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# A Study on Empowerment of Tribal Girls through Education in Maharashtra

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**ABSTRACT:** Bhavishya Alliance is a multi-sector partnership aimed at reducing the rate of child undernutrition in Maharashtra, India. The Girls Gaining Ground (GGG) program is one of Bhavishya Alliance's pilot interventions for adolescent girls. With a strong focus on girls in rural and urban slum areas, GGG empowers adolescent girls to make informed decisions about their health in order to prevent undernourishment in their generation and their future families. GGG is a catalyst for empowerment, encouraging program participants to realize the "freedom of choice and action to shape one's life, including the control over resources, decisions and institutions necessary to do so."<sup>1</sup> GGG creates a safe space for girls to spend time together with an educated female facilitator from their community. The facilitators themselves benefit from the GGG program, and experience positive transformation as a result of participating in the facilitator trainings and teaching the GGG curriculum. GGG provides invaluable information on health and personal hygiene that helps the girls to better understand their bodies. Another key element of the curriculum is the provision of information about existing government services and encouraging the girls to demand these services. GGG empowers the girls and the community by exposing gaps in these services that may otherwise have not been addressed. Finally, high levels of empowerment through GGG also lead to community action; many GGG participants become engaged community members. To address the economic needs of the girls, the GGG program over time may provide vocational training to improve the economic conditions of the girls themselves and their communities, fill a gap for girls with limited social networks to use for economic empowerment, and increase the age of marriage, which research has linked to improved economic benefits for girls. Based on the positive assessment of the program, GGG should standardize some of the strengths of the program to further improve on the existing GGG program. The training and curriculum should include specific criteria for the selection of facilitators and include community recognition of the GGG successes. Within the curriculum itself, Bhavishya Alliance should include supplemental materials to better reach girls with low literacy levels or those who exclusively speak local, tribal dialects. The scope of the program should also encourage the eventual creation of a parallel program for boys, and the curriculum should also include information on asset building and basic financial education to supplement the economic benefits to the girls. Overall, the GGG program is a creative and exciting program which advances the empowerment of girls around Maharashtra state.

**KEYWORDS-** Maharashtra, girls, education, empowerment, India, tribal

## I. INTRODUCTION

In the developing world, women and girls experience disparities in knowledge building, life-skill development and control over decision-making. Inequalities between the lives of girls and boys in the developing world can be closely linked with inequalities in levels of empowerment. Often girls in the developing world miss out on basic education, childhood experiences and community participation. Cultural norms, social traditions and lack of choices within households frequently leave girls behind economically, in poor health, and isolated from their male counterparts. Adolescent girls in India face many challenges. Despite the Indian government's wide range of programmatic efforts, girls throughout India remain isolated in their households and communities. Girls in rural and urban slum areas live predominantly without voices, options and opportunities to increase their social and economic potential which could advance themselves, their families, and their communities. [1,2,3]The high rate of undernutrition is one of the prime issues correlated with the lack of empowerment among Indian girls. In the state of Maharashtra, nearly 40% of children are undernourished, and over 66% of these undernourished children are female.<sup>2</sup> Girls Gaining Ground (GGG) is a pilot intervention program coordinated by Bhavishya Alliance, to empower adolescent girls in rural and urban slum areas of Maharashtra. Bhavishya Alliance began in 2005 as a multi-sector partnership between Hindustan Unilever, UNICEF Maharashtra and the Synergos Institute to address child undernutrition in India. Bhavishya Alliance encourages government agencies, corporations and NGOs to work together to develop affordable and sustainable solutions to problems such as girl child undernutrition. The organization has designed a variety of interventions at different stages of a woman's life cycle in order to reduce overall child undernutrition. Bhavishya Alliance and their partners designed GGG to empower adolescent girls by informing them of an array of critical topics, such as health,



hygiene, nutrition, and decision-making skills, thereby increasing the levels of empowerment in adolescent girls. These girls can then make decisions which will break the cycle of undernutrition. The target group for the project is approximately 10,000 adolescent girls aged 10–19 years in the state of Maharashtra. The girls are enrolled from communities and residential schools in nine tribal blocks and one urban area in Mumbai. The project invests in girls' empowerment, knowledge of and access to government services, improved nutrition and health education and also creates safe spaces for girls, enhancing the girls' self-image and their role in society. GGG approaches education and empowerment through a holistic curriculum addressing four pillars of life skills: learning to be, learning to know, learning to live together, and learning to do.<sup>3</sup> The sessions span a wide range of topics from Know Your Body to Laws Related to Women.<sup>4</sup> The result of girls learning about these topics through GGG will be empowered women and self-motivated and informed future household and village leaders.

