eastern and western parts of the state for collection of data. The primary data was collected from the sample households through household survey using semi-structured household schedule. The study attempted to answer some of the questions such as ‘Do the Muslim girls have adequate access to secondary education in the sample districts?’ ‘If yes, what are the barriers which are responsible in their not attending schools?’ ‘In what ways family beliefs and socio-cultural factors of a local community affect participation of Muslim girls in secondary levels of modern school education?’ Analysis of data generated through household survey covering 400 households indicated that the participation of Muslim girls in the secondary education is found to be very low. Dropout rates among girls are very high in Muslim areas after the age of puberty. The community opposition was found to be one of the important reasons in low participation of Muslim girls in secondary education. However, inter-district variations emerged. Community opposition emerged as a strong barrier in districts Rampur and Bijnor. Additionally, lack of physical as well as cultural access to secondary education and the conservative attitude of family members emerged as strong barriers in the secondary education of Muslim girls in areas that came under the purview of the study. The results highlighted that advocacy and gender sensitization campaigns in Muslim areas were strongly required.

Jaireth, Sushma. 2010-12. “A Study of Madrasas and Maktabas of Southern States of India from a Gender Perspective”.

Department of Women’s Studies, NCERT: The study was undertaken in three Southern States of India namely Kerala, Karnataka and Andhra Pradesh. The major objectives

of this study were to- (i) analyse the curriculum, and (ii) examine the perceptions of stakeholders from a gender perspective. The study concluded that in South India the *Madrasa* education was of diverse nature. In Kerala, all children went to schools during school hours. Religious education was imparted only in the morning, evening and during weekends (a new concept coming up) as sometimes students found it difficult to move from the *Madrasa* to school each day. In Karnataka and Andhra Pradesh, the situation was different from Kerala, but quite similar to the independent *Madrasas* of North India. In districts like Bangalore (Karnataka) and Mehboob Nagar (Andhra Pradesh), few *Madrasas* were also managing primary schools which were covered by SSA. These institutions were receiving all the benefits of SSA (a project of Government of India) viz., mid-day meal, free uniform, free textbooks and teachers' salaries. Besides Arabic language, Urdu was the medium of instruction in the *Madrasas* of Karnataka and Andhra Pradesh for most subjects. Some of the institutions also made efforts to teach English language. In the state of Kerala, students besides the Arabic and English languages were also skilled in the local language i.e., Malayalam. In Kerala, there were co-educational *Madrasas*, especially in the Arabic colleges while in Karnataka and Andhra Pradesh, only segregation had been emphasized. Both men and women teachers taught in Kerala *Madrasas* and Arabic colleges, while in the other two southern states women teachers were nearly absent in boys *Madrasas*. Gulbarga *Madrasas* were conservative in nature and rather backward in their approach. In contrast, Malappuram *Madrasas* had highly developed infrastructure to the level of advanced institutions with computer technologies and subjects like Islamic studies, banking opted for by both girls and boys. Hyderabad and Gulbarga had fewer girls' *Madrasas* in comparison to many more boys' *Madrasas*. Further, no co-education classes could be seen in *Maktabs* at

Gulbarga, Hyderabad and Mehboob Nagar, which were in contrast to the morning, evening and weekend *Madrasas* of Kerala.

Yadav, Mona. 2010-12. "A Study on Implementation of KGBV Scheme in the Muslim Concentrated Districts of Four States of India —An Assessment".

Department of Women's Studies, NCERT: The study was done to assess the availability and quality of infrastructure in the KGBVs, study the curriculum transaction and analyze the perception of girls, teachers and parents/community on the KGBV scheme for enhancing the participation of Muslim girls. Field work was carried out in KGBVs located in Muslim concentrated districts of Rajasthan, Bihar, Jammu and Kashmir and Andhra Pradesh. The findings of the study showed that the needs of girls belonging to the poorer sections of the society were rarely met. Further, most parents expressed that they were unable to send their daughters to schools due to poverty and security reasons at the upper primary level. Most of the girls of the Muslim community in these KGBVs were first generation school goers. For them, staying in the hostel with all facilities like cooked food, playground, television and quality time to interact with peers and friends was perceived as a good incentive. All the stakeholders mentioned that establishment of KGBVs were like a social movement and would go a long way in promoting the empowerment of girls.

The above research studies have highlighted that though the education of Muslim girls has gained momentum, many challenges continue to exist. These challenges are related to socio-economic and cultural factors that are at variance and follow different patterns from state to state. Therefore, for addressing these issues state specific initiatives have to be evolved with contextualization. Strategic intervention will be important and field level work is what will make a difference. Policies tend to remain rhetoric for want of local knowhow on how to move ahead. The approach thus has to be multi-layered and must factor in all

levels of state machinery, teachers and more significantly, the concerned communities.

Activities

1. Prepare a case study of classroom processes in a minority institution.
2. Collect perceptions of parents and teachers on issues concerning the education of minority children.
3. Find out the problems that Muslim girls face in pursuing their education by interviewing a few of them.
4. Initiate a discussion on the pushes and pulls that minority communities face in mainstream education.
5. You can make children list the kind of sports and physical activities undertaken in the school. Is it gender biased?

3.9 CONCLUSION

There is a need to create awareness and strengthen implementation of schemes and programmes for upliftment of education of girls from Muslim communities. Constant monitoring and evaluation of schemes from time to time have to be undertaken to see whether they address practical needs or initiate conspicuous changes among the beneficiaries. Success stories of Muslim girls and their achievement need to be disseminated for encouraging the participation of girls in education. Capacity-building programmes for teachers and teacher educators on gender concerns in education need to be taken up on a regular basis for addressing biases and stereotypes.

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Economic Empowerment of Women: Potential and Possibilities

Structure of the Module

- 4.1 Overview
- 4.2 Introduction
- 4.3 Objectives
- 4.4 India's Demographic Dividend
- 4.5 Highlights of NASSCOM Mc Kinsey Report (2006)
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4.1 OVERVIEW

It is highly desirable that women be educated as they constitute 50% of the population in India. The main problem lies in the fact that many girls still do not enrol in school or even if they do, tend to drop-out very early. Thus, it becomes important that they are trained in certain skills which will enable them to become economically independent. Once skills are acquired and honed, they can start their own enterprise. To begin with, they can carry out a survey to find out what raw materials are available in

their own region. They can also explore the demand for a particular product. They can get training in the required skills and then set up their enterprise. The website of the Ministry of Women and Child Development also gives ideas on how women can be helped to set up an enterprise, after undertaking skill development training and further how they can form self-help groups. Industries can be approached which have a wing for social responsibility and self-help groups. One can start a bakery, a poultry, explore areas such as vermiculture, floriculture,

tissue culture, beekeeping, mushroom cultivation, etc. Skills in various areas are imparted by polytechnics, universities or distance education programmes. If India's developmental policies promote women's entrepreneurship and scaffold the process, India can certainly march towards more gender equity.

4.2 INTRODUCTION

Usha is born in a conservative family which is poverty-stricken. Her father sells vegetables and earns around ₹ 300 per day. She has a younger brother who goes to school. Usha also goes to school with him. Her mother works as a maid and earns around ₹ 9000 per month. The household work is all done by Usha. In spite of being overburdened with chores, she works very hard in school as well as at home and gets admission to a College in Applied Sciences. She pursues a course in instrumentation and gets a job in a Pharmaceutical company and thus becomes a great help to her family. Her hard work has paid off. Her brother can now be educated in a good engineering college. Usha does not leave her studies and pursues a post-graduation in analytical instrumentation and becomes an Associate Professor in a College. Not only does the family come out of its financial problems, but Usha herself is well educated and economically independent. What we infer from Usha's life story is that only because she had the requisite skills and qualifications, she could become financially independent. Usha was able to shoulder the financial burdens and responsibilities of her entire family.

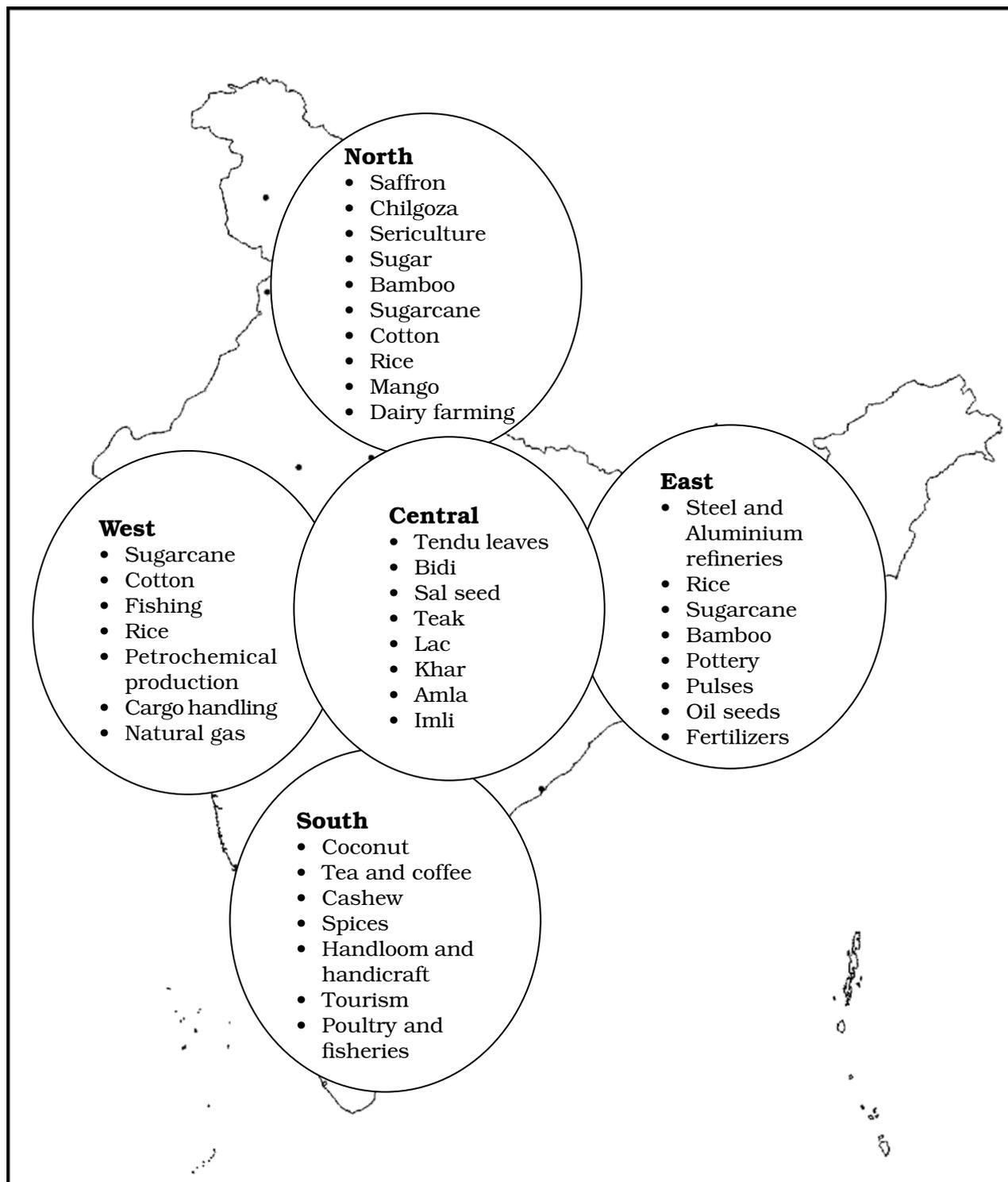
Economic prudence demands that women should be educated. Their potential should be tapped as they form nearly half the population of our country. Educating a woman means educating a whole family. Many girls in the country do not enrol in schools or dropout very early. To boost vocational education and skill development, the Prime Minister, Dr Manmohan Singh on his Independence Day address in 2007

stated that the government will have to open 1600 new ITI's and Polytechnics and 50,000 new Skill Development Centres, which would enable one crore students to get vocational training. China has nearly 500,000 senior higher secondary vocational schools, whereas we have about 5100 ITI's and 6000 VET schools in all. Once these many training centres are established and also accredited with expert trainers in various fields, school dropouts and women can be trained. However, while opening such centres the requirement of the local community and availability of the local raw materials should be kept in mind. Each centre will have to cater to the needs of the community. For instance, if particular fruits are grown in abundance in a region, then people should be trained to preserve and process them. If in a particular region sheep can be reared, that skill should be imparted to them. Thus, small scale industries must be established in each region of the state so that neither the raw material available nor the acumen of the young mind is wasted. This will not only solve the problem of unemployment but even create opportunities for women to utilize their spare time to earn some money for themselves. It will bring women to the mainstream of society, and also enable to contribute economically.

Activities

- Collect data from your region:
 - Look at all the raw materials available in your region in abundance. List them.
 - Find out what kind of products can be made from these raw materials?
 - Is there a demand for the products developed by you in your own region? Carry out a market survey.
- The trainer should inform the regional vocational training centre to impart skills for producing the requisite products. The trainer could also think of starting a community college under IGNOU.

The raw materials available in different regions of India



4.3 OBJECTIVES

- To enable women to start their own enterprise.
- To create an awareness amongst women about the availability and monetisation of raw materials in their region.
- To identify and analyse those areas where there is shortage in skills.
- To develop an awareness about the initiatives floated by the Ministry of Women and Child development.
- To guide women on the formation of self-help groups.
- To provide knowledge about various NGO's which help women to become entrepreneurs.
- To inform the women about various types of enterprise started by other women.
- To provide knowledge and information about the courses and institutions which impart skill development.
- To inform women about the potential of industries to generate employment opportunities for them.

4.4 INDIA'S DEMOGRAPHIC DIVIDEND

India's tremendous potential lies in its demographic dividend. Projections indicate the emergence of a young India with 800 million in the productive age group by 2015. In 2020, the average Indian will be only 29 years old, compared with the average age of 37 years in China and the US, 45 in west Europe and 48 in Japan. Therefore, the right skills have to be imparted to the Indian youth so that they are gainfully employed, (National Population Policy 2000); (BRICS report of Goldman Sachs, 2004).

Girls who are dropouts from school have to be encouraged to continue their studies along with some skill development so that they can become economically independent.

4.5 HIGHLIGHTS OF THE NASSCOM Mc KINSEY REPORT (2006)

- The projected growth rates in industry and services sectors are expected to

generate 60 million job opportunities during 2006-12 and 156 million during 2006-16.

- Semi-skilled and skilled labour: The shortage of factory workers and construction labourers is already being felt across industries.
- Engineering industry is growing at a fast pace. There will be major requirement of skilled/talented human-power in this sector.
- Food industry is fast-expanding, would need professional food scientists and technicians in great number.
- Dairy products: There are now more than 400 Dairy plants in the country making various types of milk products. They need good qualified and well trained personnel to run the plants efficiently and there is a potential for 42 million jobs.
- Media and Entertainment: The demand for animation production services from India is growing. This has opened up innumerable opportunities for students of Design, Fine Arts and Mass Communication.
- Biotechnology sector: 80% shortfall of doctorate and post-doctorate scientists.
- Food processing sector: 65% shortfall of refrigeration mechanics, electricians' etc. 70% shortfall of food safety personnel.
- Additional 21 million new jobs in merchandise trade by 2009-10.
- IT and BPO sector could employ 9 million persons directly and indirectly by 2010.
- Raising the rate of growth of manufacturing to 12% could create 1.6 to 2.9 million direct jobs annually and another 2-3 times that number indirectly.
- Retail Sector: Demand of 3-5 lakh trained people in the northern region alone by 2010. This sector would throw up 2 million employments by 2010.
- Leather: Based on increased targets for export and domestic demand, it would generate 3 million additional jobs by 2022.

- Civil Aviation: Needs 5,400 pilots by the end of the 11th plan. Thereafter, there would be requirement of at least 150 pilots per year as replacements for retirements and normal attrition.
- Construction sector with a current employment of over 30 million is to witness a boom by an annual growth rate of 30% in infrastructure. It would translate into a large number of jobs, far short of the employable skill available.
- Health sector: Shortage of 5 lakh doctors and 10 lakh Nurses. There is a dearth of para-medical personnel as dentists, medical laboratory technologists, physiotherapists, occupational therapists, perfusion technologists, X-ray and PET technologists, ophthalmologists, prosthetics and orthotic technologists, nurses, pharmacists, General Nursing and Midwifery (GNM) persons and Auxillary Nursing and Midwifery persons. Dieticians, etc.
- IT sector: Shortage of 5 lakh (half a million) engineers.
- Education sector: Faculty shortage of 25-40 per cent.
- Automobiles: Employment expected to increase to 25 million by 2015-16 from current 10.5 million, majority in the shop floor of auto manufacturing.
- Logistics: This will grow in tandem with growth in trade, aviation and tourism.
- Banking and Finance sector: 50-80 per cent of personnel shortage.
- Aviation sector: Severe shortage of pilots and ground duty officials.
- Textile sector: It employs 35 million people directly, besides 55 million in its allied sector. Expected to generate additional 14 million jobs by 2012.
- Pharma sector: Severe shortage of top pharma scientists as research expenditure by pharma companies has quadrupled in the last 5 years. Thus, there is a shortage of middle-level and junior scientists too. This has made

salaries of top pharma scientists rise to US levels.

- Project Management Services: This labour intensive sector will grow with growth in corporate structure, infrastructure and retail industry. (Data compiled from (FICCI report, New Delhi); (NASSCOM); (NASSCOM Mc Kinsey Report 2006); (Press Release, Ministry of Commerce and Ind. April 7, 2006); (Presentation made by NMCC to National Advisory Council, February 18, 2006) [IL&FS, 2008]).

