

WOMEN'S DEVELOPMENT—PROBLEMS AND PROSPECTS

SHANTA KOHLI CHANDRA

INTRODUCTION

Women are vital and productive workers in India's national economy. They make up one-third of the labour force. The female participation rate rises to 51 per cent when women who work part-time or those whose main activity is collecting fuel and fodder or working in dairy, poultry or kitchen garden production for the family, is added to those who are conventionally defined to be in the labour force. Labour force participation is higher for SC/ST women than for the rest of their counterparts. Housework is important for women in all economic groups. Whether they are employed outside or not, the responsibility for domestic maintenance work (cooking, cleaning, washing, child care, etc.) falls on them.

Development is a human centred process. People are both, the ends and the means, in this process. Human resource development applies equally to both women and men. Women play an equal role even in the sustainability of development throughout the world. But the fruits of development are distributed unequally among males and females.

Gender differences are biological. Gender identity, gender role and gender attributions are learnt behaviour. Culturally determined role differentials are therefore, not permanent, and can be changed. If there is a political desire or there is a strong public opinion desirous of change, there is sure to be change in the role expectation and role played by the gender. The concept of gender in development is abstract. It can be used in developing women's productive potentials for advancement.

Marginalisation of women as a particular species has put women on the footing with inherited handicaps. And this is the reason why the concept of gender in development has become a burning topic for discussion in various conferences and seminars. The truth about development being a human centred-process is obvious but till women reach the same footings as that of men, they have to be taken care of as a special group needing special attention for development.

CONSTITUTION AND THE FIVE YEAR PLANS

The preamble to the Constitution of India promises to secure to all its citizens, Justice—social, economic and political, Liberty of thought, expression, belief, faith and worship, Equality of status and of opportunity, and to provide among them all-fraternity, assuring the dignity of the individual and the unity of the nation. In India, the Fundamental Rights and the Directive Principles of State Policy are the instruments to attain national objectives of Justice, Liberty and Equality.

The First Five Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board (CSWB), organisation of Mahila Mandals or Women's clubs and the community Development Programmes were a few steps towards this direction.

The Second Five Year Plan (1956-61) was closely linked with the overall approach of Intensive Agricultural Development. The Welfare approach persisted during this plan period as well.

The Third Five Year Plan (1961-66) subscribed for Female Education—though as a major welfare strategy. Rural Welfare services and condensed courses of education had priority besides provision of services for Maternal and Child Welfare, Health, Education, Nutrition and Family Planning.

The Fourth Five Year Plan (1969-74) continued the emphasis on women's education. Here too the basic policy was to promote women's welfare within the family. The outlay for family planning was stepped up and highest priority was accorded to Immunisation and Supplementary Feeding Programmes.

The Fifth Five Year Plan (1974-79) emphasised the need to train women in need of income and protection. Functional Literacy programme got the top priority. This Plan coincided with the International Women's Decade and the submission of the Report of the Committee on the status of women in India. It was during this plan period that a new consciousness emerged forcing a changed view point—women as critical inputs for national development rather than as targets for welfare policies. The national Plan of Action (1976) identified areas of Health, Family Planning, Nutrition, Education, Legislation and Social Welfare for formulating and implementing action programmes for women. It was at this time that a call was sent for planned intervention for the improvement of conditions of women in India. The immediate outcome of this was setting up of women's welfare and Development Bureau in 1976 under the Ministry of Social Welfare. It was to act as a nodal point to coordinate policies and programmes and initiate measures for women's development. In the year 1977-78 Government appointed the working group on Employment of Women. A report each on village level Organisation and Participation of women in agriculture and Rural Development were prepared. All the five year plans till the Fifth Five Year Plan emphasised the welfare components for programmes concerning women.

This Sixth Five Year Plan (1980-85) saw a definite shift from Welfare to Development. It recognised women's lack of access to resources as a critical factor impeding their growth. A programme for Joint-Pattas to men and women was initiated. However, the basic unit of development planning remained the 'Family' and not the 'Women'.