Intervening with adolescent girls is a crucial and important programmatic decision. Adolescence is an important stage of growth for children. During adolescence, girls are preparing for their future roles as adult women.<sup>5</sup> Intervening at this stage can help girls overcome barriers to empowerment in adulthood since girls represent the next generation of mothers and social and economic actors. Many development agencies, including the World Bank, highlight interventions at the adolescent stage as key in breaking cycles of poverty and improving the overall quality of life of girls as they grow into adulthood.<sup>6</sup> The following sections highlight the unique ways that GGG catalyzes empowerment for program participants, stakeholders, and communities by offering safe spaces for female solidarity, empowering girls to access government services and spurring community action. GGG has also laid the groundwork for significant long-term economic impact for girls and their families through vocational training, building social capital and delaying marriage. Overall, this analysis will emphasize specific observed successes to build on for the future of GGG.

GGG aims to improve the lives of adolescent girls in Maharashtra through empowerment and education. Unquestionably, the empowerment component of GGG is the most powerful and unique aspect of this program. The empowerment process can dramatically transform the futures of GGG participants. As previously mentioned, empowerment is often “interpreted as the freedom of choice and action to shape one’s life, including the control over resources, decisions and institutions necessary to do so.”<sup>7</sup> GGG encourages girls to create their own life paths. As the program is less than two years old, and monitoring and evaluation methods continue to be both created and implemented, measuring the empowerment of girls remains a difficult task. Furthermore, quantifying an intangible process and these “freedoms” presents a number of challenges. As a Child Development Project Officer (CDPO) for Integrated Child Development Services (ICDS) in Thane aptly explained, “There is no proper document or proper evaluation used for measuring the impact. But in our general discussion with Aroehan, [an NGO partner that administers GGG], there is an improvement in the girls’ thinking... delaying the marriage, et cetera... It cannot happen in a day. It will take some time.”<sup>8</sup>

Bhavishya Alliance and its local NGO partners place tremendous value on qualitative data and anecdotal evidence when interpreting GGG participants’ levels of empowerment. Enabling girls to be confident decision-makers within their homes and in society can best be identified through the articulation of transformations in thought and action. Consequently, analyzing qualitative data is essential to evaluating empowerment. Most partner NGOs and facilitators echo the sentiments of the CDPO above; empowerment is occurring through GGG and is evidenced by the new ways in which GGG girls think, act, and make decisions. FACILITATOR EMPOWERMENT An unexpected and overwhelming feature of GGG’s empowerment efforts are demonstrated through the transformations of the program’s facilitators. As one facilitator from Thane summed up her experience, “I have entered a different world. I am doing something for my own village.”<sup>9</sup> Almost universally among the three observed districts\*, GGG facilitators expressed great pride in their roles, both as program instructors and as emerging leaders of their communities. Although many facilitators faced great obstacles in initial implementation of the program in their communities, most facilitators have now gained the respect not only of adolescent girls, but also of parents of program participants, pregnant women, and men in their communities. In many observed cases, the empowerment of the facilitators aided and enhanced the empowerment of the girls. An empowered facilitator will pour her enthusiasm, knowledge and experience into many girls, thus empowering the community as a whole. The facilitator training sessions held at the beginning of each GGG phase for facilitators gives these women new information concerning their own health, rights, and roles in their communities. Most commonly reported by the facilitators was new personal knowledge concerning menstruation and sex education. Many facilitators specifically highlighted the useful and effective resource, “How Babies Are Made,” a short book that details human reproduction in an approachable manner. Interviews repeatedly revealed ways in which facilitators had taken steps within their families and communities to pursue gender equality, inform family and friends of health education, and encourage proper nutrition. For example, Batti, a 23-year-old unmarried facilitator in Murambti village kept pictures and posters from GGG lessons on her front porch walls as lessons for the whole