The above data indicates that the people in the urban areas and some percentage of students who go for higher education can be trained in the above areas and suitably employed.

4.6 INITIATIVES OF THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT

The Ministry of Women and Child Development seeks to promote economic empowerment of women through policies and programmes cutting across sectors, mainstreaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them to develop their full potential. The important programmes in different areas are:

Skill upgradation – Support to Training and Employment Programme for Women (STEP), a Central Sector Scheme launched in 1986-87, which seeks to upgrade skills of poor and assetless women and provide employment on sustainable basis by mobilizing them in viable co-operative groups, strengthening marketing linkages, support services and access to credit. The scheme also provides for enabling support services in the form of health check-ups, legal and health literacy, elementary education, gender sensitization and mobile crèches. The ultimate endeavour of each project is to develop the group to thrive on a self-sustaining basis in the marketplace

with minimal governmental support and intervention even after the project period is over. Since inception, around 250 projects have been provided financial assistance under the scheme.

The ten traditional sectors identified for project funding under STEP comprise of agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, waste land development and social forestry. The scope and coverage of the scheme is being broadened with introduction of locally appropriate sectors being identified and incorporated into the scheme.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) – ‘Sabla’, a centrally-sponsored scheme was approved by the Government on August 16, 2010. The scheme is being implemented in 200 districts across the country on a pilot basis. In the remaining districts, **Kishori Shakti Yojana (KSY)** continues to be operational as before. However, SABLA has completely replaced Nutrition Programme for Adolescent Girls (NPAG) as all districts of NPAG are now part of the SABLA. The scheme, inter alia, aims at vocational training for girls above 16 years of age for their economic empowerment.

SABLA is being implemented through the State Governments/UTs with 100 per cent financial assistance from the Central Government for all inputs other than nutrition provision for which 50% Central assistance to States is provided. *Anganwadi* Centre is the focal point for the delivery of the services. Life Skills Education and accessing public services, vocational training for girls aged 16 and above under National Skill Development Programme (NSDP) are targeted. Nearly 100 lakh adolescent girls per annum are expected to be benefitted under the scheme. Against the allocation of ₹ 350 crore for the year 2010-11, a sum of ₹ 330 crore (approx.) has been released to States/UTs. The year

2011-12 has been the first complete year of implementation of the scheme. A sum of ₹ 750 crore was allocated for SABLA for 2011-12.

Central Social Welfare Board (CSWB) – In order to address the socio-economic needs of the women and children of selected eight most backward districts in the North Eastern region in the economic arena, Central Social Welfare Board has formulated the Integrated Scheme for Women Empowerment (ISWE). The scheme is being implemented on pilot basis since 2008 and has the objective of meeting the felt needs of the area by mobilizing community action, converging available services and resources of the area, income generation through feasible and sustainable activities for women and to provide services for health awareness, career counselling vocational training, preventing child trafficking and other social evils.

Economic Empowerment – National Mission for Empowerment of Women: The extent of empowerment of women from a holistic and macro-point of view is largely determined by three factors, viz., economic, social and political identity. These factors are deeply intertwined and linked with many cross-cutting linkages. This implies that if efforts in any one dimension remains absent or weak, the outcome and momentum generated by the other components cannot be sustained. It is only when all these three factors are addressed simultaneously and made compatible with each other that women can be truly empowered. Therefore, for the holistic empowerment of women, an inter-sectoral approach has to be adopted. The vision for socio-economic empowerment of women is to empower women economically and socially to end exploitation and discrimination, enabling them to develop their full potential to be active participants in nation building and sharing the benefits of economic growth and prosperity. To achieve this vision,

the National Mission for Empowerment of Women (NMEW) was launched on 8th March. The objectives of the Mission are:

- To ensure economic empowerment of women,
- To ensure that violence against women is eliminated progressively,
- To ensure empowerment of women with emphasis on health and education,
- To oversee gender mainstreaming of programmes, policies, institutional arrangements and processes of participating Ministries, institutions and organizations, and
- To undertake awareness generation as well as advocacy activities to fuel the demand for benefits under various schemes and programmes and create, if required, structures at district, tehsil and village level with the involvement of *Panchayats* for their fulfilment.

Economic Empowerment of Women is to be achieved through convergence of the schemes and programmes having focus on formation and promotion of SHGs so as to enable women to have access to micro credit and micro finance. Programmes like National Rural Livelihood Mission (erstwhile SGSY-Swarnjayanti Gram Swarozgar Yojana) of MoRD, Smayamsidha of MWCD and similar programmes of other Ministries and organizations would need to be converged to help the identified SHGs in a coordinated fashion. The Mission would see that access to credit by women SHGs under schemes of NABARD, Rashtriya Mahila Kosh, financial institutions like NSCFDC/NBCFDC/NSKFDC (The National Safai Karamcharis Finance and Development Corporation (NSKFDC), National Backward Classes Finance and Development Corporation (NBCFDC), National Scheduled Castes Finance and Development Corporation (NSCFDC) of MoSJ&E (Ministry of Social Justice and Empowerment) and nationalized banks, is coordinated well and delivery of credit is timely. In order to promote self-employment opportunities

and create livelihood options for women, it would ensure that training and skill upgradation under schemes/ programmes of MoS&ME, MoL&E, MoRD, MWCD etc. are available to the women beneficiaries of SHGs and that there is no duplication of errors. Sustainability of income generation activities by women would be looked at and they would be ensured provision of adequate forward, backward and horizontal linkages. The relevant programmes of National Bank for Agriculture and Rural Development (NABARD), *Rashtriya Mahila Kosh* (RMK) and participating ministries as well as organizations with components of processing, storage, distribution and market networks would be put in a convergent mode to strengthen the livelihood of women.

The existing monitoring systems in place at the state and district levels would be utilized by the National Mission for tracking the effectiveness of convergence efforts in the area of economic empowerment. While at the district level, the District Collector as per the existing arrangement of the District Rural Development Agency (DRDA) would be responsible for monitoring convergence efforts at the district level, the Chief Secretary of the State Government with technical inputs from the State Resource Centre to be set up for women (SRCW) will be made responsible at the state level. At the national level, the National Mission Authority (NMA) will be responsible for overall monitoring of actionable agenda requiring convergence and for which it will take the inputs from both the Mission Directorate and the National Resource Centre for Women (NRCW).

Rashtriya Mahila Kosh – (National Credit Fund for Women) : It was set up in 1993 with a corpus of ₹ 31 crore, against the backdrop of socio-economic constraints faced by poor women to access microcredit from the formal financial system in the country, especially those in the rural and unorganized sectors. The principal corpus

had increased to ₹ 100.00 crore by 2009-10. The main objective of setting up of Rashtriya Mahila Kosh (RMK) under the Department of Women and Child Development (now Ministry) was to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure, to bring about their socio-economic development. The RMK is now being restructured as a NBFC with a corpus of ₹ 500.00 crore. Till 31 March 2011, 6,87,512 women beneficiaries have been sanctioned ₹ 307.52 crore and disbursed ₹ 251.82 crore.

Economic empowerment of women through Self Help Groups (SHGs) : Once a landless agricultural labourer, Kushabai now owns two milch cows and a couple of goats. Her earnings of ₹ 2000 per month on an average are almost double the income she managed to get from seasonal agricultural work. The economic activity has not only given her a sense of financial security but also induced in her newer aspirations for self-reliance.

Life began to change for this 50-plus woman from Nandura Budruk village in Babhulgaon block in Yavatmal district when she, together with nine other women in her village, formed a Self-help Group (SHG). The formation of Prerana SHG in 2001 has helped its 10 members to support themselves by initiating collective ventures for income generation. More importantly, this has raised the status of these diligent rural women from being labourers to micro-entrepreneurs.

This micro-entrepreneurship programme is based on the concept of Convergent Community Action (CCA) primarily laying stress on pooling common resources and channelizing it for their overall development. In 2000, the District Rural Development Agency (DRDA) launched the programme in partnership with a network of NGOs and with support from UNICEF.

Functioning of the SHGs – The SHGs run on collective funds. This fund is accumulated from the fixed monthly savings of each member of the group. The group fund is then utilized for internal lending with an interest, much less than that charged by private moneylenders. Following a stabilization period of six months, the smoothly functioning groups become eligible to avail government schemes and can later even access credit from the banks and other private microcredit institutions.

“Access to credit allows well managed, enterprising groups to take up income generation activities on individual or collective basis”, says Sadhna Dube, District Coordinator of the programme. Apart from this external support, mutual trust and unity among the group members generate required strength as well as solutions in dealing with problems. For instance, the Prerana SHG from Nandura Khurd was all equipped and qualified to access credit under the government-sponsored Swarna Jayanti Gram Swarozagar Yojana (SGSY) scheme from a year of its formation. However, the bank dismissed their proposal on the grounds that two of the group members belonged to a family of loan defaulters. This made the entire group unqualified to apply for loan. The group however did not give up and decided to repay the loan amount from the group savings.

Once the women crossed this hurdle, they were entitled to an initial revolving fund of ₹ 25,000, with a subsidy of ₹ 10,000. They used part of this money to buy goats and utilized the remaining amount as individual loans. As they repaid this initial fund within six months, the group became eligible for a fresh loan of ₹ 1,50,000 at 18 per cent interest. In consultation with Sadhna Dube and other government officials, members of the Prerana SHG decided to buy cows and start a dairy. The group now owns 21 cows and is able to sell 35-45 liters milk daily

to the government dairy at a rate of ₹ 9 per litre.

Working towards a quick loan repayment that will make them eligible for a subsidy of ₹ 100,000, a major share of the profit is utilized for this purpose.

Inspired by the social and economic empowerment that is an outcome of the SHG process, not surprisingly, men too in Nandura Khurd and in several other villages have come together to form their own SHGs!

4.7 EFFORTS TO BUILD SUSTAINABLE LIVELIHOODS FOR WOMEN LINKED WITH COMPANY'S CORE BUSINESS

Titan MEADOWS project

The Management of Enterprise and Development of Women (MEADOW) project provided local women with technical training and assistance in acquiring equipment to start a bracelet-manufacturing initiative, which sold bracelets to Titan Industries Ltd. The initiative was converted into a privately held company owned and run by the women themselves. This led to improved living standards and the social status of women in local communities by creating a sustainable business managed by women for their own benefit, and by empowering women in the workforce and developing their entrepreneurial skills. It became clear that efforts to help build sustainable livelihoods have a greater positive impact on a community than traditional philanthropy alone.

Objectives

- Improve the living standards and social standing of women in local communities.
- Create sustainable businesses managed by women.
- Empower women in the workforce and foster the development of entrepreneurial skills.
- Technical training for local women.
- Assistance with acquiring equipment.
- Conversion of the initiative into a privately held company owned and

operated by its 200 women shareholders.

- Sustained growth of the Titan-MEADOW association (current MEADOW corpus fund of nearly 3,000,000 Rupees, with a declared dividend of 33 percent).
- Enabled 20 women to pursue and attain higher education degrees.
- Positively affected living standards (e.g., housing, savings), social recognition and health in the communities where MEADOW operates.

Bharti Walmart launches Women's Economic Empowerment Initiative in India

This initiative aims to provide sustainable employment opportunities to women and improve their social and economic status. It embodies the following goals:

- To impact the lives of 25,000 women through multiple initiatives by 2016.
- To increase sourcing from women-owned businesses in India.
- To empower women farmers through training—to benefit over 2,500 women by 2013.

Bharti Walmart, the joint venture between Bharti Enterprises and Walmart Stores Inc. for wholesale, business to business and cash and carry operations in India, has launched its Women's Economic Empowerment Initiative that aims to support and significantly expand economic opportunities for women across India. The initiative offers sustainable employment opportunities to women, particularly the economically weak, to help them acquire economic stability, improve their living standard and foster inclusive growth. This India-specific initiative forms part of Walmart's Global Women's Economic Empowerment Initiative.

Bharti Walmart's Women's Economic Empowerment Initiative is a collaborative product of partnerships between the company and leaders from government, non-governmental organizations (NGOs),

philanthropic groups and academia. The company aims to impact and improve the lives of 25,000 women in India by the end of 2016.

4.8 SELF EMPLOYED WOMEN'S ASSOCIATION (SEWA)

There are many NGO's imparting vocational skills so that women can become self-reliant. One of the most well known one is SEWA, Self Employed Women's Association. It runs the Swavlamban Programme. The core objective of this programme is to build self-reliance in poor, marginalized women. Since women are the key to the economic well-being of a household, by making poor women self-reliant the target is to increase household income and consequently improve the quality of nutrition and the level of education of the children. The core of the programme is large scale capacity-building in the areas of Textiles and Garmenting, Agro and Food Processing, Agriculture and Nursery Raising, Construction, Information and Communications Technology, Building and Managing Micro-enterprises, Salt production, Para-medical training, Para-veterinary training, Renewable energy, Rural Infrastructure and Livelihood.

Further, since skill and capacity-building are only one part of SEWA's integrated approach towards uplifting households, the women are also exposed to one or more of the following services to facilitate livelihood generation for them:

- Market linkages and access to market information (particularly for trades such as agriculture and salt production).
- Handholding support and micro-finance for those who choose to run their own micro enterprises.
- Opportunity to work in the supply chain – as producers, processors, value-adders and sales personnel in one of SEWA's producer companies.
- Opportunity to be part of SEWA's rural resource and training team to train

more women (and thereby create a multiplier effect).

Another main thrust is to build a *cadre of trainers* who can provide training to the other people in the subsequent years. It is envisaged that out of the pool of trained cadres, some cadres can become trainers and start investing on this skill as an asset. They can find out a livelihood out of this skill and become master trainers.

4.9 WOMEN AS ENTREPRENEURS IN INDIA

Women-owned businesses are increasing in number in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. A 'Women Entrepreneur' is a person who accepts a challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of an entrepreneurial woman, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also about work situations. The glass ceilings have been shattered and women are found engaged in every line of business, from pappad making to power cables.

The challenges and opportunities provided to the women of the digital era are growing so rapidly that the job seekers are turning into job creators all over the world. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, the situation is somewhat different. Although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Indian

women entrepreneurs continue to face some major constraints like:

Lack of Confidence : In general, women lack confidence in their strength and competence. The family members and the society are usually reluctant to back their entrepreneurial growth. To a certain extent, although the situation is changing somewhat, there is still a long way to go.

Socio-cultural Barriers : Women's family and personal obligations are sometimes a great barrier for succeeding in one's business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

Market-oriented Risks : Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleperson indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.

Motivational Factors : Self-motivation can be realized through a mindset for a successful business, attitude to take up risk and behaviour towards the business society by shouldering the social responsibilities involved. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

Knowledge in Business Administration: Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This will enable them to become effective decision makers and develop a good business network.

Awareness about Financial Assistance: Various institutions in the financial sector extend their maximum support in the form

of incentives, loans, schemes etc. Even then every woman entrepreneur may not be aware of all the assistance provided by the institutions. So often the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.

Exposure to Training Programmes : Training programmes and workshops for every type of entrepreneur are available through social and welfare associations, based on duration, skill and the purpose of the training programme. Such programmes are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own.

Identification of Available Resources : Women are hesitant to find ways of fulfilling their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions, and the schemes from the government, most women are not usually enterprising and dynamic enough to optimize their resources in the form of reserves, assets mankind or business volunteers.

Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than being dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase their productivity in the industrial sector. A desirable environment is necessary for every woman to inculcate entrepreneurial values and get involved in business dealings.

4.10 THE ADDITIONAL BUSINESS OPPORTUNITIES FOR WOMEN ENTREPRENEURS

(a) Eco-friendly technology – Women Entrepreneurs Go Organic!

Organic food is eco-nutritionist Kavita Mukhi's passion. First as the founder of Conscious Food and now as the person

behind Mumbai's first weekly organic farmer's market, she has consciously spread the word on nutritionally healthy foods.

Of course, now with the 'Go Organic!' mantra finding favour with many eco-conscious city women – simply because the advantages of choosing natural over adulterated are far too many – it's little wonder that the number of organic product companies and consumer stores across Indian metros is only growing. Behind these ventures are successful women entrepreneurs for whom 'healthy', 'farm-fresh' and 'chemical-free' are the magic words.

(b) Bio-technology – Kiran Mazumdar Shaw–Bio-technology Entrepreneurship

There are few people who can show the way among the multitudes, who are exceptional leaders. One such person however is Kiran Muzumdar Shaw.

Kiran is the Chairperson and Managing Director of Biocon Ltd., India's biggest biotechnology company and one of the 20 leading biotech companies in the world. She never dreamt of becoming an entrepreneur. The cards were stacked against her. Her father lost his savings in a bad investment, she had no background in biotech or entrepreneurship, and she had to overcome the stigma of being a female entrepreneur in the sciences. At the time of Biocon's founding, banks were unwilling to give loans for the unfamiliar field of biotechnology.

With the help of a fellow female biotech mentor and just ₹ 10,000, Kiran founded Biocon in 1978. The company began by developing a process to extract papain, an enzyme from papaya. The fermentation process subsequently led to the development of several other industrial enzymes. By the year 1990, Biocon became capable enough to kick-start an in-house research programme in solid substrate fermentation technology that permitted it

to create enzymes from pilot to plant level. Later, she led the company to the realm of bio-pharmaceuticals, a fully integrated bio-pharmaceutical venture comprising a well-balanced business assortment of products and services with specific research on diabetes, oncology and auto-immune disease. In 2004, Biocon's unprecedented success made Kiran India's richest woman.

(c) IT enabled enterprise

Revathi Kasturi – The founder and CEO of the Laqsh Job Skills Academy. Revathi Kasturi is a highly successful IT entrepreneur. She started her career in Wipro, and after 17 years in the company, moved on as Co-founder and President of Tarang Software Technologies. She also served as the Managing Director of Novell India before going on to establishing Laqsh.