The Seventh Five Year Plan (1985-90) operationalised the concern for equity and empowerment. For the first time the emphasis was on qualitative aspects such as inculcation of confidence, generation of awareness with regard to rights and training in skills for better employment. The Plan emphasised the need to open new avenues of work for women. They were to be perceived as a crucial resource for the development of the country. Joint-Pattas scheme was to be supported by credit, marketing and training in skills. Recognition was also given to the need for organising women for safeguarding of rights. Another encouraging step was that a thought was given to the provision of

supportive services for enabling women to come forward and be active partners of development process.

The Eighth Five Year Plan (1990-95) has focused on empowering women, especially at the grassroot level through Panchayati Raj Institutions. The recent step taken towards 30 per cent representation of women by reservation, is a welcome step towards making women active partners of the development process.

APPROACHES TO WOMEN'S DEVELOPMENT

There can be two major approaches to women's development : (i) Governmental, or (ii) Non-Governmental. The non-governmental approach can further have involvement of the voluntary organisation or involvement of the local people. In India we find both the approaches being used in the development of women. Government programmes for women's development began as early as 1954 in India. Although the beginning was made in 1954 the actual participation of women in mainstream economic activities began only in 1974 with the report of the Committee on the Status of Women in India. In the Seventies the government dealt with women's development issues as part of wider category of poverty alleviation. In the eighties the realisation came that women are not just a segment but are the core of India's poor. This made the understanding regarding the need for special programmes for women as a top priority item programmes specially meant for women, *e.g.*, Development of Women and Child in Rural Area (DWCRA) was introduced with the hope of involving them in the process of the development. Numerous initiatives in the latter half of the eighties demonstrated Indian Government's increasing concern about women. These initiatives include setting up of:

1. National Commission of Self-Employed Women and Women in the Informal Sector (NCSW).
2. Formulation of National Perspective Plan for Women (NAPPW).
3. Support to Employment Programmes for Women (STEP).

4. Pilot Mahila Samakya Programme—women's access to information and participation in development in ten districts of Gujarat, Karnataka and Uttar Pradesh.
5. Network of State level Women's Development Corporations (WDCs)
6. Women's Credit Fund.

In the eighties increasing role was played by the non-governmental agencies (NGOs) in women's development programmes. They helped in forming grassroot women's organisations (Mahila Mandals) and DWCRA groups. Working with the Central and the state governments and the commercial banks, their participation was highly appreciable. While retaining their independence, flexibility and grassroot orientation, these NGOs collaborated very well with the government, functionaries and agencies. In the year 1990 the National Commission for Women came into existence by the National Commission for Women Act—1990. Investigation and examination of all matters relating to the safeguards provided for women under the Constitution and other laws are some of the main functions of the commission.

A promising strategy for new initiative was the organisation of women into groups which gave them legitimate forum for demanding services and inputs which they previously lacked access to. Membership in a group helps a woman compensate for lack of bureaucratic know-how and unfamiliarity with public discourse. Groups can transform women from beneficiaries to clients who participate in a long-term reciprocal relationship with the institutions that serve them. This helps in making delivery system more responsive to local priorities. Messages from the top get location-specific and get geared to problem-solving. Self-Determined local groups can be the most meaningful step in the process of making women independent economic beings. Their involvement in the programme makes them better recipients of the programme as well. Integration of women is an issue which relates to virtually every sector of development ranging from agriculture, animal husbandry, fisheries, forestry, industry and trade to social sectors like health, family planning, nutrition, drinking water, education, housing, transport and urban planning.

MODES OF APPROACH TO WOMEN'S DEVELOPMENT

At the highest administrative decision-making level as well as at the political level gender awareness need to get top priority. In formulating policy options, right selection of mode of approach is very important. There can be five different modes : (a) welfare mode, (b) equity mode, (c) anti-poverty mode, (d) efficiency mode, and (e) empowerment mode.