community. Although she had initial trepidation in teaching the curriculum, the knowledge she gained through GGG increased her confidence to be a strong role model to the GGG girls and in the community.[4,5,6] **GIRLS GAINING GROUND EMPOWERS GIRLS BY PROVIDING A SAFE PLACE TO MEET** An invaluable component of GGG empowerment is the space it creates for girls to have respite and privacy with other girls. In one Nashik village populated by the low-caste Kotkari tribe, where education for girls is incomprehensible and marriage before the age of fourteen is almost certain, the program provides young women with a safe environment where they are able to laugh, share stories, and simply bond with one another. The majority of the girls from the Kotkari tribe work in the fields throughout the day and attend to domestic chores each evening. GGG meetings allow them to gather each week and build valuable relationships with other girls, expanding their social skills and networks. The Kotkari girls appeared comfortable in the GGG setting, whispering and giggling with one another. While some GGG topics may not link directly to their worldview and status, such as decision-making and universal gender equality, the girls are empowered through learning the biological cause of menstruation and bonding with other girls and their facilitator. The trust built within GGG groups creates female solidarity, a critical facet of the program's empowerment process. While the intimate structure of GGG sessions strengthens the female bonding process, each facilitator plays a crucial role in creating a safe and open space for her girls. GGG's dedicated instructors have successfully gained the trust of their girls through the thoughtful building of these safe spaces for dialogue. One facilitator named Matura shared that while she only has one daughter, she now feels as though she has thirty-three daughters because of her connection and commitment to her GGG girls. Matura further mentioned that the girls in her GGG group discuss personal and important life issues with her because the girls feel comfortable with her. Many facilitators relayed similar information regarding the cohesion of their GGG groups. A number of girls and facilitators also reported that the connections created during GGG sessions combat a culture of silence that inhibits learning among women around topics such as menstruation, sexual and reproductive education, and dangers of early marriage. The unique relationship between girls and facilitators brings these topics into open discussion and further encourages girls to talk about these issues with other audiences. For example, in one interview it was reported that through GGG, "the girls have scientific knowledge. They are going back and sharing it with their mothers [and] communities."<sup>10</sup> At an Ashram school in Nashik, Anusaya, a dynamic 23-year-old facilitator, used the knowledge gained from GGG training to engage not only with her group, but also with the community as a whole. Anusaya proactively reached out to women in her community and worked to expose myths within her own family about females and menstruation. [7,8,9]The GGG program and its facilitators have empowered girls and women to break traditional barriers and engage with other females in their communities. **GIRLS GAINING GROUND EMPOWERS GIRLS BY INCREASING THEIR KNOWLEDGE OF PERSONAL HEALTH** From their birth and throughout their livelihood, many Indian girls are discriminated against and isolated because of their gender. The large gender gap in nutrition and health data highlights the strong gendered dimension of undernutrition in India. For example, women overall tend to be more anemic (a sign of poor nutrition) than men. With this health data in mind, the GGG program places a strong emphasis on understanding personal nutrition, anatomy and personal hygiene in order to empower girls to make well-informed, personal health decisions and to pass this information on to their future children. Improved Nutrition and Health for GGG Participants Qualitative data provides an encouraging picture of the program's effect on improving the nutrition and health of adolescent girls. GGG targets girls with the lowest nutritional status in the urban slums, as well as in the most remote areas of Maharashtra. Aroehan, an implementing NGO partner in Thane, works closely with ICDS to target children falling into the lowest malnutrition classifications and the local Program Officer admits that "this kind of [targeted health] intervention is really needed."<sup>12</sup> The GGG program encourages girls to eat a variety of grains, fruits and vegetables. VACHAN, an NGO partner, highlighted their efforts to ensure that a diversity of colorful foods are represented in each of their meals. Acknowledging the tribal regions' poor access to some fruits and vegetables, VACHAN independently works to distribute seeds for community gardens in order to provide more nutritious food for families. Furthermore, the GGG facilitators ask girls to chart their daily food intake to ensure they are adequately nourished. Bhavishya Alliance provides food diaries to many of the GGG participants to assist in this effort. In cases where GGG participants were illiterate, facilitators completed the diaries through the girls' dictation. Through discussions with both GGG participants and facilitators, it is clear that GGG participants have a heightened knowledge of the importance and sources of good nutrition.

## II. DISCUSSION

**TRIBAL RIGHTS AND CONSTITUTIONAL SAFEGUARDS** According to Art.342 of Constitution of India, the President after referring with the state governments concerned has disseminated nine orders so far. This declaration has clearly stated the Scheduled Tribes in relation to concerned State and Union territories. India can proudly be entitled the largest tribal population in the world. In all, 705 Scheduled Tribes exist in India. Constitutional Provisions / Safeguards for Scheduled Tribes can be divided into two parts as protective and development. Basic Safeguards Provided In Indian Constitution [10,11]• Article 15(4), 29, 46, 350 are related to Educational & Cultural Safeguards of scheduled tribes