Business Today named her Woman of the Year in 2001. An electrical engineering graduate of IIT, Bombay, this Bangalorean served with NASSCOM as an Executive Council Member for 6 years – and is now on the Regional Council of NASSCOM, Karnataka. Laqsh Job Skills Academy provides courses and training to companies and individuals in life skills development, English-speaking skills, computer literacy, sales skills and service skills. The company is also committed to provide "quality training for skill repair at an affordable cost and to reach out to urban and semi-urban India providing holistic training and placement services for youth."

(d) Vermiculture

Case Study 1 – Entrepreneur: Farida Banu, Ganadalu village, Karnataka

Farida Banu, a young lady, was among the first to set up a vermicomposting enterprise in the backyard of her parents' house. Having begun with a population of 2,000 earthworms of three epigamic species, she regularly harvests close to 400 kg of vermicompost every month. Her unique marketing strategy involves meeting

potential customers. Farida has tie-ups with the Social Forestry Department in Chikkanayakanahalli and farmers in towns, such as Sira and Huliya. Sometimes, she even gets customers from Bangalore. Farida earns an income of around ₹ 1,000 a month, after covering all the expenses. The sale of earthworms gives her income a further boost. Today, Farida is a confident young woman who has the capability to market the vermicompost produced even by other entrepreneurs.

She has come a long way as a consequence of her training. Abandoned by her husband, her life took a turn for the worse when she began to live with her parents since her brothers wanted her to leave the house. In their view, she had become a burden on them. The turning point for Farida was clearly the setting up of her vermicomposting enterprise.

Case Study 2 – Entrepreneur: Jayamma, Marenadu village, Karnataka

Jayamma and her husband Gopala are homestead farmers in Marenadu village. Gopala is a progressive farmer who has been experimenting with agro-forestry, cover crops, inter-cropping and the use of organic manure. However, he found that the quality of farmyard manure was not up to the mark. Discussions with the family gave him the idea that Jayamma was a good candidate for the entrepreneurship training.

Jayamma set up her enterprise around the end of 1996. Her unit has a production capacity of about 400 kg of vermicompost a month. Unlike Farida, who sells all her produce, Jayamma uses it on vegetable patches and for her fruit trees. A lemon tree has already produced over 1,000 lemons in 1997 and has earned 1,000 rupees for the family.

Jayamma and Gopala have also been developing a horticulture farm for which vermicompost is their main nutrient input. They have been growing chillies and many vegetables, both for their own consumption

and the market. They are convinced that both the quantity and quality of their produce has improved considerably.

Jayamma values her vermicompost at market rates and has convinced Gopala about her contribution towards the development of their homestead farm.

Today, she is thinking of increasing production in order to produce vermicompost not only to meet their farm requirements but also for sale, thereby increasing their income.

As the examples of Farida and Jayamma demonstrate, the vermicomposting project has given an opportunity to uneducated, under-employed women to become income generators and supplement their families' income. In the process, they have gained tremendous confidence and have been successful in turning their previous psychology of 'defeat' into psychology of 'success'.

(e) Floriculture

An all-woman organization in Kerala, '**Nattika Vanitha Pushpa Krishi Samrakshana Samithi**', Nattika, Thrissur, is engaged in production of orchids and other ornamental annuals through tissue culture. This example can serve as a shining beacon for women entrepreneurs intending to embark on a similar enterprise.

(f) Tissue Culture Enterprise on a Home-scale

A typical, family-operated nursery producing planting material in about 200 hectares would have an annual turnover of about ₹ 20 lakh and an annual profit of about ₹ 5 lakh. Rural India would require 15,000 such nurseries to satisfy the total demand of planting material of this category of crop species, which can be met by tissue culture.

(g) Herbal and Health care

Shahnaz Husain (Shahnaz) was another successful woman entrepreneur of India. She popularized herbal treatments for beauty and health problems. Her company,

Shahnaz Husain Herbals, was the largest of its kind in the world and had a strong presence in over 100 countries, from USA to Asia. By 2002, the Shahnaz Husain Group had over 650 salons around the world, employing about 4,200 people. The net worth of the Group was \$100 million.

(h) Food, fruits and vegetable processing

Dairy products: A case study of a successful dairy entrepreneur of Tadborgaon village in Parbhani district of Maharashtra state was conducted. She is 33 years old, illiterate, having two sons, her family is nuclear and has small land holding. Her husband is engaged in tailoring and fanning. With support from her brother she purchased one buffalo from her savings and some money borrowed from a moneylender to enhance the economic condition of her family. From the business of milk and milk products she purchased more buffaloes. She performs all animal and dairy management practices except grazing, buying and selling of animals. She could run a dairy business successfully.

HESCO (Himalayan Environmental Studies and Conservation Organization) is yet another example of an NGO which has helped tribal women in hilly areas to become self-reliant. They have made Prasad from the local plant bioresources available in that region. The Prasad is sold in the name of "panchamrit". Women are trained to make the Prasad kit which consists of a basket, incense and Prasad (ladoos) all made from locally available plants. This is sold to the devotees who visit Badrinath temple. The above case descriptions clearly illustrate that each region in India can evolve methods of training women to become entrepreneurs by using locally available raw materials.

(i) Pulses – Shri Mahila Griha Udyog Lijjat Papad (SMGULP)

The entrepreneurial success of SMGULP is noteworthy. SMGULP was a co-operative system in which women over the age of 18 could become members. Starting humbly,

with an initial capital of ₹ 80, borrowed from a local money lender and social worker, SMGULP grew phenomenally. In 2002, it had a turnover of ₹ 3 billion and exports worth ₹ 100 million. It employed 42,000 people in 62 divisions all over the country.

(j) Poultry-raising – Popular Women's Micro-Enterprises in Manipur

Poultry was the most popular loan-funded activity among the very poor. It is a traditional activity in the area, and the women there possess the required know-how. Three main advantages of poultry-raising from the women's viewpoint were low set-up costs, easy management and easy marketing. Poultry-raising requires little labour input. Women in this area were already working 14-16 hours a day and were therefore not keen to take on extra work. Set-up costs are also low, as poultry requires little in the way of shelter. Moreover, it quickly begins to generate a return on the investment. Female chicks begin to lay eggs within a relatively short time. These can be easily sold locally in exchange for other items needed by the family such as staple food items.

But there was another reason why women liked investing in poultry. *Poultry are seen as women's property.* Although men make the major financial decisions in the family, women need not consult them about poultry. Many women in the study reported that keeping poultry gave them quick access to money for emergencies. Because they did not have to ask their husbands for small amounts of cash, it also gave them a sense of independence.

Pig-raising: Keeping pigs, as with poultry, is an important element of the rural economy in the north-eastern region. The profit potential is attractive. According to the villagers interviewed, a piglet cost ₹ 800–1000, but could be sold in a year's time for ₹ 2,500–3,000. This is a considerable income for a poor household. There is also a good market for pigs in the region. However, the labour implications for the women are a

disadvantage. Feed from kitchen waste or from a garden or forest has to be collected and cooked. *For these reasons, pig-raising is not as popular among very poor women, who are already overloaded with work and simply do not have time to take on extra tasks.*

Weaving: Weaving is a traditional activity for women among the Tangkhul and skills are passed on from generation to generation. Women are expected to weave the cloth used by the family. Therefore, the large majority of women combine weaving with their other activities, but usually not as a market-oriented activity. With the extension of the market economy, women who are skilful weavers and have market access can generate a relatively good income. However, *the downside is the high cost of materials and the time required. This restricts women from poorer households from exploiting weaving as an income-generating activity.* The study also found that the women who took group loans for setting up weaving activities often found the funds to be insufficient for commercial viability.

Beekeeping -Honey: Kala Bisht, who could barely make both ends meet a few years ago, now runs a fruit nursery and a bee-keeping unit in her village near Dehradun, earning more than ₹ 30,000 a month.

Mushroom Cultivation: Few years ago, when Sarala Bastian decided to pursue her dream of starting her own business by cultivating mushroom for sale in the backyard of her home in ICF Colony, in Chennai, backed by an amount of ₹ 15,000 from her father, she would never have thought that her endeavour would supplement the family income and also set an example to other women. What's more, Sarala has now been shortlisted for the prestigious Youth Business International (YBI) Entrepreneur of the Year Award for 2009, under the Female Entrepreneur Award Category.

Kudumbashree

Kudumbashree launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments, Kudumbashree is today one of the largest women-empowering projects in the country. The programme has 39.97 lakh members and covers more than 50% of the households in Kerala. Built around three critical components, microcredit, entrepreneurship and empowerment, the Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future. Literal meaning of Kudumbashree is prosperity (shree) of family (Kudumbam)

The George Foundation

The George Foundation has initiated a sustainable integrated rural development program to empower poor women, especially single women, widows and young mothers by raising their status in the community through income generation in Tamilnadu and eleven villages in Hosur Taluk, Karnataka.

The short term objectives of this initiative is firstly to provide for women to learn the necessary skills of cottage farming, co-operative farming and cash crop cultivation through agricultural training and support to earn the resources to start their own small-scale businesses in 3-5 years. Women learn to use new technology, improved methods of agriculture and horticulture. Secondly, women are taught the basics of financial management such as opening a savings bank account, and business entrepreneurship. A co-operative bank for the people is to be started by the Foundation which will be an extension of this program. Thirdly, some educated women will achieve computer literacy. Basic computer skills such as proficiency in functional languages for beginners and

advanced programs for senior students will be a separate component. Fourthly, Women will be trained in hygienic food processing to utilize the produce of their farming work. Cattle rearing and poultry will be phased in as the program develops. Young children (1-4 years of age) of women farmers get an opportunity to be in a stimulating nursery environment while their mothers work for a few hours each day. Their basic nutritional needs will be met at the center and pre nursery equipment will pave the way for their education.

4.11 CONCLUSION

The module focused on tapping the potentialities of women through the generation of employment opportunities through the self-help groups. These not only equip women with certain skills but also enable them to develop their sense of confidence, entrepreneurial abilities, thereby making them financially independent and empowered. Economic empowerment in turn leads to the positive development of self and identity amongst girls and women.

Mid-day meals — The kitchen initiative

The SSMI Model Swami Sivananda Memorial Institute

Utilising the services of women from low-income families to cook food has widened the beneficial aspect of the mid-day meal scheme in schools. A look at the pathbreaking "Jahangirpuri Model".

Rajni Thakur, Bimla Devi, Bharati Saha and Ram Devi have many things in

common. All of them are from the poorest strata of society, are widows and are the sole breadwinners for their families.

SWEET SUCCESS: As much as 60 quintals of food is prepared everyday for 20,000 children in schools in the Chandigarh area.

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Employment and Empowerment of Women through Self Help Groups

Structure of the Module

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5.1 OVERVIEW

Self help groups (SHGs) offer an effective solution to the disadvantaged women to tackle poverty by engaging in gainful employment opportunities. The SHGs in turn depend on micro-finance institutions to provide small loans for starting a business without any collateral or paper work. The concept of micro-finance, introduced by a Bangladeshi economist Mohummad Yunus, is aimed at the welfare of the poor and illiterate, particularly women. SHGs

have proved to be milestones in providing political and social empowerment to women, promoting social harmony, generating employment, providing loans at low interest rates and promoting savings. This has resulted in an improvement in the general well-being of women, as well as more empowerment in their collective bargaining powers in all spheres of life. However, there is a need to observe caution as micro-finance can also worsen the condition of the poor if the money is used for consumption purposes, leading to non-payment of loans.

5.2 INTRODUCTION

A Self Help Group (SHG) is a group of micro-entrepreneurs, mostly women, who voluntarily come together to undertake an economic activity for capital and skill development with the objective of bailing themselves out of extreme poverty and misery. They decide to save small sums of money by mutually agreeing to contribute to a common fund to meet their emergency needs. A group of about 10-20 women pool their financial resources to make a fund which is available to members in times of need. The members are allowed to borrow from the pool and pay back through regular periodic instalments and keep a record of all transactions. It offers an effective solution to disadvantaged women to tackle poverty and misery and find gainful employment. Besides economic support, it facilitates better social interaction with the following objectives:

- To enable women to identify a target area that could require the formation of an SHG.
- To understand its need and relevance.
- To create a spirit of group morale and commitment among women.
- To enhance women's self-confidence and capabilities.
- To enable women to make effective collective decisions.
- To encourage the habit of thrift among them and improve their own capital resource base.
- To empower women to take up social responsibilities.

5.3 OBJECTIVES

- To know the concept of self-help groups.
- To understand the role of SHGs in empowering women.
- To get familiarised with the goals of micro-finance institutions.
- To become acquainted with various government initiatives.
- To understand the functioning of different models of the SHGs.

- To assess the impact of SHGs in employment and empowerment of women.
- To develop awareness about the possible misuses of micro-finances.

The pioneer in providing social security to the unorganized sector workers is SEWA. SEWA has developed its own bank where women can deposit savings and take small loans. The most important benefit of the scheme was that it provided workers with concrete economic benefits to tide over their period of vulnerability. SEWA also has an insurance scheme so that the members can have social security, protection against illness, maternity and other emergencies. SEWA's main goals are to organize women workers for full employment. Full employment means employment whereby workers obtain social security (atleast health care, child care and shelter), income security and food security. The members of SEWA are ready to face the winds of change. They know that they must organize to build their own strength and meet challenges. SEWA has been supporting its members in capacity building and in developing their own economic organisations.

5.4 SELF HELP GROUPS AND MICRO-FINANCE

The failure of banking institutions in delivering credit to the poor, mostly women, has resulted in the emergence of a new, innovative and viable institutional structure, called micro-finance (meaning small loan). Financial security is the basic requirement of any loan from the formal banking system. Financial security can be either in the form of surety or a stable monthly income. Access to financial services is expected to improve the economic situation of the poor. Micro-finance or micro-credit is the extension of small loans and other financial services (such as facility of having a savings account) to very poor people. The prime goal of micro-finance is to reach and address

all types of financial needs of the poor who are not able to access credit from banking institutions due to lack of collateral and high cost of transaction. They are able to get access to credits necessary for starting a small business in order to generate income and secure a better life for themselves and their families. Micro Finance Institutions (MFIs) refer to a wide range of organizations dedicated to providing these services to low income people. These MFIs include NGOs, Cooperatives, Private and Government Commercial Banks and Non-Banking Financial Institutions. Micro-finance as a development tool in the fight against poverty has been pioneered by Mohammad Yunus who established the delivery through the grameen model of group-banking in the early 1980s. In India, out of various delivery models adopted by MFIs, SHGs have been the most popular delivery mechanism. MFIs in India are growing at a rapid rate and millions of poor have been given small loans to allow them to pull themselves and their families out of poverty. These loans are aimed at empowering the impoverished to start their own business and to grow their money, so that they can achieve long term financial independence. The main advantages of micro-finance are briefly described here:

- (a) *Helping the Poor:* The concept of SHGs is based on providing small loans that are paid back with interest and not on just donating money to help the poor. Most of these loans have also been repaid.
- (b) *No Collateral:* Poor people are deprived of loans as they do not have anything to offer as collateral. As a result, they are not able to come out of the vicious circle of poverty. Micro-finance allows the poor to get loans, use them productively to create their own business, grow their assets and get out of poverty.
- (c) *Women's Empowerment:* Micro-finance industry is aimed at empowering

women to create their own business. By making loans available to these poor women, the micro-finance industry not only helps pull themselves out of poverty, but it also promotes gender equality throughout the world.

- (d) *Financial Independence:* It helps in creating long term sustained financial independence for poverty stricken poor. It educates recipients on how to create their own business and how to properly manage and grow their money.

The amount borrowed can be anything but it is normally seen to be around ₹ 500 to ₹ 2000. Interest is charged on these internal borrowings normally at the rate of two per cent per month. Initially, the loan amount used to be spent on personal expenditures like children's education, health and other miscellaneous requirements. Later, these women are encouraged to start an economically viable venture. Micro-finances allow women to work to end their own poverty with dignity. These poor women have shown strong repayment records, higher than conventional borrowers and saved the banks from their major concern regarding repayment. As the micro-finance models are based on a group approach, repayment rates are high because of peer pressure. As the borrowers are responsible for the entire group, they have to ensure that every member of their group is able to repay their loan.

However, MFIs are often viewed as profit making organisations and are not free from corruption. Another problem with the MFIs is poor record keeping resulting in rising number of defaults. The reasons for poor book keeping are the complex and time consuming procedures involved. Moreover, the deal is too small for the lender to devote time and money to do proper documentation. This also results in a rising number of defaults. Another reason is lack

of proper regulatory framework/legislation which can at times lead to exploitation of the poor by MFIs.

Mohammad Yunus, an economist from Bangladesh, brought a revolution by initiating a village based bank to cater to the needs of marginalized groups. It started with Yunus lending a small sum from his pocket to a group of poor craftspeople, who also volunteered to serve as a guarantor on a bigger loan from a traditional bank. Today Grameen Bank of Bangladesh is a leading institution in the world by granting millions of several loans to poor people without any collateral—helping to establish a microfinance movement. “The bank is built on Yunus’s conviction that poor people can be both reliable borrowers and successful entrepreneurs. Under Yunus, Grameen Bank has spread the idea of microfinance throughout Bangladesh, Southern Asia and the rest of the developing world. Yunus and Grameen have taken a step, which has inspired others to take a look at microfinance as a business” (UN Capital Development Fund). The Grameen Bank has helped people who were living in dire poverty at the time of their first loan. The focus is on women because they are most likely to think of the family’s needs. Today around 95% of grameen borrowers are women. The microcredit summit campaign rightly remarked about Yunus that, “If Banks made large loans, he made a small loan, if the banks required paperwork, his loans were for the illiterates. Whatever banks did, he did the opposite, and he is a genius.”