The welfare mode is one that benefits the most vulnerable group as passive recipients and suits in the very beginning stages of development having wide disparities. The equity mode takes special care of gender needs and emphasises redistributing power. The anti-poverty mode recognised majority of women to be falling in the category of deprivation. It focuses on the productive role of women. It reflects on the necessity of providing women with better access to resources. The efficiency mode takes care of practical gender needs and helps in having the capability and capacity of women by way of imparting education, skill, training, etc. The empowerment mode helps women in making their own choices with regard to their lives and makes them more active players in society. These modes need to be selected for different programmes according to what is expected of the programme.

EXISTING PROGRAMMES FOR THE DEVELOPMENT OF WOMEN

Currently, the Government of India has several schemes for women of which some are women specific. These schemes are located in different departments and ministries of the Government of India such as rural Development, Labour, Education, Health, Science and Technology, Welfare, and Women and Child Development. In 1985, the Government of India constituted a separate department in the Ministry of Human Resource Development for the development of Women and Children. In the Sixth and Seventh Plan period a number of programmes were envisaged:

1. Women's Development Corporation (WDCs)
2. Support to Training and Employment Programme (STEP)
3. Training-cum-production Centres for women

4. Awareness Generation camps for Rural and Poor Women
5. Women's Training Centres or Institutes for Rehabilitation of women in distress.
6. Voluntary Action Bureau and Family Counselling Centres
7. Short Stay homes for women and girls.
8. Free legal aid and Para-legal training, and
9. Working Women's Hostels.

The thrust of these programmes was to provide employment and income generation, education training, support services, general awareness and legal support.

When we talk about women development or women's development we have to take overall view of the development process but besides this, women's development must be viewed in different sectors such as education, health, family planning, nutrition, employment, training, support services, etc.

WOMEN AND EDUCATION

Education is perhaps the single most important instrument through which human resource can be fully developed. It is very well said that knowledge is power. Education enables people to acquire basic skills and inculcates abilities which are helpful in raising the social and economic status of the person. Women's education has assumed special significance in the context of planned development because the efforts of planned development are to bring all those in the main stream who are left outside for some reason or the other. It is true that female education is constrained by the socio-economic conditions. As an outcome of the report of the Committee on the Status of Women in India, education was included in the Sixth Plan as a major programme for the development of women. Universalisation of elementary education, enrolment and retention of girls in the schools, promotion of balwadis, and creches, increasing the number of girls' hostels, women's polytechnics and multi-purpose institutions and adult education programmes were some of the steps taken to boost women's education. Vocationalisation of education and technical-cum-professional education

helps women getting outside the restricted world which they are living in at present.

National Policy on Education (1986) is a landmark in the approach to women's education. National Literacy Mission is another step towards eradication of illiteracy in the age group of 15-35 years by the year 1995. Once illiteracy is removed, other venues of development get open automatically. By educating a woman of the house one educates the whole family.

Education helps expanding economic opportunities for women. It leads to better health, hygiene, nutrition and also to greater willingness to seek timely medical intervention. All of them lead women on the path of development.

For ensuring girls access to some education, strengthening of Non-formal Education machinery is necessary. By this children who have never been enrolled or who have been dropped out can be easily brought inside the education system and imparted some education.

WOMEN HEALTH, NUTRITION AND FAMILY PLANNING

No one can deny the fact that Health is wealth. Development and health are intrinsically interrelated. Without a certain level of economic and social development it is difficult to provide basic health care and without a basic health care one does not have the adequate energy to develop the society.

The concept of health covers complex human conditions. Prevention is better than cure and, therefore, preventive health care is as important as curative health care. Health is an integral part of development. People are both the means and ends of development. The human energy generated by good health can sustain economic and social development and these in turn can be harnessed to improve the health of the people.

Biological, cultural, economic, social and political factors, play their role in the health status of the community. Gender plays an important role as health opportunities and health hazards are not the same for men and women. We have very little insight into the effects of gender issues on the status of health. Long distances, poor communication facilities, cost of transportation, shortage of time,

inadequacy of supportive services, etc., are some of the factors which have prohibitive effect on day's wage. They have damaging effect on children similar to such as leaving unattended non-school going children at home without any care.