and comprises special provisions for advancement, protection of Interests of Minorities, The State shall encourage, with special care, the educational and economic welfare of the weaker sections of the people, and in particular, of the Scheduled Castes, and the Scheduled Tribes, and shall guard them from social injustice and all forms of exploitation, Right to conserve distinct Language, Script or Culture and instruction in Mother Tongue. • Article 23 and 24 are related to Social Safeguard of scheduled tribes and inculcates Prohibition of traffic in human beings and beggar and other similar form of forced labour and Forbidding Child Labour. • Article 244, 275 are related to Economic Safeguards Provisions of Fifth Schedule shall apply to the administration & control of the Scheduled Areas and Scheduled Tribes in any State other than the states of Assam, Meghalaya, Mizoram and Tripura which are covered under Sixth Schedule and Grants in-Aid to specified States (STs&SAs) covered under Fifth and Sixth Schedules of the Constitution. • Article 164, 330, 337, 334, 243, 371 are related to Political Safeguards Provides for Tribal Affairs Ministers in Bihar, MP and Orissa, Reservation of seats for STs in Lok Sabha, Reservation of seats for STs in State Legislatures, 10 years period for reservation (Amended several times to extend the period.), Reservation of seats in Panchayats, Special provisions in respect of NE States and Sikkim. Unsafe handling, security and safety of tribal women have been one of the major issues in India. But how many of the Indians are truly concerned about it and how many officials have taken sufficient steps to get better their condition? The question is always remaining unanswered. Being tribal and being tribal women they became more deprived and ill-treated. Concern of rights is always playing a silence card with this. There are 705 scheduled tribes in various regions of India among them 47 Maharashtra. Due to lack of education, women are not aware of their rights and still continue to remain in their protected area. Till date, it has been found that there are certain tribal communities who refuse to obey the Indian laws and prefer taking their own decisions. It instance cruelty against many women and could not taking or getting legal protection and help as in an rape incident that in Eastern Bengal – the 20 year old victim stated that she was raped by almost a dozen of men in her village as punishment for falling in love with a boy from other community which was unacceptable in her village. In another incident at Ranchi on Dec 18, 2015 – a newly married 20 year old Santhali woman was gangraped for 10 hours at a village. These incidents are not only shocking but also a mirror to the growing insecurities among women population in India. Apart from this, the women of scheduled tribes in India have the lowest literacy rate which is yet another proof of gender inequality as ignorance. In fact the National Human Rights Commission had found 16 tribal women, who were assaulted and raped by the State police personnel of Chhattisgarh. It is very disheartening to see the police who are probable to help the public are the ones who harms them the most. It's astonishing to see the 'protectors turning into intruders.' [12,13] Major reasons of victimization of tribal women in India: 1. Difficult to lodge a FIR or police report because they are not aware of their own rights and are uneducated. 2. Seeking help from panchayat or elderly people because they still obey their traditional beliefs. **NEED AND IMPORTANCE OF ADVOCACY** The concept behind social advocacy relates to social justice it inculcates the idea of value to the society as a whole. When the society defends and upholds the rights of people in the community who are not having the same dignity due to disadvantage or discrimination. The thematic areas that relate to social advocacy include civil rights, individual rights, community building, communication and awareness, and human rights violations. 1. To promote social inclusion 2. To encourage social change 3. To empower people to exercise rights 4. To influence decisions 5. To liberation of people 6. To enhance well-being 7. To promote equality, justice and fairness. Tribal women's in India are facing end number of problems and issues. Region or state wise conditions are varying. But if we need it to put into a bucket we found some major issues like Discrimination, temporary special measures as remedy, sex roles and stereotyping, trafficking, exploitation and prostitution, healthcare and family planning services and access, educational facilities, safety and security, malnutrition, child marriages and subsequent pregnancies, and with this absence of legal protection, rights and remedies. To improve the sphere of life need to overcome difficulties. It can be happen only through planned, organised and proper advocacy.

### III. RESULTS

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favor of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

Purpose: The main aim of the paper is to study Schemes for Sustainable development and Women Empowerment.



Women participation and empowerment are fundamental women's rights to enabling women to have control over their lives and put forth influence in society.

Approach: Identifying the perception of the rural and urban women population towards the schemes and adapting to the fast-changing business environment. Skills and entrepreneurship development is a key to improving household productivity, employability and income-earning opportunities for women and also for enhancing sustainable development and livelihoods.

Originality/Value: In this proposed study, the details of different schemes of Maharashtra state Government and Mumbai Municipal Corporation for women Self Help Groups are showcased and how it is giving direct impact on improving their sustainable socio-economic status. The critical part of education is to empower women through skill and entrepreneurship development. Women are an integral part of our society. Therefore, it has become a central issue for empowering women.

Paper Type: Field Work Skill and Entrepreneurship development is not an end in itself; it is a way to fulfill another end or beginning of new journey as entrepreneur. Skill and Entrepreneurship can be developed through education and commitment. As education is a milestone for women empowerment. Hence skill entrepreneurship development enables women to respond to take opportunities to challenge their traditional roles and to change their livelihoods. Skills and knowledge are the motivating factors of the economic growth and community development of any country. They have become even more important in this increasing pace of globalization. Women entrepreneur is one who takes initiative and risks to set up a business enterprise and runs it in the face of risk and uncertainty for the purpose of generating self-employment, income and growth. She identifies opportunities and assembles the necessary resources to capitalize on them. Now a day's number of schemes and programs are there to promote self-employment among women. A number of state and center government institutions and non- government organizations are engaged in the field of promoting entrepreneurship among women.

Vocational Training programme aim to provide skills and confidence to women from economically backward families and help them to achieve economic and social independence. Women have always been marginalized and relegated to the status of subjugated class in the Indian society. Due to lack of specific implementation of plans, local communities especially women have remained outside the scope and benefits of government schemes and programmes. Women have not actively participated in their emancipation due to their lack of economic independence and illiteracy. There is a need to address the issue by raising the status of women. The study it is discussed about various initiatives and schemes of women and child welfare department, Government of Maharashtra and Municipal Corporation of Greater Mumbai.