5.5 FOCUS ON WOMEN

A need was felt for alternative policies, systems, procedures and a new delivery system which would fulfil the requirements of women. It was realised by the policy makers and NGOs that the existing banking facilities and procedures were not very well suited to meet the immediate needs of the poor and illiterate people. The objective had to be to provide better access to basic banking facilities and cheap subsidized credit. Thus,

the state governments established the Revolving Loan Funds which were used to fund SHGs. The most important milestone in the SHG movement in India was when NABARD launched a pilot phase of the SHG-Bank linkage. The MFIs/Banks’ focus was on asset creation by SHGs and extension of loans for production and provision of training for the same. Once the fund grows and the supervisors of the SHG endorse the credit worthiness of groups, the banks grant those loans. The terms and conditions are set and accounting of the loans is done in groups by the designated members. The funds are deposited with Micro Finance Institutions (MFIs) or banks against which they usually lend. The MFIs/Banks provide credit at a Credit Deposit Ratio of 4:1, but the ratio improves with an account performance record, i.e. prompt repayment of loans. As the members of the group are mostly illiterate and lack confidence to transact with MFIs/Commercial Banks, mostly non-government and social welfare agencies step in as intermediaries.

In 1999, the Government of India merged various credit programmes together, refined them and launched a new programme called Swarna Jayanti Gram Swarozgar Yojana (SGSY). The mandate of SGSY is to continue to provide credit to the poor through the banking sector to generate full employment through a self help group. The objective of the Swarna Jayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families (Swarozgaries) above the Poverty Line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by organizing the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. Once the formation is over, they are trained in primary accounts, book keeping, recording minutes and technical and logistic formalities to set up an entrepreneurial atmosphere. Initially, they are encouraged

to save ₹ 50 per month, which after a certain period, will be ready for the loan distribution among the same group which is known as the “Revolving Fund (RF)”. After six months to one year of disciplined operations, they are eligible for a loan from scheduled commercial banks in multiples of its savings (nearly four times to the saved amount) or micro-credit institutions. This loan amount is to be distributed among the members as per the discretion of the group members, but has to be for an income generating activity. It is mandatory for the members to specify the purpose of the loan and its usage while applying for loan. During this part of the activity, the members are helped by the volunteers/NGO workers. Normally, under SGSY a loan of ₹ 2,50,000 is given to each SHG. Of this, ₹ 1,00,000 is the subsidy component and the remaining ₹1,50,000 is meant to be the credit component. The rate of interest charged by the bank is between 9.5% and 10.5% which is always below the Private Lending Rate. The total loan given to the group is generally shared equally between the members. Repayment is to be made in monthly instalments. The amount of instalment is decided by the group itself at their monthly meetings. These range between ₹ 300 and ₹ 500 per person per month.

5.6 FORMATION OF SHGs

The formation of SHGs go through four stages, (i) group formation, (ii) capital formation through savings, (iii) availing of loans, and (iv) income generation through economic activity. The group formation can be either voluntary or can be facilitated by Self Help Promoting Institutions (SHPI), which play a vital role in the initial stages of group formation. These SHPIs can be Non-Governmental Organizations, Social Workers, Village Level Workers, Local Volunteers, Community Based Organizations, Government Departments, Banks, and Clubs, etc. They interact with poor families, especially women to identify

the small homogeneous groups. The members of SHGs decide on the minimum amount of deposit which ranges from ₹ 20 to ₹ 100 per month depending upon the size of the group. They make their contributions over a few months until there is enough capital in the group to begin lending. The members regularly meet on a fixed time and date to collect savings under the supervision of SHPIs. Capital formation also takes place with the help of other external grants (revolving funds, grants, loans, etc). External grants are usually a multiple of their own savings (4:1). The next step is availing of loans, where small loans are given to needy members during periodic meetings. These loans are short duration loans with definite repayment schedule. The funds are rotated among themselves. The group shall have a bank account to deposit the fund and maintain certain basic records. Members use collective wisdom and peer pressure to ensure proper use of credit and its timely repayment. This system eliminates the need for collateral and is closely related to that of group lending to make the book keeping very simple so that it can be handled by the members themselves. The SHGs are free to charge the members any amount of interest acceptable to them. Usually, the flat interest rates are used for most of the loan calculations. SHG members take up different income generating activities. SHPIs also play an important role in the selection of economic activities suitable to their skill. Some of the Income Generating Activities of SHGs are given below:

- Agricultural activities
- Animal Husbandry
- Hosiery
- Candle Preparation
- Cane Products
- Carpet Weaving
- Chicken Shops
- Running Mess
- Mid-Day Meals in Schools
- Embroidery

- School Uniform Stitching Units
- Khadi and Leather Items
- Spinning and Weaving
- Woollen Blanket Weaving
- Vegetable and Fruit Vending
- Pot Making
- Sari Weaving/Selling
- *Agarbatti* Making
- Pickle Making

Activities

1. SHGs have increased the employability among women. Give your views.

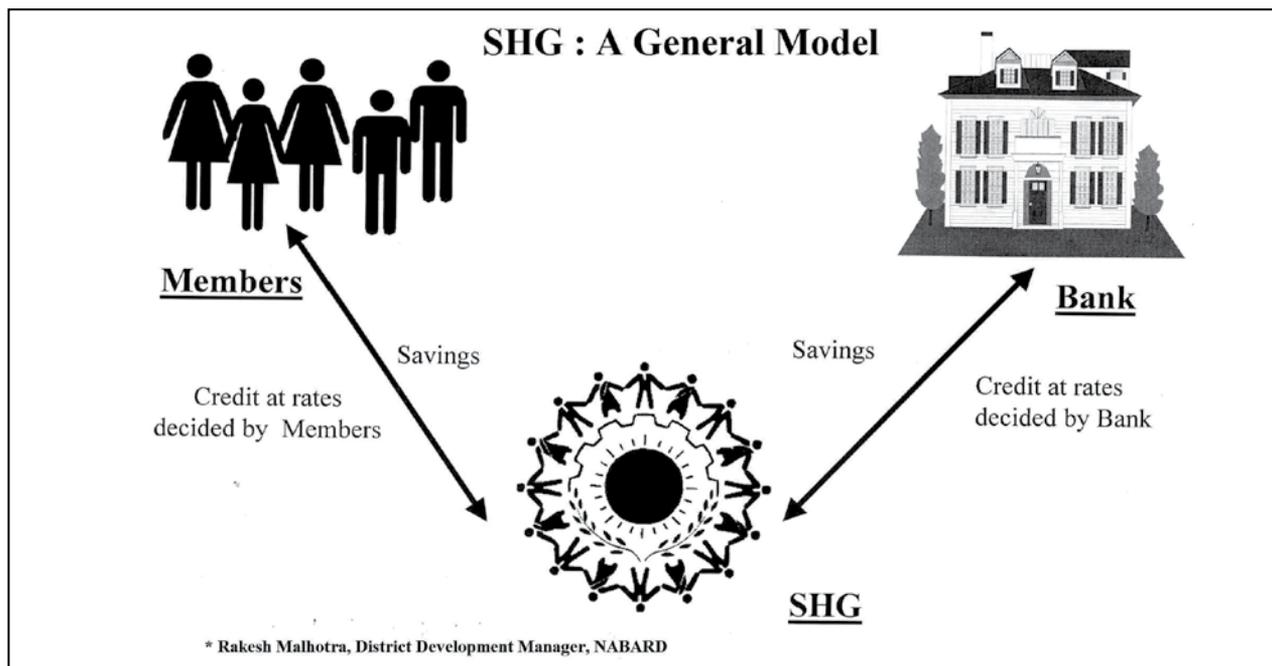
2. If you have heard about other income generating activities, then add to the list.

5.7 MODELS OF SHGs

There are three models of SHGs. They are described in detail below:

(a) **Cooperative Development Foundation (CDF) Model:** Lack of accessibility to credit and high rate of interest has led to the formation of Women Thrift Cooperatives. These cooperatives became the basis of the formation of CDF model. Any adult woman can become a member, irrespective of their economic status. Members have to save ₹ 20 per month and they earn 1% interest on their savings. However, she will be charged 2% interest on the loan amount. Saving is the basis for loan amount and thus credit is linked to savings. The WTC leaders monitor the loan repayment, saving collection and disbursement of loans. They also take care of the risks associated with bad debts, in case of death or any other eventuality.

(b) **Development of Women and Children in Rural Areas (DWCRA) Model:** Development of Women and Children in Rural Areas (DWCRA), as a Government programme, started during the year 1982-83 and came to be known as the Government Model. The objective is to provide self employment opportunities



on a sustained basis for rural women. The women of neighbourhood can become the members with similar socio-economic background. The size of the group varies between 10 and 15 members. These women take up different income generating activities according to their skills and availability of resources. DWCRA model banks upon training in leadership, attitude and skill for income generation. An amount of ₹ 25,000 is provided to each group for undertaking different economic activities. This grant is a common fund which is recovered periodically. Under IRDP, an individual or group can also be provided subsidy and loans from the banks. The groups mobilize monthly savings which are utilized for inter lending to meet the consumption needs of their members.

- (c) **South Asia Poverty Alleviation Programme (SAPAP) Model:** This programme was assisted by the United Nations Development Programme (UNDP) after the Dhaka declaration of SAARC countries on poverty alleviation in 1993. SAPAP model works in collaboration with state governments and NGOs. It conceives the process of social mobilization as an institutional mechanism to mobilize the poor into self help groups. This leads to collective empowerment at the grass root level. The notion of empowerment within it has three components—social mobilization, capital mobilization and capacity building of the poor. These components help the poor to overcome their poverty and misery.

5.8 IMPACT OF SHGs ON WOMEN

The formation of SHGs helps women to achieve their goals through struggle against constraints and limitations imposed by society and economy. Women attain all-round empowerment to meet the challenges

ahead. Their empowerment is manifested in the following spheres:

- (a) **Political Empowerment:** Formation of SHGs provides stepping stones towards developing a confident personality among women. SHG members have greater awareness of reservations for women in Panchayats and jobs, and they show increased level of participation in village politics. The leaders of SHGs are often invited to attend and speak in the local village meetings. SHG's frequent involvement in discussion with governing bodies has resulted in increasing the number of women actually involved in public affairs. Besides providing finances, SHGs have motivational role for women. Women acquire better communication skills by gaining command over language and accounting skills. The perception of women and their roles is changing due to their presence in the public arena. Women from these groups have often contested Panchayat elections and have also won. SHGs, at times, finance the campaign of their members who contest the elections. Even if SHG women are not directly involved in the politics of elections, they play the role of keeping an eye over civil society and also assume a pro-active role in resolving some of the major issues. The issues range from building of schools and health centres, issuing of ration cards, laying of pucca roads, and recovery of funds from government agencies to laying of drinking water pipes. Collective strength of the women has improved the public distribution system for ration, drinking water scheme for village, claiming the scholarships for school students from Pradhans, getting the old age scheme/widow pension scheme for the beneficiaries activated, mobilizing anti-liquor movements, etc.

The presence of women in the civic and political spheres helps to change the perception of women and their roles. Thus, one of the key benefits of SHGs is facilitating the presence of women in public affairs by empowering them and increasing their visibility.

(b) Social Empowerment: It has been observed that the social empowerment of women has increased after attaining membership in SHGs over a period of time. It has also resulted in higher self esteem among them as they feel self confident in travelling alone to the nearest town/district, going alone for medical treatment of self/children and handling money. Their participation in the decision making process has increased significantly after joining SHGs. These are crucial decisions like the type of food to be consumed by the family, schooling of children, decisions pertaining to health, maintenance of the house and similar other things. "Previously, we had to cringe before our husbands to ask for one rupee. We do not have to wear tattered saris anymore and, today, we have the confidence to come and talk to you without seeking permission from our husband," remarked a member.

(c) Social Harmony: As the members of the group belong to different castes/ social groups, their impact on social harmony is also positive. They choose to focus on some core issues and make efforts towards fulfillment of these. They also fight for the problems of their members. There are several examples of SHGs resolving disputes between members and the community at large. These instances include initiating legal action, arbitration, divorce and others. SHGs impact on securing social justice is also being noticed, though slowly. There have been instances of significant contributions from SHGs to

education, family planning, eradication of child labour and understanding the value of maintaining personal hygiene. SHGs demonstrate leadership roles by gathering the support of the entire village. The concept of a woman-dominated organisation taking up the leadership role for the betterment of society has a motivational role for the whole community.

(d) Economic Empowerment: SHGs have proved to be vitally important in the economic empowerment of women as they have generated multiple employment opportunities for them. Timely availability of credit and their utilisation for income generating activities have resulted in increasing employment opportunities at the household. The loans that the SHGs members receive are intended to improve their livelihoods so that they can receive greater and steadier cash flows. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy and various other goods and services activities. SHGs have helped in securing improved livelihoods by providing the investment needed to start an enterprise.

(e) Lowering of Interest Rates: SHGs have an instrumental role in saving poor people from the monopoly of village money lenders by providing an alternative source of securing loans. Micro-finance institutions have a significant beneficial effect in bringing down the interest rates charged by money lenders from 2 to 3 per cent per month. The rates have come down because with the appearance of the micro finance institutions, the villagers prefer taking loan from this system. Before the formation of SHGs, the major sources of borrowing for the villagers were money lenders, followed by relatives and friends. Now,

the major sources of loan are SHGs and banks. More than 50% of loans have been reported to be taken from SHGs followed by banks. This trend is visible in almost all the states of India. As a consequence, the village money lenders have had no choice but to bring down the lending rates.

- (f) **Promoting Savings:** The concept of SHGs places great importance on savings with the motto of 'savings first and credit next' followed. Savings and credits are two sides of the same coin as one saves and uses these savings for acquiring assets. One acquires an asset by borrowing and later paying the same from future income and savings. It rests on the premise that members would need to develop the habit of thrift before availing loans. The women learn financial discipline by regularly saving and regular savers are more likely to maintain regular payment of loans. The skill also empowers them to handle their own money, which earlier used to be handled by male members of the families. This helps in promoting a sense of personal identity.

5.9 INDICATORS OF WOMEN'S EMPOWERMENT THROUGH MICRO-FINANCE

- Ability to save and access loans.
- Opportunity to undertake an economic activity.
- Mobility-opportunities to visit nearby towns.
- Awareness about local issues, MFI procedures, banking rules and regulations.
- Skills for income generation.
- Decision making within households.
- Group mobilization in support of the individual client.
- Ability to take action on social issues.
- Understanding the ODF role of community in development activities.

5.10 SUCCESS STORIES

The experience with SHGs shows that when a group of like-minded individuals come together, they can venture into individual/group activities since unity and common purpose provide strength. As a group they could access larger loans, divide the work, share training facilities, pool their expertise and avail of other facilities, i.e., the village property. Some of the success stories of SHGs in helping poor women come out of their misery and secure a good living for themselves and their families are narrated here.

Tent House SHG

Budharajan SHG, popularly known as "Tent House SHG", is located in Pandaloi village in Rengali block of Sambalpur district of Odisha. This SHG was formed in 2001 by 10 women who were motivated by Anganwadi workers attached to the Integrated Child Development Services (ICDS) scheme. All of them belonged to OBC communities and were from BPL families. After the formation of the SHG, an account was opened in the Rengali branch of the State Bank of India. Each member started saving ₹ 40 per month and met once a month. Any member who failed to pay the amount within a month could pay up in the following month, albeit with a fine of ₹ 2. They also had the facility to avail personal loans from the group fund at 3 per cent per month interest. After six months of deposit account, the bank sanctioned the first loan of ₹ 25,000 in 2002. This amount was shared equally by all the members for starting business activities. Of the 10 members, six of them utilized the money for vegetable cultivation and the rest used the amount to trade in *moori* (puffed rice), *chana*, groundnuts, etc. All the members were prompt in repaying their loans to the SHG. The first group activity of this SHG was kerosene dealership, which the SHG managed to get with the active initiative of the CDPO (Child Development Project Officer), under the ICDS scheme. Since the earlier loan was promptly repaid, the

SHG did not have any difficulty in getting a loan of ₹ 10,000 from the bank for making the initial deposit for the dealership. The SHG is running this business successfully and the villagers are quite satisfied with the SHG. The villagers were unhappy with the previous dealer since they were not getting their quota of kerosene due to irregularities in the operation. The SHG is getting a monthly commission of ₹ 500 for the dealership and out of ₹ 10,000 which had been taken as bank loan by the group, ₹ 6,000 has already been paid back.

Thanks to the success of the kerosene dealership and the promptness with which the SHG has been repaying loans, Budharajan SHG has recently been sanctioned a loan of ₹ 5,00,000 by the bank. From this amount, these highly enterprising women have utilised ₹ 2,98,000 and have started a tent house business. Along with the tent business, the SHG members decided to take up cooking activities for further augmenting their earnings. The loan was utilised for purchasing utensils, chairs, durries, mats, mike set, sound box, stage and altar, decorative items, mattress, pillows, roof top tent, water drum, pots and pans and aluminum discs that are required for the business. In order to attract customers, the SHG distributed leaflets and pasted posters at different places within and around their village. It did brisk business during the marriage season and till now they have earned a good amount of profit. It is very rare for women to take up such activities which were considered to be a male domain and register success too. Now, they have acquired fame in the area as the "Tent House SHG".