Health is crucial to women's advancement. Comprehensive integrated approach to health issues might have significant impact in improving the female health status. Family planning and nutrition, therefore, play an important role in enhancing the health status of women. Health Status of women affects their productivity. Issues of marriage and fertility are closely related to health and productivity. Education and Employment have their effect on marriage and fertility pattern and also on nutritional pattern of women and their family. Early motherhood results in inadequate growth, undernourishment, hypertension and anaemia. Women's reproductive roles exercise a disproportionate influence on their health status and on their productivity. Women's health and their control over reproduction are, therefore, intricately linked with their social and economic status. Together, health, nutrition and family planning services can improve the balance between the energy women obtain and the energy women spend in production and reproduction.

WOMEN EMPLOYMENT AND TRAINING

Women in developing countries play a crucial role in almost every economic and social sphere of life. The integration of women in development, therefore, is an issue which relates to every sector of development, *e.g.*, agriculture, animal husbandry, fisheries, forestry, industry and trade.

The economic position and social status of women in any society, is influenced by the extent of their involvement in income-generating activities outside the household. The role of women in economy is more often linked to services which rarely cater to the market. The child bearing and child rearing role besides household maintenance (cooking, cleaning, washing, etc.) affect the time and mobility of the women to seek employment, education and health care. Increasing women's economic productivity affects their status and survival in the family as well as in the society. Raising female earning power, therefore, is

crucial in increasing the effective demand for education, health and family planning services, which are necessary for improving women's status. Programmes focusing on women and consisting of skill-building and skill-upgrading can be more fruitful for enhancing the economic status of women and make them stand better in the bargaining power as far as employment is concerned.

Women engage in wider variety of occupations but usually in the unorganised sector. In India, they are concentrated in occupations which are usually at the lowest rung of the ladder. Lack of organisation and unionisation makes their bargaining position very weak. One of the major hurdles to the development of employment opportunities for women is the lack of adequate training. Women should have access to productive resources such as land, building, credit, housing and skill-training. Supportive service provisions would make women more functional and productive by reducing their drudgery and will provide them with more time for employment.

Creche, drinking water supply, fuel, fodder, sanitation, energy-saving devices, etc., critically influence the working capacity of the women and if taken care of properly, will leave women with more free time to be utilised for employment purposes or for improving skills for employment purpose.

RURAL AND URBAN WOMEN

Women's development has another angle, based on population distribution in the rural and the urban areas. Several regional factors influence the participation of women in the development process but the placing of a person in the rural or an urban area cannot be ignored.

During the past two decades women's share of total agricultural employment has increased dramatically. It is the least desirable employment as it is normally taken up by the poorest. Agricultural labour is among the lowest wage earners and their unemployment rate is the highest. Lack of mobility and marketable skills make them vulnerable to seasonal fluctuations in the labour-demand market.

Agricultural intensification or diversification, labour-saving agricultural technologies, agricultural extension promoting direct access

to land, credit, building, skill or the cooperatives can be viable proposition in strengthening process of development.

Although women in urban areas are better-off than their rural counterparts in many spheres, their participation in the labour force is much smaller. The service sector is the single-most important employer for urban women. In the rapidly growing informal sector women get employment and majority of them fall below the poverty line. There is need for more precise understanding of both the formal and the informal sector with a view to keep their relationship healthy and strong.

As poverty is more acutely experienced by women because of gender based discrimination, the gender based problems faced by poor women are unequal sharing of food, inadequate or lack of medical care, underpayment, long hours of tedious work and loss of employment due to illness. These problems need to be solved at the earliest so that women can walk on the path of development freely and easily.