## 1. Literature Review

Laxmi Narayan (2015) stated that much of the work to improve the condition for women however is being done at the grassroots level, where some Indian and foreign NGOs are engaging with the male community in an effort to elevate women in society. Singh (2015) in the paper "Challenging the concept of risk in relation to women's entrepreneurship" explores risk perceptions and examines the relationship between the concept of risk and women's socially attributed roles.

V Krishnamoorthy and R Balasubramani (April 2014) , identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. Seema Pandey (2015) in her study focused on attitudes, problems and work environment for working women in various strata of society.

## 2. Research Methodology

All data relating to this paper has been collected from secondary sources. Such as different journals, internet-based sources and reports and publications of Government of Maharashtra women and child welfare department and Municipal Corporation for Greater Mumbai (MCGM).



### 3. Objective

The objective of present paper is to study and review the information of Maharashtra state government and MCGM schemes relating to skill development and women entrepreneurship and dissemination of information among stakeholders.

4. Women Empowerment Programs and Schemes Women and children together constitute about 7% of the country's population, as per 2011 Census. Empowerment and protection of women and children, and ensuring their wholesome development is crucial for sustainable and equitable development of the country. The Ministry of Women and Child Development is the apex body of Government of India for formulation and administration of regulations and laws related to welfare and development of women and children in the country. It came into existence as a separate Ministry with effect from 30th January, 2006; earlier, it was the Department of Women and Child Development set up in the year 1985 under the Ministry of Human Resource Development. The Ministry was constituted with the prime intention to address gaps in State action for women and children and for promoting inter-ministerial and inter-sectorial convergence to create gender equitable and child centered legislation, policies and programs.

Specific programmes for Women Empowerment through skill and entrepreneurship development have been implemented from last 15 years in Maharashtra and Mumbai city. Some of Women Empowerment and Skill Development Scheme by Government of Maharashtra as well as Municipal Corporation for Greater Mumbai (MCGM) are as follow.[12]

- Various schemes of Government of India are being implemented by Maharashtra Government in both urban and rural areas for the women Self Help Group members for the skill and entrepreneurship Most of the schemes are coming under the welfare, health, education, and safety related areas. Out of 27 schemes we are going to discuss on few schemes which are leading towards skill and entrepreneurship for women.
- Mahila Shakti Kendra (MSK) Scheme: The budget speech (2017-18) of the Finance Minister

announced setting up of “Mahila Shakti Kendra” is meant to provide “one stop convergent support services for empowering rural women with opportunities for skill development, employment, digital literacy, health and nutrition”. Accordingly, a new sub-scheme namely Mahila Shakti Kendra (MSK) under the Umbrella Scheme Pradhan Mantri Mahila Shashaktikaran Yojana (PMMSY) has been approved for implementation during 2017-18 upto 2019-20. The Scheme is providing an interface for rural women to approach the government for availing their entitlements and for empowering them through awareness generation, training and capacity building. Student volunteers will encourage the spirit of voluntary community service and gender equality. These student volunteers will serve as "agents of change" and have a lasting impact on their communities and the nation.

Objective: The new scheme MSK is envisaged to work at various levels. While, National level (domain based knowledge support) and State level (State Resource Centre for Women) structures will provide technical support to the respective governments on issues related to women, the District and Block level Centres will provide support to MSK and also give a foothold to women empowerment schemes including 640 districts to be covered in a phased manner. Community engagement through Student Volunteers is envisioned in 115 most backward districts as part of the MSK Block level initiatives. Student volunteers will play an instrumental role in awareness generation regarding various important government schemes/ programmes as well as social issues that have an impact on lives of women in a given block (or equivalent administrative unit, when such blocks are not in place).

Strategy: Women empowerment is multi-dimensional and the services provided under MSK will build upon by leveraging available resources of variety of schemes/programmes of the government at the district/block level. Student volunteers will cater to awareness about government schemes/ programs, 4 training and capacity building for empowerment of rural women through block level intervention. They will provide an interface for rural women to approach the government for availing their entitlements. Accordingly, mechanisms at national, state, district and block level have been provided under the Scheme. The scheme will be implemented through the State Government /Union Territory Administration.



Activities:

- Prepare Action Plans based on women issues specific to the State/UTs with the approval of State Department of Social Welfare/Women & Child
- Identify existing or potential problems in achieving convergence of government programmes, schemes and services;
- Coordination with different departments/ agencies/ missions in the state to identify factors in the design, process and delivery of schemes/legislations.
- Facilitate and monitor implementation of DLCW and MSK- Block Level
- Liaison with the existing institutions and structures for monitoring and reviewing government schemes with a gender
- Develop partnership models with Panchayati Raj Institutions (PRIs), Civil Society Organisations (CSOs) and Private Sector for initiating activities that promotes women's
- Identify best practices (Government, Civil Society Organizations, PRI) in various sectorial areas like health, education, microfinance, livelihoods, from a gender perspective, document initiatives and disseminate within the state.
- Send regular reports on the status of implementation of various women centric schemes and programmes (including DLCW and MSK) in the state
- Contribute to the national repository of information of best practices in the realm of women empowerment.
- Mahila Arthik Vikas Mahamandal (MAVIM) is the State Women's Development Corporation of Government of Maharashtra, established on the 24th February, 1975 on the occasion of International Women's year. MAVIM has been declared as a Nodal agency by Government of Maharashtra on 20th January 2003 to implement various women empowerment program through Self Help Groups (SHGs).