They plan to undertake some more projects in the near future. The group has also taken up the social responsibility of creating awareness about health issues. Due to the efforts of the SHG, leprosy and TB patients have been identified and sent for medical tests and treatment. The SHG members want to ensure that all the children in the village are immunized. The members of the Budharajan SHG feel that because of their group, they have been empowered and have

gained the self-confidence to interact also with government authorities. They are now more respected in their households and get involved in the household decision making process.

Income Generation – Basic Ingredient of Successful SHG

Utsav Bahar SHG is located in Mari-Musalman Gaon of Marigaon district of Assam. This SHG was formed by 10 women, all from BPL families, was a mix of educated and illiterate members. This SHG is running successfully since 2002. As all the members belonged to poor families, they began by contributing ₹ 5 per week each, so that they could save at least ₹ 20 in a month.

The members of SHG and a collector from the Rashtreeya Grameen Bank (RGB) would gather on Wednesdays to collect the saved money. In order to inculcate a sense of discipline among the members, it was decided by the SHG that any member who turns up late for a meeting would be fined ₹ 2, which applied to the collector as well. The SHG has a very good track record in repayment of the loans received from the RGB. Because of this, the bank has been granting them larger loans. Each year, members take loans which is double that of the previous year. So far, in all these years, they have returned the loans without default. The SHG was sanctioned a loan of ₹ 20,000 in 2002, ₹ 40,000 in 2003, ₹ 80,000 in 2004 and ₹ 1,00,000 in 2006. All these loans have been duly repaid. The members have not taken up any project as a group. However, they have made use of the loan received from the bank in ways suitable for them. They have all adhered to the basic principle of the SHG and have used it for income generating assets/ investments and therefore have been able to repay the loan promptly. All the members, whether literate or illiterate, have been successful in generating additional incomes.

One of the members, Alimun Nasa, though educated up to Class X, was a

housewife. Her husband was a tailor. After becoming a member of the SHG, she used the loan to buy another sewing machine so that they could employ an assistant for her husband. Thereafter, she has been buying one machine from the loan money every year and presently they have five machines and five workers to assist them in their tailoring business. She has also started supervising and monitoring the business. Their income has increased three-fold after joining the SHG. They have built a new house and are now well respected in the village.

The case of Nurjahan Begum is also similar. An illiterate woman, Nurjahan was a housewife with four children. They owned a small plot of land, the income from which was very meagre. They also owned one rickshaw (cycle), from which they earned ₹ 20 as rent per day. After becoming a member of the SHG, Noorjahan used the loan for buying additional rickshaws, which they rented out. Today, they have nine rickshaws and the family is mainly dependent on renting them out for their livelihood. Their incomes have increased by seven times. They also constructed a four-roomed, semi-pucca house. More importantly, she also learned to read and write.

Thanks to the SHG, these women are now enjoying a better life. They have also become instrumental in helping others to earn their livelihood.

Activities

1. How do you think MFIs have helped women?

2. Besides income, what other positive benefits these SHGs have upon women?

3. What image of women emerges from the above success stories?

4. You can share some such success stories with your friends.

5. You can also visit an SHG located in vicinity.

5.11 MICRO-FINANCE: CAUTIONS FOR MISUSE

The primary recipients of micro finance are poor — some may be poor and yet above the poverty line and some may be living in abject poverty. The basic aim of microfinance is to help the poor, which is done in some cases, but it may also make them worse off in some cases. It may happen that lending is done for consumption and not for investment purposes, leading to non-payment of the loan.

A micro-finance institution is different from a charitable institution. Hence, it expects something in return, over and above the money lent to retrieve its operating cost. This is done by charging a high interest rate, which at times are done in a bid to make profits. Thus, an excessive concern for profit in microfinance may lead MFI away from poor clients to the clients who want bigger loans and are financially better off.

Hence, there must be some guidelines for the MFIs so that they do not lose sight of their motive of helping poor and also earn profits but in a socially justifiable way. Proper management and laying down clear terms and conditions is the key to the solution of these concerns. This has led to the government to decide upon the compulsory registration of MFIs, control on their activities and an increase in loan recovery period.

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Protecting the Rights of Girls and Women: The Legal Framework

Structure of the Module

- 6.1 Overview
- 6.2 Introduction
- 6.3 Objectives
- 6.4 Women and Constitution
- 6.5 Laws related to Personal Safety and Dignity (Personhood)
- 6.6 References

Before commencing a discussion on legal issues, introductory exercises to set the process in motion in an informal manner could be attempted. Some of the exercises

given below could be included. However, they are merely illustrative and can be modified.

October 5	Today my life began. My parents do not know it yet. I am as small as an apple seed, but my life has already begun. And I am to be a girl. I shall have blue eyes. Just about everything is settled, even that I will love flowers.
October 19	I have grown a little, but I am too small to do anything by myself. My mother does everything for me. And she does not even know that she is carrying me here under her heart, and that she is even feeding me with her own blood. She is so good.
October 23	My mouth is just beginning to open. Just think, in a year I shall be laughing and later talking. I know what my first word would be – Ma.
October 26	My heart began to beat today all by itself. From now it will beat on for the rest of my life, without even stopping to rest. After many years it will grow tired and stop and then I will die.
November 2	Today the doctor told my mother that I am here. Are you happy mother?
November 25	My parents are probably thinking of a name for me. I want to be called 'Shanti'.
December 28	Today my mother killed me.

– **Diary of an Unborn Girl Child** (Reference: *The Girl Child in Crisis* by Azim Sherwani, 1998)

Activities

Diary of an Unborn Girl Child

The facilitator may discuss the following questions:

1. If you were in the place of the unborn girl child, what would be your feelings?

2. Is the mother a real killer? If yes why if no why not?

3. Can you identify some of the issues highlighted through this narrative?

Note for the facilitator/teacher: The facilitator/teacher needs to focus on the identified issues. Some common traditions and cultural practices that are followed in some parts of the country could be thrown up for initiating or catalyzing the discussion (for example celebrations at the time of the birth of a boy child and then importance and status given to the mother, son preference, birth of a girl as a reason for mourning in the family.)

Case (a): Story of Ina — an Adivasi girl

Mai is a tribal woman from a North Eastern state. Mai and her daughter Ina work in a tea estate owned by a company from a state in the mainland. They get paid below the minimum wages for pluckers. Her husband passed away a few years back, while her high school educated son, Sian is unemployed. A militant group very active in the north-eastern region has been asking them to give their son and was ready to pay a sum of ₹ 5000 in return but the mother refused, and neither was the son interested. Mai lives in perpetual fear of her son being abducted. One day the army entered the village and came to know that

the militants had visited Mai's house twice in the last three months. They took Sian for questioning. They did not believe him. Believing that he was not telling the truth, they thrashed him badly. Hearing this, militants came again and offered financial support. The family again refused. In the evening when Ina was returning from work, their people kidnapped and raped her. The police would not register the case; they believe that the case was fabricated to prove that the family had no links with militants. Fed up with life and humiliated by his inability to protect his sister, Sian took to consumption of drugs.

Source: Visthar Bangalore, Trainer's Manual, 2007 in Women's Link, Volume: Women and Violence, Vol. 14. No. 2, 2008

Case (b): Story of Shabana— losing even after win

Shabana was elected sarpanch of Kabulpur village. The post was reserved for women. Shabana was illiterate and not familiar with village politics. The opponent Nusrat was not only literate but also clever. One day Nusrat cornered Shabana alone and requested her to put her thumb impression on a paper, which she said was an application for a loan. However, Nusrat had got Shabana's thumb impression on her resignation as sarpanch, which she then submitted to the panchayat officials. Poor Shabana, even though she had won the election, she lost her seat.

Source: NSS Manual on Women's Development and Gender Justice, 1998.

Activities

Story of Shabana

Read both the case studies (a) and (b) carefully and give your views on the below mentioned issues:

1. Women's access to resources and participation

2. Women's status of education and awareness about their rights

Note: These case studies reflect the stereotyped practices that restrict women's access to education on one hand and unawareness of the rights especially legal rights on the other hand. Case (a) is an appropriate example to define the unequal gender relations in society and how the womenfolk become the victim of atrocities.

6.1 OVERVIEW

The hierarchies of gender, class and caste are very complex in Indian society. Women and men are placed in different hierarchies which give them differentiated power and status and also assign them different roles and responsibilities. Our traditions and customs have defined and sanctioned these discriminatory practices. We all are socialized in a way that we follow them without raising any questions, even if we find them irrational and objectionable.

If we go back to history, we find that women's issues were raised for the first time in the nineteenth century. *Sati pratha*, child marriage, widowhood, widow remarriage, *pardah pratha*, *devdasi* cult, female infanticide, polygamy, prostitution, child labour, child widows, girls/women's education and their health, were major issues of concern at that time. Women, all over the country, irrespective of their caste, class, creed or religion, faced discrimination and atrocities.

There were many social activists and reformers who worked towards the upliftment of women of all the classes and categories. There were some who were inspired and influenced by the ideas of west who advocated the liberation of women whilst some had strong belief in the indigenous traditions and customs. Some progressive legislations and bills such as Bengal Sati Regulation Act, 1829, Caste

Disabilities Removal Act, 1850, Hindu Widow Remarriage Act, 1856, Determining Age of Consent, 1891 were passed due to the initiatives and efforts of these reformers and activists and also the cooperation of the colonial rulers.

No doubt British rulers took many overwhelming initiatives but they deliberately kept away from personal issues. As the Indian Nationalist movement had begun, the Britishers decided not to interfere in personal issues so as to avoid raising further unrest amongst Indians. Personal issues like marriage, divorce, inheritance, property, adoption came under the personal laws. Different communities had different traditional practices and customs and they followed their own personal laws which later on were known as religious laws.

The Hindu Women's Rights to Property Act and the Muslim Personal Law (Shariat) application act were introduced in 1937. Though these acts were very important as they gave some rights to woman, these acts did not ensure gender equality. Dissolution of Muslim Marriages Act came into practice in 1939.

Personal Laws: When a person is not governed by a law because of his/her nationality or citizenship of a particular country, but by laws of her/his particular segment of society identifiable by her/his religion, race, tribe (sect), caste, community, then s/he is said to be governed by the personal law.

"With the establishment of the Mughal Empire in India, Muslims and Hindus followed Muslim and Hindu laws, respectively. Relations between individuals who were Hindus were governed by the Hindu laws and relations between Muslims by Muslim laws. We thus had a legal regime which one writer has described as an 'intra-sovereign system of laws'." (ed. by Jai Singh, I. 1996). Britishers reinforced and perpetuated this legal regime. As a

policy matter, they decided not to interfere in personal laws.

The Hindu Laws: Hindu laws have originated from ancient religious (Sanskrit) texts and old customs. Under the Hindu Marriage Act, 1955, only monogamy has been given legal status. If without getting divorce from his or her spouse a man or woman marries another woman or man it becomes a criminal offence. According to this act, the marriageable age for brides is to be 18 and for the bridegroom, 21 years. Further, if a marriage is performed according to the Hindu Marriage Act, it need not be registered. Optional registration (Section 8) provision exists. (Currently, government notification requires all marriages to be registered). Hindu women have also been given the right to divorce under specified conditions, such as impotency, cruelty or desertion. Divorce can be taken with mutual consent too. These provisions are progressive, but our society is patriarchal in nature where women generally are not allowed to take decisions independently. Social and family pressures force women to bear discrimination, cruelty and atrocities. Lack of education and information is one of the major factors why women continue to suffer and do not raise their voices against injustice. Many women are conditioned to accept this as their fate. In 1856 the Hindu Widow Remarriage Act, too was passed.

The Hindu Adoption and Maintenance Act, 1956 provides for the divorced or the separated wife to claim the maintenance. The wife, ex-wife, mother, unmarried daughter and widowed daughter and daughter-in-law have the right of maintenance. Adoption is not very easy in our society as it seems in personal law. Single women, unmarried, widow or divorced women face problems in adopting a child although provisions do exist.

The Hindu Minority and Guardianship Act, 1956, states that father is the natural guardian of the child (minor), but the minor

can stay with the mother till the age of five years. Later on in 1980, the Guardians and Wards Act came into force and the power to appoint the guardian was given to the court.

The Hindu Succession Act, 1956 determines the rules of succession relating to women. This act has retained the coparcenary under the Mitakshara joint family system, where women are excluded from the right to inherit and control joint family property. The property is owned by the male members of the family and their male descendants. These provisions reflect the masculine bias. Many people raised their voice against the discriminatory features of the Mitakshara joint family. The Hindu Succession Act has been amended to give daughters equal rights as sons in ancestral property. Property here includes land (agricultural) as well. Further, the ever increasing trend of urbanization in Indian states has become a major factor to attract people to migrate to these urban centres for better employment and opportunities. This is in turn leading to break up of joint families and emergence of nuclear families in cities.

Muslim Laws: Two main schools of Muslim law are functional in India. One is Hanafi School governing Sunni Muslims and another one is Ithna Ashar Shiite schooling governing Shia Muslims. Majority of Muslims in India belong to the Sunni sect.

Muslims follow polygamy. A Muslim man can have four wives. However, it is not followed in many Muslim countries in the same way. The Child Marriage Restraint Act, 1978 is also applicable in Islam. In a Muslim marriage, the consent of both the parties is essential. A *Nikahnama* is drafted, containing all the terms and conditions of the marriage. There is a concept of *Mehr* (dowry), which is a sum payable to the wife by her husband in consideration of marriage. Signatures of the bride groom and the bride are done at the time of marriage. In this way marriages are registered.

There are many women friendly provisions, but in reality these are one sided. Many women are not aware of the *mehr* amount and also the terms and conditions of the *nikahnama*. Widow remarriage can take place after the period of *iddat* (three menstrual cycles). Dissolution of Muslim Marriage Act, 1939 has provisions for Muslim women to seek divorce. Details of circumstances and situations are given, in which divorce could be sought. On the other hand, the husband has the right to divorce his wife either pronouncing 'Talaq' thrice or pronouncing it during three periods (*Tuhers*) on his wife.

A Muslim wife can get maintenance according to Muslim law as per the terms of the marriage contract. Maintenance is only given during the period of *Iddat* before divorce is granted or during the term of pregnancy, if pregnant.

The Shah Bano case, in this context, deserves a mention. Seventy-year-old Shah Bano filed and fought for maintenance and had a six-year long legal battle. Judgment in the *Mohd. Ahmed Khan vs. Shah Bano and others* (AIR 85SC 945) attracted the attention of the nation. It was held here that a divorced Muslim woman, as long as she has not remarried can claim maintenance under Section 125 of the IPC. This judgment recognized the right of the divorced woman for maintenance and pointed out the need for a common civil code. Several processions were led by Muslim fundamentalists who believed that the Supreme Court's decision was against the tenets of Islam.

Then the Parliament bowed down and reversed the judgment of the Supreme Court and Muslim Women's (Protection of Right of Divorce) Act was passed in 1986. The new Act exonerated Muslim men from maintaining their wives after divorce and instead placed the burden of maintenance on the women's blood relations. This legislation was a rude shock to the progressive elements.

The practice of adoption is not very prevalent in Muslim society but a Muslim can foster a child and can give the property to that foster child. The Adoption Bill which was introduced in 1972 was opposed by the conservative Muslims, and never came into practice.

Guardianship is of two types related to (i) custody, (ii) property. Custody of the minor child is known as "Hizanat". The Minor boy has to be in the custody of the mother or other close relatives till the attainment of seven years and similarly, the minor girl till she is married. In the absence of the mother, father or any other near relatives, the court may appoint a guardian. The law relating to succession is different in the Sunni and Shia sects. In Hanafi law, the Muslim widow inherits only 1/8th of his property. This is blatant discrimination against women.

Other Minorities' Personal Laws: The situation of women in other minority communities is no better. They also continue to face discrimination and biases. Like Hindus, Christians also follow monogamy. As per the 1936 Act, a bigamous marriage is void and punishable among the Parsis. The ages prescribed for the Indian Christian bridegroom and bride are 21 and 18 years respectively (Section 60 Indian Christian Marriage Act, 1872). On the other hand, in Parsi marriage both the parties should be aged not below 21 years, otherwise the father or guardian's consent is necessary (Section 3(c) of the Parsi Marriage and Divorce Act of 1936). In both the communities marriage gets registered. Widow remarriage is prevalent in both these communities. The Christian wife gets maintenance on separation or divorce as per Section 37 and 38 of the Indian Divorce Act of 1869 and Section 40 of Parsi Marriage and Divorce Act, 1936 provides maintenance even during the continuance of the divorce suit and on divorce.

Succession in Matriliney: There are some groups in India which are matrilineal.

Garo, Khasi, Jaintias, tribes of Meghalaya, the Muslims of Lakshadweep and Minicoy and the Nairs of Kerala, follow matriliney. The youngest daughter in the family inherits the property in Kharos, but the parents can nominate any daughter among the Garos. Women in Lakshadweep and Minicoy enjoy much more power and status. Ancestral property is inherited by women.

A major part of population in our country is governed by the personal laws of their religion and community. Fundamentalists say that the family matters are personal and, therefore, come within the parameter of religion. Many religious practices restrict and curtail the freedom and mobility of women. We cannot deny the fact that these practices are man made. These fundamentalists are deciding the fates of women. There are still many unfair practices which are prevalent in many communities, for example, purdah, human sacrifice (Sati), child marriages, polygamy, ill treatment to widows, caste disabilities, etc.

How influential and powerful these fundamental groups are can be assessed by some of the recent cases like Shah Bano (discussed above) and the Roop Kanwar Case. In September 1987, Roop Kanwar committed Sati (burnt alive on the pyre of her husband in the name of religion and tradition). That was inhumanity and cruelty against a Hindu widow. People from all over India went to see this and there were mass protests against this. Despite all efforts by reformists later on a Sati temple was constructed at that place.