Mission of MAVIM

The mission of the corporation are “To bring about gender justice and equality for women, investing in human capital and the capacity building of women, thus making them economically and socially empowered and enabling them to access sustainable livelihoods.” The main objectives of MAVIM are to:

- Organization women through Self Help Groups
- Build the overall capacities of women
- Enhance self confidence amongst women
- Entrepreneurial development of women
- Synchronize employment opportunities & market linkages
- Promote women's initiative for equal opportunities, prosperity & participation in governance.
- Build grassroots institutions over SHGs as a way forward to sustainable development.
- Tejaswini Maharashtra Rural Women Empowerment

The Tejaswini Maharashtra Rural Women Empowerment Program has been implemented with the assistance of the Government of Maharashtra and IFAD (International Fund for Agricultural Development). This program is aimed at providing stability and sustainability to the SHG movement in the state.

It is based on following four work components.

- Grassroots Institution Building
- Micro Finance Services
- Livelihood & Micro Enterprise Development
- Empowerment of Women (Social equity)

1.1.2 Women and Child Development Commissionerate

The Women and Child Development

Commissionerate is working for Social, Economic and Political Empowerment of women and children through various policies and programmes. This includes creating awareness, mainstreaming gender concerns, providing institutional and legal support





for enabling the needy women and children to develop to their full potential. Some of the key functions of the WCD Commissionerate are:

- Implementing legislations, policies, programmes and schemes for social and economic empowerment of women and protection and development of children.
- Implementation of Integrated Child Protection Scheme
- Set Up and Control rehabilitation homes for women and children such as Children Homes, Shelter Homes for Women, Observation Homes, Special Adoption Agencies, After Care Homes and so
- Coordinating with the parent department, other govt. departments, govt. of India for convergence of programmes relating to women and children
- Skill up gradation for employment to the asset less and marginalized women and Improving access of women to micro credit finance

### 1.2 Schemes of Municipal Corporation for Greater Mumbai for women empowerment

The Municipal Corporation of Greater Mumbai

(MCGM) is the body responsible for providing all essential urban services in Mumbai as well as for the implementation of government schemes for the benefit of the general public. The Suwarna Jayanti Shahari Rozgar Yojna (SJSRY) of the central government and the Gender Budget of the MCGM, are both schemes implemented by MCGM to economically empower the disadvantaged women in Mumbai.

Even though, Mumbai is a cosmopolitan city, more than half of its population lives in slums, where density of population is extremely high. Life in slums is particularly stressful for women and children, since slums also lack in proper infrastructure, due to its mostly unauthorized development. There are not even individual toilets and water supply is intermittent. Drainage facility is also very preliminary. The households in slums are economically weaker. Hence, MCGM decided in 2009-10 to introduce a Gender Budget to focus on schemes and issues of women in the city of Mumbai. The schemes focusing on women development are aiming at improving education, health and economic standards of girls and women.

The MCGM works in the community to mobilize women from low-income families and encourages them come together and form self-help groups (SHGs) to improve their socio-economic conditions by accessing these schemes. With the help of these schemes, SHGs are linked to banks where they can get facilities like credit and savings. These groups are also given subsidies for their loans along with training in more than 65 different trades so that they can start their own small-scale enterprises and become socioeconomically independent, sustain and empowered. At present, there are thousands of women who have come together to form these groups in Mumbai and are poised to start their own microenterprises. The funds are being allocated under the gender budget, which was included in this year's outlay. Under this budget, a special financial provision had been made for several schemes for women and child welfare.

These schemes include basic skill training in courses through which women can earn a living. These schemes can be availed by women whose families fall below the poverty line (BPL).

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1.2.1 Following areas are covered under the schemes of MCGM

- Economic and Social upliftment

For the economic and social upliftment of the women and girl child MCGM has introduced various schemes. Self-employment activities for deserving women, provision for Adhar Kendra centers for the promotion of business, self-employment for deserving Divyang (Physically Handicapped) women, training for self-defense for adolescents and skill upgradation programs for women Self Help Group members. For the empowering women Self Help Group MCGM started Revolving Fund for Self Help Group (SHG) and Subsidies for Micro Enterprises of Self Help Groups. Various activities under Adhar Project / Shelter to homeless and provision for Dilasa for the different types of victims.

MCGM also initiated budget for different programmes like exhibition, International day for Senior Citizens, celebration of Women's Day etc. As support system MCGM providing hostel for women & working women started counseling center for women, providing them babysitting facilities in all wards for working parents and provision for financial assistance to widows of AIDS diseased and software development for various schemes of Gender Budget. MCGM has also provision for implementation of substantial programme to upgrade social status of women Provision for implementation of special programme for education of children who born due to unfortunate incidents rape case and for self-employment to their mothers.