Despite a democratic and secular constitution the aggression of religious fundamentalism remains beyond control. One cannot ignore the community. Khap Panchayats in some of the northern states are overpowering the judicial system, irrationally.

The Indian Succession Act, 1925 is applicable to Indian Christians. On the one hand, the interests of the widow are neglected and she gets a limited share of

her husband's property. On the other hand, there is no discrimination between sons and daughters, grandsons-grand daughters, and brothers and sisters. Chapter II, Part V of the Act contains the details. In the same Act Chapter III of Part V is regarding the succession rules of Parsis. In Section 50, 51 (2), 52 of the Indian Succession Act details are available.

Activity

Ask the group to analyze the relationship between social change and gender justice in the situations given below in the light of provisions given in personal laws.

- (i) Marriage
- (ii) Divorce
- (iii) Educational Empowerment of Women
- (iv) Family Structures
- (v) Inheritance
- (vi) Increased Employability of women

Pick any one issue and present a report.

6.2 INTRODUCTION

Indian Constitution guarantees that all the citizens are equal before law and enjoy equal participation of the law of the land. There can be no discrimination between one person and another on the basis of religion, caste, race, sex or place of birth in the matter of access to public places and employment.

Part III of Constitution explains our Fundamental Rights which in turn give an insight into the most detailed charter of human rights framed by any state.

The Fundamental Rights have been guaranteed under six broad categories, namely,

- The Right to Equality including equality before law and the equal protection of laws (Article 14)
- Prohibition of discrimination on grounds of religions, race, caste, sex or place of birth (Article 15).

- Equality of opportunity in matters of public employment (Article 16).
- Abolition of untouchability and system of titles (Article 17 and 18).
- Right to Freedom of speech and expression, assembly, association or union, movement and to reside and settle in any part of India, and the right to practise any profession or occupation (Article 19).
- The Right to Freedom including the right to protection of life and personal liberty (Article 21).
- The Right against Exploitation, prohibiting all forms of forced labour, child labour and human trafficking. (Article 23 and 24).
- The Right to Freedom of conscience and free profession, practise and proposition of religion (Article 25 - 28).
- The Right to Minorities to conserve their culture, language and script and to establish and administer educational institutions of their choice (Article 29 and 30).
- The Right to Constitutional remedies for the enforcement of all these Fundamental Rights (Article 52).
- Right to Education Act to make education compulsory for children aged 6 to 14 years.

The Constitution of India confers these rights to both women and men but as an exception also provides for a protective discrimination in favour of women and children. On the one hand we have liberal and egalitarian constitutional provisions, on the other hand, we have restricted and unjust personal laws. Women face gender

Atrocities and Cruelty

Life Phases	Type of Atrocities/Violence
Pre-birth	<ul style="list-style-type: none"> • Sex determination and sex selective abortion • Coerced pregnancy (for example mass rape, rapes during riots and war, caste-rapes) • Poor reproductive health of mother (affects the foetus)

based discrimination at every stage and accept it as their fate. They need a system of law and justice where their needs such as their rights as human beings and as equals in society can be fulfilled and guaranteed

Ironically, many educated and self-reliant women do not raise their voice against atrocities and violence as they are not supported by their families and communities. The fear of stigma and seclusion prevent them to take initiatives. Thus they suffer endless cruelty and harassment.

There is an urgent need to make women legally literate and aware about their rights and issues

6.3 OBJECTIVES

After going through this module the reader will be able to :

- identify atrocities and violence against women/girl in different contexts;
- identify areas where legal awareness is needed;
- become familiar with provisions related to women/girls in the Constitution of India and also personal laws;
- know how and where to approach in situations of crises;
- know about various agencies and organizations working to support and provide legal awareness to women and girls; and
- understand and examine the nature of crime done against children especially young girls.

The following chart gives an indicative profile of the types of violence against women in different life phases.

	<ul style="list-style-type: none"> • Miscarriage due to malnutrition • Infections (no proper vaccination of mother)
Infancy	<ul style="list-style-type: none"> • Female infanticide • Incest • Emotional and physical abuse • Differential access to food and medical care for girl infants (death due to malnutrition and avoiding of vaccination)
Girlhood	<ul style="list-style-type: none"> • Child marriage • Genital mutilation – female circumcision. • Sexual abuse by family members and strangers (harassment, molestation, rape) • Child labour, child prostitution, trafficking, pornography • Differential access to resources like food.
Adolescence	<ul style="list-style-type: none"> • Courtship and dating violence (acid throwing and date rapes) • Sexual abuse at work place • Rape (marital rape results into unwanted pregnancies), trafficking, dowry abuse and murder • Sexual harassment. • Forced prostitution, pornography, incest, abuse of women with disabilities • Cyber crimes (MMS), pornography
Reproductive/marital period	<ul style="list-style-type: none"> • Dowry harassment and murder • Abuse by intimate male partner, wife beating, marital rape, infidelity • Partner homicide • Psychological, emotional abuse • Sex selective abortions • Domestic violence • Sexual abuse at work place • Sexual harassment, rape • Battering during pregnancy • Sexual-emotional abuse of women with disability.
Elderly	<ul style="list-style-type: none"> • Abuse of widow • Rape, sexual violence • Physical abuse (abuse of elders) • Force “suicide” or homicide of widows for economic reason.

Source: “Violence against Women”, WHO.FRH/WHD/978.

NSS, *Manual on Women’s Development and Gender Justice*, 1998.

Activity

Brain storming: Read the chart thoroughly and relate with your socio-personal experiences and observations (if any) and answer the following questions:

1. What gender stereotypical practices are reflected in atrocities/violence against women?

2. Why does it happen? Are there myths associated with these practices?

3. Physical abuse effects more than the emotional and psychological abuse. Comment.

4. What can we do, when we are in abusive situations? Take one example and explain your interventions.

We can understand this by the two facts:

- (i) Female mortality rate is higher than the male mortality rate.
- (ii) Lesser number of females per 1000 males.

Sex ratio has marginal improvement from 927 in the year 1991 and 933 in 2001 to 940 in 2011. Child sex ratio is 914 females per 1000 male children. State of Haryana has the lowest rate of sex ratio in India and the figure shows a number of 877 of females to that 1000 of males.

(Source: Population Census, 2011)

Females are biologically the stronger of the two species. If we see worldwide, we find higher death rate of male children, but in our country there are many factors determining the life of a girl child. The Planning Commission attributes declining sex ratio to son preference and neglect of female children, leading to lower survival rates for daughters (Census, 1991 in Yojana).

Census reports assign the following possible causes:

- (i) Female infanticide
- (ii) Greater neglect of girl children, especially in early years.
- (iii) Early marriage, frequent child bearing and unskilled deliveries
- (iv) Poor nutrition, health, hygiene and sanitation.

There are several other factors which determine the survival of the female child. Female foeticide is a growing problem in India. Most of the Indian states have discriminatory socio-cultural values which gives importance to the male child. Many women go through forced abortion after sex detection test. Prestige of the family becomes of utmost priority. A mother who does not have a son is not valued in some communities and is kept away from some religious rituals.

Though sex selection test is illegal in India and is a punishable offence but it is still done. The Prenatal Diagnostic Techniques

6.4 WOMEN AND CONSTITUTION

The Constitution of India does not make specific provisions on women's rights. The Preamble has accepted sex-equality in principle. The Constitution of India Part III, guarantees Fundamental Rights to its citizens. These are basic rights to which every citizen has an entitlement such as Right to Equality (Article 14), Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth (Article 15), Equality of opportunity in matter of public employment (Article 16), Abolition of untouchability (Article 17), Right to Freedom (Article 19), Protection of life and personal liberty (Article 21), Right against Exploitation (Article 23) and Right to Constitutional Remedies (Article 32), yet these provisions seem to exist merely on paper. A detailed discussion of Article 21, 23 and 32 vivifies the gap between the policy and practice.

Article 21: Protection of Life and Personal Liberty

Are we really able to protect the lives of women and young children especially girls.

Act of 1994 and its subsequent amendment in 2003 as the Preconception and Prenatal Diagnostic Techniques (Prohibition of Sex Selection) Act (PC-PNDT) were brought into force to stop female foeticide. Custom of dowry at the time of marriage to be given by the bride's family to groom's family, seems essential. We can hardly see any marriage in our neighbourhood or among our near-dear ones where dowry is not given or taken. In marriages, often the merits and values of girls are not the main criteria deciding whether the marriage will take place or not but rather the amount of dowry. This is not the end, as after marriage also the daughter-in-law is forced to bring more money and assets from her natal home. If she refuses then she suffers physical and emotional abuse. One of the many reasons behind many divorce cases is dowry, though this fact does not come out in the open because legally dowry exchange is a punishable offence. The vulnerability of girls and women to gender related crimes is also substantiated through the innumerable reports of rape cases and murders for dowry.

Protection of Personal Liberty: In a patriarchal social structure we can easily envision gender differences in terms of the availability and accessibility of the resources, i.e. education, employment, health, etc. Women and girls often have restricted movements in public domain. They are not allowed to move independently. Even if they are given permission to go out, they are supposed to come back on time or a male member of the family accompanies/ escorts them. Majority women and girls do not enjoy personal liberty of physical movement as well as expression of thoughts.

Security of women is a major concern. Cases of eve teasing, molestation, sexual harassment and rape are increasing day by day. The rising crimes against women not only propel the family to control the liberty of women, but also instill fear in the

minds of women. They themselves do not feel comfortable moving out even during day time. In spite of the legal redressals enshrined in the Constitution, women feel inhibited to fight against violence—domestic, sexual and otherwise upon her person. There are very few success stories like Jessica Lal murder case or Mathura rape case.

There are various factors which inhibit them from pursuing their case. Not only do they require patience, courage and financial resources, but they also face a social stigma associated with women who dare to raise their voice against injustice. Talking about molestation and sexual violence is a big taboo in our society and people want to hush such cases where the prestige, status and honour of their girls are involved. It is not easy for a girl or a woman to come forward to fight a case against rape. She needs emotional support which is primarily expected from the immediate family. Women lose their battle at home before going to the law/court. However, we can evince a change in attitude amongst people with the recent outburst against the Nirbhaya gang rape case (December 16, 2012). There have been mass protests, candle light vigils for the victim. These, in turn, have coerced to bring about modification and amendments in the legal system. The three member committee headed by late Justice Verma, former Chief Justice of the Supreme Court, has formulated anti-rape laws so as to provide speedy trial and enhanced punishments for those who have been convicted of committing sexual crimes against women.

Article 23: Right against Exploitation

Prohibition of human trafficking and forced labour: Human trafficking which is manifested in diverse forms such as begging and other similar forms of forced labour is prohibited and any contravention of this provision shall be an offence punishable in accordance with law.

Article 23 prohibits human trafficking and forced labour but these practices still continue and remain unchecked. Many women and girls from tribal areas migrate to urban areas in search of employment. They work as construction workers or domestic servants in the houses. Even amongst construction workers, women do not get proper wages. Minor girls work as domestic servants. Often they are under paid and ill treated. They are often exploited (sexually, emotionally) battered and kept in miserable conditions.

Sale of minor girls for purpose of prostitution is a transnational phenomenon where girls from rural and backward areas are lured to the cities by the agents promising them a better life and good employment. Many of them are forced into flesh trades and sold to elderly men for marriage. Girls from marginalized and disadvantaged sections are more vulnerable to such exploitation. The age old Devadasi system is one of the earliest forms of abuse to which girls and women were subjected, in the name of religion. The girl child's services are dedicated towards the temple deity. Young girls were married to god/deities in the name of religion. They were not allowed to marry any mortal man. With the passage of time, their services were utilized to placate the sexual desires of the upper caste men and rich landlords. Thus, prostitution as such was legalized in the name of religion.

Article 32: Right to Constitutional Remedies

The right provides opportunity for enforcement of Fundamental Rights through appropriate procedures. In a country like India where the large portion of population is ignorant about their legal rights and is also not resourceful, economically poor and socially deprived, making justice accessible to all its citizens irrespective of their sex, caste, creed and religion is a real complex job. It was felt where legal wrong was done or legal injury is caused to a person who

due to his/her position cannot approach a court of law for justice. It should be open to any individual or voluntary organization to fill an action on behalf of these poor people in order to enforce their rights and entitlements.

Major remarkable actions taken in this directions (Social Action Litigation) are related to cases of women and minor girls such as dowry harassment, death, rape, kidnapping, abduction, bonded labour, unequal wages, immoral trafficking, sale of minor girls, obscenity, etc.

While there have been loopholes and flaws in the legal system, yet there have been positive outcomes as well. For instance, the 73rd and 74th amendments of the Constitution are historic ones, where women have been included in the decision making process. Decentralization of power at grass root level democracy has helped women to come out with their potential leadership qualities. It is a big step towards social equality in a patriarchal structure. The major landmark is the inclusion of women as 33% of the elected members (panchs) and chairperson (sarpanchs) at the gram panchayat level. Women from different castes, class and religions have representation not only at village level but also at block and district level. In some of the states women have gained more than the number of seats reserved for them. These changing power structures definitely work towards redefining gender equations and ensure their meaningful participation in public and political lives. The 74th amendment has almost similar provisions to the urban local bodies and authorities.

The following activity would enable the learners to identify the role of women in leadership and power positions.

Activities

1. You must have heard about the "Chipko Movement". Discuss briefly about this movement?

2. What significant role did women play in this movement?

3. What is the contribution of women in Narmada Bachao Andolan?

4. Can we name these movements as eco-feminist movements? Give reasons in support of your answer?

6.5 LAWS RELATED TO PERSONAL SAFETY AND DIGNITY (PERSONHOOD)

This section will touch upon some offences against woman's body and personhood. There are legal provisions to control crime against women and other laws related to

women's personhood and dignity. These could be kept under three categories:

- Indian Penal Code (IPC) and Criminal Procedure Code (Cr. P.C.) Rape (Section 376 IPC), abduction and kidnapping (Section 363-373 IPC), homicide for dowry (Section 302/304B IPC), mental and physical torture (Section 498-A IPC), molestation (Section 354 IPC), sexual harassment (Section 509 IPC) and eve teasing (Section 509 IPC) are covered under this category.
- Special Laws aim to remove and control social practices such as sati, dowry demands, women trafficking for immoral purposes and indecent/derogatory representation of women.
- Others such as Child Marriage Restraint Act, National Commission of Women Act, family courts, legal cell, Medical Termination of Pregnancy (MTP), regulation of pre-conception and pre-natal diagnostic techniques (PCPNDT Act), etc.

Figures at a Glance 2011

	Crime Heads	Cases reported	% to total IPC crimes	Rate of crime	Charge sheeting rate	Conviction rate
a. Violent crimes	Rape	24206	1.0	2.0	93.8	26.4
	Dowry Deaths	8618	0.4	0.7	92.0	35.8
b. Crime against women (IPC + SLL)	1. Kidnapping and abduction of women and girl	35565	1.5	2.9	73.0	28.1
	2. Molestation	42968	1.8	3.6	96.5	27.7
	3. Sexual Harassment	8570	0.4	0.7	96.4	45.8
	4. Cruelty by husband and relatives	99135	4.3	8.2	94.4	20.2
	5. Importing of girls	80	0.0	0.0	82.4	7.8
Total crime against women (IPC + SLL)		228650	9.8	18.9	92.0	26.9

Source: <http://ncrb.nic.in/crime> in India, 2011 statistics, National Crime Records Bureau, Ministry of Home Affairs

Activities

1. Analyze and reflect upon the above given crime data.

2. The number of incidents actually taking place is much higher than the ones reported. Give a detailed analysis stating the reasons for the rise in such crimes. What intervention strategies can be taken to prevent such crimes?

(a) Rape: According to Section 375 of IPC rape is committed when a man has sexual intercourse with a woman

- Without her consent, or
- Against her will, or
- With her consent, when consent obtained by putting her or any person in whom she is interested in fear of death or hurt.
- With her consent, given in unsoundness of mind, or intoxication, not capable to understand the consequence.
- With or without her consent, under 16 years of age.

However, it is quite ironical that this section is silent about issues such as marital rape.

Now section 376 added two more types of rape.

(b) Custodial rape : If a public servant or management staff of any organization or institution take advantage of their positions and induces or seduces any female persons and has sexual intercourse with her.

(c) Gang Rape : When women are raped/ repeatedly raped by a group of men. Though often visible in situations of war and conflict, this has become a recent occurrence in Delhi, whereby rape has become an instrument to intimidate young women and girls and

is perceived as an act of patriarchal domination and control.

(d) Mathura case (1979) : Maharashtra custodial rape and Bhanwari Devi case (1992), Rajasthan and the most recent one Nirbhaya/Damini (2012) gang rape, were the cases which were able to get mass attention. Women organizations and concerned citizens demanded to change the law related to rape. Though many progressive reforms have been witnessed, but still the fact remains that rape is viewed not as an act of violence against women but as an offence/mistake of man's uncontrollable lust. Issues like sexuality, women's modesty, chastity and virginity get more attention and focus rather than the psycho-social aspects/consequences of the issues, which stand neglected. The victimized woman as an evidence or testimony does not get much weight age/value in the judicial process.

(e) Kidnapping and abduction : According to the Sections 364 to 369 of IPC whoever takes or entices a girl under 18 out of her consent is said to kidnap the minor. Kidnapping can invite imprisonment up to 7 years.

(f) Unnatural offence : Section 377 defines carnal intercourse against the order of nature with any man, woman or animal. This includes homosexuality, sadism, masochism, exhibitionism, oral sex, voyeurism, sodomy. In a marriage one can have normal sexual behaviours. Even unnatural behaviours in marriage are punishable. But generally women suffer in silence or get separated but they do not go to court to seek legal protections.

(g) Dowry : Custom of dowry is deep-rooted in our society. Parliament had enacted the Dowry Prohibition Act in 1961, which was later amended in 1984 and 1986. Section 498-A and

304-B in IPC and Section 174 (3) and 176 in Cr-PC and Indian Evidence Act (Section 113-A and 113-B) is a great help to remove this social evil from the society. Giving and taking dowry is prohibited and this is a cognizable and non-bailable offence. If women's death occurs in suspicious circumstances such as injuries, burns or other unnatural circumstances like cruelty or harassment related to dowry by the husband or his relatives, then the law provides punishment to the husband and his family. (Section 304 B of IPC—dowry death), Section 498 A of IPC cruelty, if the husband or his relatives subject her (wife) to cruelty they shall be punished with imprisonment. Section 319, Section 324 will be applicable when a man has beaten or threatened to beat a woman or is causing hurt with a dangerous weapon.

In a Hindu marriage, a woman has right over her stridhan (property given by her natal family at the time of marriage). It is the absolute property of the wife even if the husband is given possession of the same.

Judicial system has taken some progressive decisions by accepting the weightage of circumstantial evidence such as letters written by the dowry victim to relatives about dowry demands and harassment and hurried cremation of the body. Dying declarations of the victims are also kept in consideration. But contrary to that there are cases where victim failed to establish the crime.

Existing social taboos and disheartening judgments discourage the woman and her family to seek legal protection. Parents fulfill the dowry demands as they do not want their married daughters to come back. Many a times their daughters tell them about the cruelty done by the husband and in-laws. But they do not pay much

attention to that and tell them to adjust in the family. Injured, helpless and humiliated women either resort to suicide or suffer being burnt alive in their homes. Most of the cases are registered after the death of the dowry victim.

Activities

1. Though the court condemns the practices of dowry, dowry is still prevalent all over India. Give any four reasons.

2. Cases of child sexual abuse are rare. Comment.

- (h) **Defamation:** If a woman is wrongly accused of an act which will affect her reputation, she can complain to the police against her defamers. She can also claim for damages.
- (i) **Molestation:** Section 351 IPC defines molestation to include gesture and obscene acts. Section 354 of IPC describes the crime of molestation of woman punishable by 2 years imprisonment or fine or both for using physical force to injure, threaten or harass a woman.
- (j) **Eve-teasing:** IPC call it insulting the modesty of a woman. This could be done by remarks, sounds and gestures or by exhibiting an object.
- (k) **Sati:** Sati system was abolished in 1829 by the Britishers when it was said that to burn oneself on the funeral pyre of her husband is suicide and if done forcefully then murder. Commission of Sati Prevention Act was passed in 1987.
- (l) **The Immoral Traffic (Prevention) Act, 1956:** Article 23 of the Constitution prohibits human trafficking. Section 372 and 373 of IPC punish the selling and buying of minors for prostitution, while Section 360 to 371 deal with

the offences such as kidnapping, abduction and slavery. This act was amended in 1986. The main target group of this act is to punish pimps, brokers, brothel keepers and people who are involved in the trafficking of the persons for the purpose of prostitution thereby making a living on the earnings of prostitutes.

Prostitution is not a legal offence but practising in the public areas makes it an offence. The provisions mostly used are those which punish prostitutes and not the men visiting her. Child prostitution in India is increasing day by day. Young children, especially girls are sometimes rescued and sent to the rehabilitation centres but the situation over there is equally threatening. We all are aware of the recent exposure of sexual exploitation at orphanage and rehabilitation and shelter homes. Even if with the interventions of women organizations and non-governmental organizations these women and young girls are rescued and rehabilitated, but their placement and acceptance back in their families is next to impossible. Laws are not sensitive enough to handle this complex issue judiciously.

(m) Adultery: This law is discriminatory in nature. On the one hand, it gives opportunity to a married man to prosecute a man who has had sexual relations with the former's wife. On the other hand, women cannot prosecute her husband having sexual relations with other woman/women. Section 497 IPC regarding adultery is not perceived as a violation of the woman's right to equality under the Constitution. Adultery is seen as a violation of husband's right over the wife's sexuality. There is no similar right available for women. In Indian patriarchal situations where men are the dominant figures in all spheres

of life, they are the ones who exercise their will over their wives' desires and interests. The law of adultery is contradictory to prevailing socio-cultural context.

(n) The Indecent Representation of Women (Prohibition) Act of 1986:

This act prohibits printed as well as audio-visual material depicting women in an indecent way. Further, the indecent representation of women has been defined as the depiction in any manner of the figure of a woman, her form, or body or any part in such a way as have the effect of being indecent or of being derogatory or denigrating women.

This definition gives wide scope for value judgment and assessment of indecency. That is the reason why in popular mass media, cinema and television women are continually portrayed as a sex object or as a stereotypical daughter/in-law, mother/in-law, and sister/in-law reinforcing patriarchal norms. Crime related coverage in the newspapers, magazines or on television is full of incidences of crime against women such as rape, molestation, dowry deaths, trafficking, and cruelty.

There is also a law relating to obscenity defined in Sections 292, 293 and 294 of the IPC but these provisions are rarely invoked.

Activities

1. Collect any five news items/ advertisements where you find indecent representation of women and reflect upon that.

2. Collect some folk songs, lore, filmy, non-filmy songs, mythological stories, where you can find indecent and decent representation of women.

3. Do you think such representations in magazines, newspaper or in cinema/televisions, affect the tender mind of a child. How?
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(o) Medical Termination of Pregnancy Act (MTPA) 1971:

This act very well defines when the termination of pregnancy is a crime or not a crime. Pregnancy can be terminated on the advice of a doctor if the risk to mother's life/child's life is involved, if the pregnancy has been caused by rape. Pregnancy up to 12 weeks can be terminated on the advice of a doctor, but if more than 12 weeks have been passed then can be terminated on the advice of two doctors.

Initially, law took abortion as a crime but now it has become liberal. Abortion ends pregnancy, it can be divided into three categories.

- **Induced abortion** – a deliberate act of the pregnant woman or some other person or both.
- **Natural abortion** – it is a result of a natural cause and not dealt in IPC.
- **Legal abortion** – MTP act discusses about this category.

Section 312 IPC deals with causing miscarriage (expulsion of embryo or foetus from the womb) with the consent of the pregnant women, Section 313 IPC deals with causing miscarriage without her consent. Section 314 IPC says that whoever does any acts to cause miscarriage which results into the death of the woman will be punished and get up to 10 years imprisonment. Punishment could be a life imprisonment if death results from miscarriage without the woman's consent.

IPC has addressed two more crimes related to child birth.

- (i) Exposure and abandonment of the child under 12 years by parents or by the person who is taking care of the child.

- (ii) Concealment of birth by burial or secret disposal of the body.

(p) Pre-natal Diagnostic Techniques (PNDT) Act 1994:

The Pre-natal Diagnostic Techniques, Regulation and Prevention of Misuse Act was passed in 1994 to check the misuse of PNDT for purposes of identifying the sex of the foetus. In India, this act has to be implemented very seriously and strictly as many Indians still long to have a son. For the sake of a son 'as an heir and lineage' people go for sex determination tests. Though it is illegal and banned, there are doctors and quacks who carry out these tests. If we see the sex ratio of last few years, we would be able to understand the difference between boys and girls.

(q) National Commission for Women Act, 1990:

National Commission for Women Act is an Act to constitute a National Commission for Women and to provide for matters connected with women's issues. This Commission was set up as a national apex statutory level body to review the constitutional and legal safeguards for women. It recommends remedial legislative measures, facilitates redressal of grievances and advises government on all policy matters affecting women.

- One of the important and critical roles of the Commission is to review laws and the legal provisions for women. Suggested recommendations help to make amendments in the IPC, Cr. PC and the Indian Evidence act.

The Commission not only suggests the amendments, but has also recommended enactment of new legislations to deal with domestic

violence against women, uniform marriage law and law related to adoption of orphan and destitute child. The Commission also conducts workshops, seminars and conferences and awareness programmes to deliver justice to women.

- The Commission helps to secure custodial justice for women. A team of experts is constituted to recommend amendments on custodial justice for women. These suggestions are discussed with inspector generals of prisons and certain remarkable changes have been done, like ban on arrest of women between sunset and sunrise, women police for women/ female prisoners, exclusive lock ups for women. Regarding separate jails for women prisoners, as per the Prison Statistics 2011, there exist only 19 exclusive jails for women prisoners in 12 states/UTs. Many cases were reported at NCW where women prisoners were abused and exploited by the male inmates and others in the jail. Section 160 Cr. IPC protects women from unnecessary harassment by the police. A male can be called to police station for interrogation but in case of a woman, or a male under 15 years, the police officer has to go to the place where they reside. Section 51 IPC ensures that a search shall be made by a woman police.
- Sexual abuse of the girl child is also a burning issue before front NCW. They are working on laws related to child abuse, medico-legal aspects, mental health and rehabilitation of the child victim. Work continues on procedural laws. They have recommended that the quantum of punishment for sexual abuse of girl

children should be raised.

- The Commission investigates cases of atrocities against women and deprivation of women's rights. The Commission's intervention proves effective in securing justice to the aggrieved women. The Commission takes up the issues and complaints related to harassment, domestic violence, cruelty, torture, molestation, sexual harassment, rape, stripping, desertion, battering and sexual violence/assault and examines them.
 - The Commission takes initiatives to promote women's socio-economic advancement, empowerment and political participation.
 - National commissions are facilitating the state government to constitute women's commissions at the state level. NCW has taken up measures to ensure coordination, pooling of resources and networking between the national and state level women's commissions.
- (r) **The Protection of Human Rights Act, 1993:** This is an Act to provide for the constitution of a National Human Rights Commission (NHRC), State Human Rights Commission (SHRC) in States and Human Rights Court for better protection of rights and for matters connected therewith or incidental thereto. The NHRC of India is an independent body set up under the Protection of Human Rights Act, 1993. The NHRC serves as an independent and autonomous body for protection of human rights in the country. Continuous attempts are made by the commission to address various human right issues. Some of these issues are being monitored as programmes on the directions of the Supreme Court of India. These programmes are abolition of bonded

labour, functioning of the mental hospitals and government protective homes (for women) and right to food. Other programmes and human rights issues taken up by the commission are child marriage restraint act, 1929, rights of the child, child labour, sexual violence against children, dalit issues, rights of disabled, sexual harassment at workplace, right to health, HIV/AIDS, population policy, etc.

- (s) **Domestic Violence Act, 2005:** This is an act to provide for more effective protection of the rights of women (guaranteed under the Constitution) who are victims of violence of any kind occurring within the family. According to the act, ‘aggrieved person’ means any woman who is or has been, in a domestic relationship with the respondent and who alleges to have been subjected to any act of domestic violence by the respondent. Domestic relationship means “a relationship between two persons who live or have, at any point of time, lived together in shared household, are related by marriage, adoption or are family members living together as a joint family”. This act has tried to cover all kinds of violence against women such as physical, sexual, verbal, emotional and economic or psychological actions or threats of actions that influence another person. These include any behaviour that intimidate, manipulate, humiliate, isolate, frighten, terrorize, coerce, threaten, blame, hurt, injure or wound someone.

The term “domestic violence” includes violence against women and girls by an intimate partner, including a cohabiting partner, and by other family members, whether this violence occurs within or beyond the confines of home.

Any person who has reason to believe that an act of domestic violence has

been, or is being, or is likely to be committed, may give information about it to the concerned protection official (an official appointed by the state government). Service providers and medico-legal services will be made available to her free of cost. If a shelter is needed then shelter home shall provide shelter to the aggrieved person though she has the right to reside in the shared household.

Activities

1. Identify and analyze factors that perpetuate domestic violence, some broad categories are given below. (You can add more if needed)

(i) Cultural	(ii) Economic
(iii) Legal	(iv) Political
2. Are there any links between violence against women and the spread of HIV/AIDS?

3. Collect the list of shelter homes in your area and the protection officer appointed to see the cases of domestic violence.

4. Are you aware of the NGOs and GOs working for women? Write their names, location/address, their agenda (area of work)/advocacy.
 - (A glossary could be made with the help of participants and later on compiled list could be circulated to them for their reference.)
 - If possible people from GOs and NGOs can be invited to share their experiences of working with women and also an interface can be organized where participants will get an opportunity to understand their work and ask the questions.

(t) Protection of Women against Sexual Harassment at Workplace Act, 2010:

The inability of Section 354 of the IPC to address adequately the claims of sexual harassment led to the filing a petition in 1997 in the Supreme Court by some social activists and NGOs. The Supreme Court held in Vishakha vs. State of Rajasthan that sexual harassment is a clear violation of the rights under Articles 14, 15 and 21 of the Constitution. It is also the violation of the victim's fundamental right under Article 19 (1) (g) "to practice any profession or to carry out any occupation trade or business".

The court defined sexual harassment to include such unwelcome sexually determined behaviour, whether directly or by implication, as:

- (a) Physical contact and advances
- (b) Demand or request for sexual favours
- (c) Sexually coloured remarks
- (d) Showing pornography
- (e) Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

The bill seeks to ensure the protection of women from sexual harassment at the workplace, both in public and private sectors whether organized or unorganized. It provides for an effective complaint and redressal mechanism. Under the proposed bill, every employer is required to constitute an internal complaints committee. Committees are required to complete the enquiry within 90 days. Sexual harassment includes unwelcome sexually determined behaviour (whether directly or by implication).

Laws related to youth – The Juvenile Justice Act, 1986: The act provides for a differential approach towards children coming in conflict with law but also describes the whole range of conditions in which children are or are

likely to be abused. Children who are homeless, destitute, begging, deprived of parental care, associated with prostitutes or with immoral people, who are being abused or exploited.

Girl children are often vulnerable and the worst victims of such circumstances and effective implementation of this Act can have a profound impact in ensuring their well being, welfare and development.

There is a provision in the Act to take care of the neglected child. Welfare boards to understand the situation of the child and children's courts to deal with their criminal cases have been established.

(u) National Commission for Protection of Child Rights (NCPCR) Act, 2005:

It was set up to protect, promote and defend child rights in the country. For the Commission, protection of all children in the 0 to 18 years age group is of equal importance. Commission examines all factors that inhibit the enjoyment of rights of children affected by terrorism, communal violence, riots, natural disasters, domestic violence, HIV/AIDS, trafficking, maltreatment, torture and exploitation, pornography and prostitution and recommend appropriate remedial measures. It also looks into the matters relating to children in need of special care and protection, including children in distress, marginalized and disadvantaged children, children in conflict with law, juveniles, children without family and children of prisoners and recommend appropriate remedial measures.

(v) Right to Education Act 2009 (RTE):

Children between 6-14 years of age have the right to free and compulsory elementary education till they complete it. Commissions constituted under the Commissions for Protection of Child Right Act 2005 will entertain

complaints arising out of any violations of the provisions of the RTE Act. According to the Act, it is the right of every child between the age of 6 and 14 years to free and compulsory education in a neighbourhood school till s/he completes elementary education. The act provides that “no child shall be liable to pay any kind of fee or charges or expenses which may prevent him or her from pursuing and completing the elementary education.”

There is a special provision with regard to children not admitted to or who have not completed elementary education. Accordingly, where a child above six years of age has not been admitted in any school or though admitted, could not complete his or her elementary education, then, he or she shall be admitted in a class appropriate to his or her age. In case where a child is directly admitted in a class appropriate to his her age, then, he or she shall, in order to be at par with others, have a right to receive special training. A child can also be admitted to elementary education till completion of elementary education even after fourteen years. The act also provides for non-expulsion of any child admitted in a school till the completion of elementary education.

RTE ensures the effective mechanism for the protection of child’s right to education and also to safeguard it. This Act is certainly a step to ensure quality improvements in education and increase in enrolment but it has to have some strict measures to retain girls in schools and their qualitative participation in the school process.

- (w) **The Protection of Children from Sexual Offences Act, 2012:** The Protection of Children from Sexual Offences Act, 2012 came into force in November 2012. The Act defines a

child as a person below the age group of 18 and is gender neutral. It also defines all types of sexual abuses like sexual harassment, penetration or non-penetrative sexual abuse and pornography. This Act provides and ensures a child friendly process of offence reporting to evidence recording, trial and investigations. The Act makes arrangements to ensure the care and protection of the child; it would pay attention to the fact that the child is not re-victimized at the time of investigation as well as trial. This Act also makes it clear at the time of a medical emergency that no documentation or magisterial requisition would be demanded before the treatment.

This Act would be monitored by the National Commission for Protection of Child Rights and the State Commission for Protection of Child Rights periodically.

It ensures flexibility by giving the provision in section 45, which allows the union government to make the necessary changes in the Act, whenever and wherever applicable.

The rules laid down in the act also define the criterion of awarding the compensation by the special court that includes loss of educational and employment opportunities along with disability, disease or pregnancy suffered by the subject as the consequence of the abuse. The compensation is awarded at the interim stage as well as after the trial ends.

This chapter serves as an information base to provide legal literacy to the practitioners, academicians and teachers in the field of Gender Studies. The vast knowledge base provided in this chapter would enable the experts to further disseminate the information and inform girls and women about the policies, programmes and laws

framed for their benefit. Awareness about these would help them to seek legal help whenever required.