(b) Educational upliftment

To impart quality education under the Right to Education act MCGM initiated various programs. Incentive to girl students for Std. 7th of Municipal School, special assistance to girl students studying in municipal schools for higher education provision for School Articles, provision for consumables. MCGM has also prepared Virtual Class Room giving scholarships to students in Municipal high schools who secured higher percentage of marks in the SSC examination. Initiated Vocational /Motivation / Guidance Lecturers on Professional Courses incentive & Scholarships to Divyang (Physically Challenged) students, conducting Pradnya Shodh Exam expenses for students.

Under the Beti Bachav Beti Padhav program. Expenses for Mainstreaming of out of School children and giving them reimbursement to BEST for Bus Fare to Municipal school students Organizing Balkotsav, Excursion & Scouting related Rallies, sports programme & Functions payment to Balwadis (Teachers & Assistants), creation of Language Lab / Vidnyan Kutuhul Bhavan And establishment / development of CBSE Board MCGM schools in City, Western & Eastern Suburb areas.

(c) Health and Sanitation

Health is wealth, under this tagline MCGM is having mother child protection programme, providing artificial limbs to Divyang female and children's, structural/major repairs to various maternity homes, upgradation of maternity homes including purchase of equipment / replacement of lifts, upgradation and extension of NICU at various peripheral hospitals, construction of toilets at various places in Mumbai and installation of Sanitary Napkin Vending machines in various public toilet for Women.



(d) Development of Children Parks with modern equipment & Recreation Facilities

MCGM is providing all the basic amenities to its citizens with special focus on girls and women by taking along more than 50% women elected representatives.

1.1.1 Impact of MCGM programs- A study of the schemes implemented in the FY 2020-21

1. Self-employment for deserving women

This scheme is launched in the year 2013 by MCGM. To empower self-help groups by providing them with training, revolving funds, loan interest subsidy and other equipment like sewing machines sets, sanitary pads. As of now more than 1,50,000 women are trained under Bachat Gat Scheme. During the last financial year 227 sanitary pad machines, 227 sewing machines sets was provided with the budget provision of Rs 13 crore in 2020-21.

b. Training for skill development

Under this, total 3,859 women trainees were trained for making sanitary pads catering and sewing. The proposed budget for implementation of this scheme in 2020-21 is of Rs 6 crore.

c. Employment skill training

Institute for Design of Electrical Measuring Instrument (IDEMI) skill training will provide training to 233 trainees. The budget provision of Rs 50 lakh is proposed in 2020-21.

21. Revolving Funds for Self Help Group (SHG) 345 BPL self-help group and 908 orange, yellow ration card holding SHG are benefited by this The budget provision for this scheme is of Rs 4 crore is proposed in year 2020-21.

Revolving fund to area level federation is of Rs 30 lakh Loan interest subsidies for SHG's. The budget for Rs 30 lakh is proposed for 2020-21, for the 227 SHG, they will be benefited by this scheme.

e. Schemes for differently abled

Under this scheme, BMC has given 100 per cent concession in bus fare to blind and differently able person while travelling in the Brihanmumbai Electric Supply and Transport (BEST) undertaking's non-AC buses, for this budget of Rs 6 crore is proposed in 2020-21.

1. Scheme for self-employment to the Divyang (Differently able) persons, a budget of Rs 3 crore was proposed during 2019-20 to distribute color Xerox The total numbers of beneficiaries were 254 for self-employment. In the years 2020-21, Rs 4 crore was proposed.

g. Self-propelled scooters for differently abled persons has been provided

For procurement of the same Rs 70,000 or 85 per cent of the cost of the scooter whichever is less will be provided to the differently abled beneficiaries are 511. In year 2020-21, Rs 5 crore was proposed.

6. Role of Vocational Training Provider (VTP's) in implementing these schemes:

In Mumbai, the CDOs and COs are actively involved at the ward and community level to organise the SHGs. For the implementation of the skill training programme, MCGM has appointed some of the reputed Vocational Training Provider (VTP's) Skill Training Institutes from Mumbai region. Every financial year, more than 10,000 women are benefited from short term skill training at the community level or at the institution level from the VTPs training centres in Mumbai. These skill training includes courses such as beautician, cooking, tailoring, mehendi, artificial jewellery making, candle and agarbatti making, paper conversion, basic computer training, bakery products etc. More than 13000 women received training from one such VTP, the Don Bosco Centre for Learning, Kurla training institute under this programme.



The vocational training is designed for 100 hours. After the completion of training all women are expected to start their businesses at the individual level or in a group. However, most of the women do not come forward to take initiative to start their own businesses for a variety of reasons.