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Being Self Reliant: Vocational Education for Empowerment of Girls

Structure of the Module

- 7.1 Overview
- 7.2 Introduction
- 7.3 Objectives
- 7.4 Vocational Education and Vocationalisation of Education
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7.1 OVERVIEW

Education and skill development are two important determinants of empowerment. This has been increasingly realized that women have to be empowered for creation and growth of sustainable world economies as well as for making world a better place to live in. In the Indian scenario, the focus of policy planning has shifted from women welfare just after independence, to

development, to now the empowerment. Girls' education, skill development and empowerment are no more seen just as moral issues but as investment, in view that 'appropriately' educated and skilled Human Resource (HR) is instrumental in accruing other assets such as a sound, sustained economy; social development and cohesion and international leadership. NPE, 1986 reiterates "This will be an act of

faith and social engineering. Education will be used as an agent of basic change in the status of women. The National Education System will play a positive, interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, the training and orientation of teachers, decision makers and administrators...” Education is expected to lead to holistic development among individuals, which includes that it prepares the learner for the world of work. It helps a person to explore her/his talents, acquire necessary knowledge and abilities to avail livelihood opportunities and perform on-the-job. It is in this context that Work education, Vocational Education and Vocationalisation of Education are relevant.

Women not only constitute a significant portion of population but also have proven themselves in all areas. The need is to make them employable so that they can contribute as equal partners in development. Vocational education covers both knowledge and skill development, thus making an individual more employable. India is a young nation and is projected to be a major contributor to the world’s working age population over the next several decades. At the same time an estimate reveals a global shortage in skilled Human Resource (HR) to the tune of 56 million by 2020. Thus India can be the hub for potentially employable and skilled, competitive HR. This can be achieved only by giving equal opportunities to girls also.

7.2 INTRODUCTION

Two age-old methods of skill development existed in India from ancient times. One was learning from family tradition and another was learning on the job (apprenticeship). The young children were exposed to skills relating to family vocation from childhood, leading to intensive training within the family which gradually made them experts in the vocation. It was also the responsibility

of the elders in the family to educate children about the righteous conduct and behaviour, and initiate them into life such that they can face the challenges of life and take responsibilities with the desired preparedness. The children did not usually choose their own careers but adopted the family vocation. This role of parents was accomplished by an expert under the apprenticeship system.

Besides this, an integrated system of imparting knowledge with manual work (skills) also existed in Gurukuls where education was wholesome. It included knowledge, character building and skill training. Students were taught to develop qualities of self-reliance and respect mutual equality. Later, demands for development necessitated the formalization of education to be imparted in schools and colleges. The integrated system of education, which interwove knowledge with skill development gave way to two distinct systems of General and Vocational (or Technical) education. General education primarily aims to enhance general proficiency, is mostly knowledge-based and does not prepare the learner for any specific job or occupation. Vocational Education (VE) on the other hand, is designed to develop competencies especially suited to identifiable occupation(s). UNESCO defines Technical Vocational Education and Training (TVET) as “those aspects of the educational process involving, in addition to general education, the study of technologies and related sciences and the acquisition of practical skills, attitudes, understanding and knowledge relating to occupation in various sectors of economic life”.

7.3 OBJECTIVES

After going through this module, the trainee will be able to

- clearly explain the concept of Vocational Education (VE) and other related concepts
- describe the journey and make use

of the initiatives taken under VE/ Vocationalisation of Education in the country

- guide girls regarding options available for vocational education in schools/ for school drop outs
- motivate and guide girls to become self-reliant through VE/ skill development

7.4 VOCATIONAL EDUCATION AND VOCATIONALISATION OF EDUCATION

Vocational education is planned and delivered to develop competencies specially required for specific occupation(s). The term competency includes not only the skills at difficult levels of performance but also the knowledge and understanding and the ability to apply these to new tasks and situations. Vocationalisation of education bridges the gap between the general and vocational education, wherein skill based education and training is integrated with general education. The purpose of vocationalization of education is to improve the relevance of education with the world of work and to make the students more employable. Besides this, the other goals can be perceived as to make an individual a better person by developing qualities such as team work, appreciation towards dignity of all types of work, sensitivity to the needs of others etc. By giving appropriate opportunities to all, vocationalization of education is also seen as a practical strategy towards inclusion. Experiences have revealed that it has also shown positive results in reducing school dropout rates. Many students drop out from the school for various reasons including not being able to cope up with the rigorous requirements of the syllabus. Such students are unprepared for the world of work. To respond to this situation, schools can provide opportunities to students to engage in activities that would develop among them the right attitude towards work, suitably orient them to the

work spectrum, strengthen their abilities and refine their skills in a wide variety of vocations at various stages of school education. In India the terms vocational education and vocationalisation of education have been used rather interchangeably as we see in later description that vocational education was offered under the scheme of vocationalisation of education.

Activity

Discuss reasons of drop out of girls at secondary stage in your region/workplace and whether in your opinion they can be benefitted by VE.

7.5 VOCATIONAL EDUCATION AT SCHOOL STAGE

There are 220 million children who go to school in India. Out of these only about 12% of students enter higher education after completion of their schooling. The remaining percentage of students either drop-out before completing secondary education, or might only manage to complete secondary schooling. Entering into higher education may not necessarily be an option for them. Therefore, vocational education in schools has been given high importance for enhancing the skill sets of students between the age of 14-18 years.

School education in India offered learners the opportunity of vocational exposure, orientation, exploration and training in different ways, i.e. work education (also known as work experience or socially useful productive work) from classes I to VIII, prevocational education in classes IX and X and vocational education as a distinct stream in XI and XII. The work-oriented education offered at elementary level under various nomenclatures, intended to prepare children to face life with the proper attitude, knowledge and skills in relation to work. This is expected to promote socio-personal and vocational development and ultimately lead to a smooth transition into the world of work (Agrawal 2007).

The Programme of Action (1986) of National Policy on Education (1986) emphasized that vocationalisation of education programme must ensure that at the secondary stage, students are prepared to choose a career. It stressed the development of vocational interests and aptitudes to allow the self-exploration of vocational preferences and to enhance productivity and participation in work. Pre-vocational education is offered at secondary stage as a continuance of work experience at earlier stages. The skill training imparted through pre-vocational course are not expected to be of the level that can be called vocational, yet it gives the student sufficient insight to explore a particular area of the world of work. The courses offered under the pre-vocational programme are modular and each school offers at least 3-4 courses relevant to the local needs as options.

Thus, Vocationalisation of education was introduced in India to make provisions for the orientation and exploration of productive skills alongside general academic education throughout the school system of ten years. Vocational Education Programme (VEP) of two years as an alternative to general academic education was offered at the higher secondary stage with an objective towards development of competencies for specific vocations. The Vocational Education Programme (VEP) at + 2 stage, was introduced in 1976-77 by some States.

The NPE 1986 stated “systematic, well planned and rigorously implemented programme of vocational education is crucial in the proposed educational reorganisation... Efforts will be made to provide children at the higher secondary level with generic vocational courses which cut across several occupational fields and which are not occupation specific... Vocational Education will also be a distinct stream, intended to prepare students for identified occupations spanning several areas of activity. These courses will ordinarily be provided after the

secondary stage, but keeping the scheme flexible, they may also be made available after class VIII]... Graduates of vocational courses will be given opportunities, under predetermined conditions, for professional growth, career improvement and lateral entry into courses of general, technical and professional education through appropriate bridge courses... Tertiary level courses will be organised for the young who graduate from the higher secondary courses of the academic stream and may also require vocational courses”.

In pursuance of this, a Centrally Sponsored Scheme (CSS) of Vocationalisation of Secondary Education was launched in 1988 aiming to prepare the students for the world of work. Vocational education offered at senior secondary level in schools as a distinct stream, leading to a senior secondary level certificate got a boost and was thus introduced in almost all the States/UTs. In the formal sector, the state governments implemented the scheme stage through approximately 9583 schools (MHRD, Annual report, 2006-07), The capacity created was of about 1 million students, however, about 0.4 million students were enrolled. More than 150 courses were offered in six major disciplines: Agriculture, Business and Commerce, Engineering and Technology, Health and Para Medical Services, Home Science, and Humanities. A survey conducted by an independent body, the Operational Research Group (ORG) in 1996 revealed that about 28% students from the vocational education were able to get employment while another about 38% pursued higher education (the implementation, being the state’s responsibility, has however not been uniform throughout India). The skills could be further reinforced during the apprenticeship training, however not all the vocational students got this opportunity. The vocational students were prepared for entry into the world of work at middle level,

although wage employment is an option, in the scenario of skewed possibilities of a salaried job, they are encouraged to be self employed. Some options of continuing vocational education existed leading to diploma; some of these are also articulated with degree level education. In some States, the students from vocational education could seek admission in relevant degree level courses, such as, in Commerce, Home Science, Agriculture, Humanities etc. this opened an upward path for them to academic higher education.

7.5.1 What is new

The Ministry of Human Resource Development (MHRD), Government of India launched the revised Centrally Sponsored Scheme of Vocationalisation of Secondary & Higher Secondary Education (CSS of VS & HSE) having greater provisions for partnerships and involvement of industry and National Vocational Education Qualifications Framework (NVEQF) in 2012, which is now subsumed in the National Skill Qualification Framework (NSQF) . After the implementation of the NVEQF pilot project in Haryana, most States have now introduced the vocational subjects under the NSQF. To bring about a cumulative effect on the quality secondary education, the CSS of Vocationalisation of Secondary and Higher Secondary Education has been converged with Rashtriya Madhyamik Shiksha Abhiyan (RMSA).

7.5.1.1 The National Skill Qualification Framework (NSQF)

It proposes various qualifications, right from secondary level to Ph.D. level; interweaving academic education, vocational education and skill training, technical education and training; to be linked for vertical mobility.

Objectives

- Enhance employability of youth through competency based modular vocational courses
- Maintain competitiveness of youth

through provisions of multi-entry multi-exit learning opportunities

- Provide vertical mobility/interchangeability in qualifications

NSQF Design: includes 10 levels in hierarchical order.

Level	General Education Qualifications	Technical and Vocational Education and Training (TVET) qualifications
10	Doctorate	NCC 8 (National Competence Certificate)
9	Masters	NCC 7
8	Post Graduate Certificates, Post Graduate Diplomas and Bachelor Degrees (Honours)	NCC 6
7	Bachelor Degrees and Graduate Diplomas	NCC 5
6	Graduate Certificates/ Advanced Diplomas	NCC 4
5	Diplomas	NCC 3
4	Class XII (General Academic/Vocational Education)	NCC 2
3	Class XI (General Academic/ Vocational Education)	NCC 1
2*	Class X	National Certificate for Work Preparation NCWP-2
1*	Class IX	NCWP-1

- Now, however, it is possible for IX and X level students also to take courses of NCC 1 and NCC 2 level. In XI and XII they can take additional courses of NCC 1 and NCC 2 level in similar or another trade to widen their competency levels.

7.5.1.2 Creation of New Management Structure

XI FYP proposed a comprehensive National Skill Development Mission which led to creation of a three tier institutional structure in 2008

- National Council on Skill Development (NCSD) chaired by the Prime Minister
- National Skill Development Coordination Board (NSDCB)
- National Skill Development Corporation (NSDC)

The NSQF is placed at the National Skill Development Agency (NSDA) and is being implemented through the National Skills Qualifications Committee (NSQC) which comprises of all key stakeholders. The NSQC's functions amongst others include approving National Occupation Standards/QPs, approving accreditation norms, prescribing guidelines to address the needs of disadvantaged sections, reviewing inter-agency disputes and alignment of NSQF with international qualification frameworks.

Specific outcomes expected from implementation of NSQF are:

- (i) Mobility between vocational and general education by alignment of degrees with NSQF
- (ii) Recognition of Prior Learning (RPL), allowing transition from non-formal to organised job market
- (iii) Standardised, consistent, nationally acceptable outcomes of training across the country through a national quality assurance framework
- (iv) Global mobility of skilled workforce from India, through international equivalence of NSQF
- (v) Mapping of progression pathways within sectors and cross-sectorally
- (vi) Approval of NOS/QPs as national standards for skill training

<http://www.skilldevelopment.gov.in/nsqf.html>

7.5.1.3 Determination of standards

National Policy on Skill Development envisaged creation of Sector Skill Councils

(SSCs), through the NSDC, for performing a wide range of functions, the most important of which are determination of competency standards and qualifications, and accreditation.

7.5.2 What is latest

- Skill India Mission: The National Skill Development Mission provides a strong institutional framework at the Centre and States for implementation of skilling activities in the country. The Mission has a three-tiered, high powered decision making structure. At its apex, the Mission's Governing Council, chaired by the Prime Minister, provides overall guidance and policy direction. The Steering Committee, reviews the Mission's activities in line with the direction set by the Governing Council. The Mission Directorate ensures implementation, coordination and convergence of skilling activities across Central Ministries/Departments and State Governments. Further, the National Skill Development Agency (NSDA), the National Skill Development Corporation (NSDC) and the Directorate of Training function under the overall guidance of the Mission. The Mission is anchored to the Ministry of Skill Development and Entrepreneurship (MSDE).
- Unveiling new National Policy for Skill Development and Entrepreneurship
- Rolling out Pradhan Mantri Kaushal Vikas Yojana or PMKVY
- It is an ambitious skill training scheme of central government, under which the government provides skill training courses in different industrial verticals through authorized training centers across the country. The new list of courses offered can be seen at <https://www.sarkariyojna.co.in/pradhan-mantri-kaushal-vikas-yojana-pmkvy-courses-list-job-roles/>. By the end of March 2017, there were more than 500 PMKVY training partners operating

more than 2 thousand training centers, the list of these is available on the internet. <https://www.sarkariyojna.co.in/pradhan-mantri-kaushal-vikas-yojana-pmkvy-training-partners-list/>. A suitable training centre can be found on the net, logging on to the <http://pmkvyofficial.org/Training-Centre.aspx>.

7.6 PROSPECTS FOR SCHOOL DROPOUTS AFTER 8th

The students who are not interested to continue regular schooling after 8th standard can join Industrial Training Institutes (ITIs). While for many of the courses at ITI, the entry requirement is 10th pass, some courses, both under engineering and non engineering category are available for 8th pass also. These students can however continue their schooling side by side or later through National Institute of Open Schooling (NIOS) and go up the ladder academically also.

List of ITI courses available after 8th (these may change with time, keep checking website for the latest)

Engineering

- Mechanic Refrigeration and Air Conditioner
Wireman, Pattern Maker, Mechanic Agriculture, Welder (Gas and Electric), Carpenter, Plumber

Non Engineering

Cutting & Sewing, Embroidery & Needle Worker, Weaving of Fancy Fabric

7.7 PROSPECT OF EMPOWERMENT OF GIRLS THROUGH VOCATIONAL EDUCATION

As regards girls'/women's employment, the crucial factors are employment readiness and employment opportunities. Vocational education is seen as a strategy to impart skills and relevant knowledge and making the youth employable for various sectors of the economy. Viewing the empowerment

of women, it seems pertinent that they are attracted to vocational education which can groom them to take advantage of the openings available in the growing economy of the country. In modern times, girls are performing multifarious roles in the society. They are emerging as career women, and many a times are no less ambitious than boys. In India women are reported to be highly successful in many emerging sectors. Coleman (1979) found that parental expectations were among the factors affecting choice of career of an individual. A study from NCERT on career aspirations for girls in urban and rural societies vis-à-vis vocational education with focus on gender equity, based in Goa and Chandigarh (Agrawal,2014) reports that more than 90% of parents in rural areas want their daughters to be economically independent.

Adolescence is regarded as a good period to identify the occupational choices, developing skills and grooming oneself towards career. For those who want to be independent early, in their adolescence itself, vocational courses offer good choices. In India, after the promulgation of RTE Act, 2009, elementary education is compulsory. After 8th standard, the students can offer vocational courses in schools as additional choices, can join ITI or can get trained under PMKRY. There always remains option to go up further in the ladder to higher education under provisions of NSQF.

There is a need for developing skills for both local employment and for those who seek to migrate. For Girls' Empowerment, policy is to adopt non discrimination in Skill development, i.e. to develop skill sets needed by the economy rather than guided by gender. Hence, it is the responsibility of all, the parents, the teachers, the counsellors and the training providers not to promote gender stereotyping but let the girl equip herself in the sector of her choice and that having employment scope.

KPMG Report 2016, Projected Employment - 2025 indicates that the following selected sectors are expected to create about 67 % of additional jobs during the next decade

- Auto and auto components
- Food processing
- Retail
- Handlooms and handicrafts
- Tourism, hospitality and travel
- Building, construction and real estate
- Textile and clothing

Fortunately among these, a majority of sectors are those in which girls/women have already been doing well, which is an added advantage for girls' employability enhancement and being economically self-reliant.

7.7.1. Some schemes to facilitate girls' employment

- (i) Sabla or Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – aims at Vocational training for girls > 16 years for economic empowerment.
- (ii) Self Help Groups (SHG)

The website of Ministry of Women and Child Development explains how to set up enterprise or how to form SHGs after getting trained. Linkage with local industry/entrepreneurs/training or skill development organisations/NGOs etc. can be very beneficial for skill development as well as for getting employment or starting self employment.

Activity

A girl has dropped out after 8th class as she wants to earn soon. She also wants to possess a Master's Degree. Design a path for her.

Vocational Education focuses on competency development. Competency is a blend of knowledge, skills and the right attitude to accomplish a particular task. Thus it prepares an individual to perform at the real work situations. For girls who

wish to start earning from early years in their life, VE is a good option because it gives opportunity to equip oneself according to the needs of the market making the person more employable. There is also scope for continuous up gradation of skills/ diversification in skill development or to shift to academic stream.

7.8 REFERENCES

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Some important websites

<http://www.skilldevelopment.gov.in/nsqf.html>
dget.nic.in
www.wcd.nic.in
<https://www.sarkariyojna.co.in/pradhan-mantri-kaushal-vikas-yojana-pmkvy-courses-list-job-roles/>