Entrepreneurial Skill Training programme is another vital component or area which needs to be focused upon for SHG women to start their business and become successful entrepreneurs. Some of the women do take the initiative and start business after the short-term skill training programme. However, due to improper knowledge of entrepreneurial skills, most women face problems in management, marketing, production, maintaining product quality, accounting and budgeting.

To tackle this issue of the Women Self Help groups, the MCGM asked some of the institutes to design a short term EDP programme for the training women for different skills under the Gender Budget programme. At the same time MCGM asked some of the corporate agencies to take the initiative to support the EDP program from their CSR budget. More than 1800 women received training from the training institute under this programme.

The subject of empowerment of women has becoming a burning issue all over the world including India since last few decades. Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. Skill and Entrepreneurship is a crucial tool to empower the women in the country by increasing Family, Economic, Financial and Social Status. From the above study it has been safely concluded that Entrepreneurship brings gender equality and improves the overall status of women in the family, society and in the nation. Even though Maharashtra state government and MCGM has framed and implemented various supportive measures, skill training programs and women entrepreneurship schemes in India remains alarmingly low. In Maharashtra only Mumbai and Pune Municipal Corporation is having separate gender budget to various skill and entrepreneurship programs. It is better to have separate programs for the women SHG's at Municipal level so that women will get direct benefit of the scheme and implementation will be faster. State scheme has been implemented at larger level, so impact of the state program is lessor the Mumbai municipal corporation programs. Majority of the women owned establishments are concentrated in unregistered sector and hence are unable to reap the benefits of government support. Impact assessment of existing policies and schemes may reveal novel ways in which women entrepreneurship can be nurtured. Women entrepreneurship is a diverse and complex domain which requires extensive and intensive research endeavors for decoding its dynamics.

#### **IV. CONCLUSION**

1. Health, Nutrition and Wellbeing Policy measures 1.1 Universal access to quality and affordable healthcare services and infrastructure will be ensured for women, girls and transgender persons, including in crisis situations such as pandemics, natural disasters and other humanitarian emergencies. Concerted action will be taken to improve their physical and mental health and wellbeing, and expand preventive, promotive, curative, palliative and rehabilitative services. The involvement of families, and men in particular, will be ensured in the promotion of women, girls and transgender persons' health and wellbeing. 1.2 Intersectional gender needs of the most vulnerable will be prioritised for all aspects of physical and mental health and wellbeing, including equitable access to all health services and infrastructure. 1.3 Special provisions will be made to invest in innovative behaviour change interventions for augmenting and maintaining the health of women, girls and transgender persons through intersectoral coordination among government departments. Focus will be accorded to the various socio-economic, cultural and commercial determinants of health. 1.4 A gender transformative health strategy will be developed, and inclusive access to reproductive and sexual healthcare services will be ensured. This will include improved maternal, antenatal and postnatal healthcare and services with outreach to remote areas and populations, menstrual hygiene management, developing mechanisms to further decrease maternal mortality, improved institutional deliveries, referral transport systems and emergency obstetric care, elimination of sex selection practices, shift in focus from female to male sterilisation, sex reassignment and hormone replacement treatment and therapy among others. Healthcare coverage will be provided for assisted reproduction pregnancies, such as IVF and surrogacy, during and post pregnancy including treatments that follow. 1.5 Neglected healthcare needs of women and girls related to menopause and associated issues, PCOS/PCOD, endocrinal disorders, cancer (ovarian, cervical and breast), UTIs, hypertension, diabetes, obesity, osteoporosis, cardiovascular diseases, HIV/AIDS etc will be prioritised. Suitable interventions will be initiated to provide adequate and quality services responding to both communicable and non-communicable diseases. 1.6 Geriatric healthcare services for women and transgender persons will be provided in conformity with the National Policy on Senior Citizens 2011. Geriatric services including preventive, curative, and rehabilitative healthcare will be strengthened with appropriate government and public-private sector participation. 9 1.7 A systematic approach to providing requisite diagnosis, care and quality treatment for women, girls and transgender persons' mental health will



be devised, starting at the primary level in rural, tribal and urban areas as per the National Mental Health Policy (2014). 1.8 Special attention will be given for women, girls and transgender persons with disabilities to provide holistic healthcare and remedial programmes at the community, panchayat or municipal level. 1.9 Food and nutritional security for women, girls and transgender persons is an integral part of this policy in consonance with the National Food Security Act 2013. All measures to converge healthcare systems, Public Distribution System, Integrated Child Development Services and other policies and programmes will be pursued. 1.10 Concerted efforts will be made to improve the nutritional status of pregnant and lactating women and adolescent girls, especially those from remote and hard-to-reach areas, with focus on anaemia, low BMI, under nutrition etc. 1.11 Special attention will be given to the expansion of state and national health insurance schemes such as RSBY and the same linked to programmes like ICDS, JSY, NRLM, NREGS, NULM benefitting women particularly the vulnerable and marginalised. 1.12 Work conditions, remuneration and social protection benefits of frontline workers and health functionaries including ANMs, AWWs, ASHAs, AWHs will be improved[13]

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