WOMEN AND POVERTY ALLEVIATION

Women are more vulnerable than men to the extremes of poverty and its consequences. For poor households, the women's capacity to work, her health, her knowledge and her skills, endowments are often the only resources to call upon for survival. The poorest families are the most dependent upon women's economic productivity. There is an inverse correlation between household economic status and women's labour force participation and their proportional contribution to total family income. Making women more productive and effective income earners will reduce their dependence and enhance their status in the family and the society. The main objective of the poverty-alleviation programmes is helping the poor overcome their condition of poverty through self-reliant development. There are conventional programmes for poverty-alleviation. These programmes often do not assess the special needs of the poor. Innovative programmes for poverty alleviation take care of the poor.

The proportion of population below poverty line has declined over the last decade but the number of people who are poor has increased. Improvement in the quality of life has not percolated down to the

poorest of the poor. There is dire need for continued effort for development and poverty alleviation from economic as well as social reasons. Society benefits by converting poor from being social liability to social asset. The returns to investment in education, health and employment get converted into productive human resources. Poverty indirectly puts pressure on the environment, because poor exploit the environment for survival purposes. Persistent poverty threatens the social order and sometimes causes social instability. In the eighties government began to acknowledge that women constitute not just a segment but the core of the Indian poor. As such women need special programmes for their development. The Government showed its concern in a variety of initiatives. The National Commission on Self-Employed Women in Informal Sector (NCSW), National Perspective Plan for Women (NPPW), Support to Employment Programme for Women (STEP) and Net-work of State Level Women's Development corporations (WDCs) do reflect Government's concern about women's development. The Integrated Rural Development Programme (IRDP), Training for Rural Youth in Self Employment (TRYSEM) Development of Women and Children in Rural Areas (DWCRA), National Rural Employment Programme (NREP) and Rural landless Employment Guarantee Programme (RLEGP) are some of the programmes that facilitate women to come out of their poverty.

IRDPs were started for generation of income and employment opportunities for the very poor (30 per cent reservation for women but achievements is only 16 per cent). Area Development Programmes were for the betterment of impoverished areas emphasising infrastructure development to raise productivity of the poor. Special credit programmes were for the target groups, *i.e.*, small farmers, rural women and the landless labourers.

It is observed that while rural women have become marginally visible in anti-poverty programmes, they have yet to be recognised adequately in agricultural development, land reform or rural industrialisation programmes. Women's access to productive resources such as land and credit must be ensured. Women need better access to organisations and mobility within labour market. They need to be viewed as critical agents in achieving developmental goals rather than as mere beneficiaries of the programmes. Women's components of

development packages are prone to the normal ills of all government programmes and, therefore efficient management strategies are to be evolved for better implementation of such programmes.

For the poor, direct attack on poverty is a critical element. Indirect measures through social development activities do not help the poor, particularly the bottom-most poor. The most important element in goal-setting for these programmes is the identification and articulation of real development need of the target groups. Development of community based homogeneous institutions, flexible management style, greater accountability, local leadership and participation of the poor in their own development are crucial for the success of these development programmes. When women realise that they have to take care of their interest themselves towards achieving the goals set by them, they can do wonders. A good example of women power one can see is the 'Chipko' movement. Recently, women in one of the states have achieved remarkable success in bring about prohibition by their strong determination.

Programmes need to be formulated only and exclusively for women. When programmes are of general nature they never reach the poor women. Even programmes with quota-reservation sometimes do not give women equal opportunity to derive benefits. Therefore, programmes exclusively for women would give them better opportunity to be beneficiaries of the programme. Activities dealing with self-employment, which builds capital assets and skills are more effective in improving the plight of poor women. Self-employment supported by credit has more potential of improving the asset base of the poor women than wage employment. It is also important to strengthen the poor against the exploitation of those who control supplies and markets. If we expect better results from the programmes, participants need to be given due attention, and their needs and views need to be respected and supported. The cardinal principle here would be that the poor are to be empowered and not pampered. Empowerment has to be in terms of information, knowledge, skills awareness and it has to be against powerful forces of domination and exploitation. Overall objective of a sustainable development process has to be built into the design of the poverty alleviation programmes. Micro-level development efforts require macro-level support-policies, access to institutional

credit, taxation and pricing policies which provide incentives to the poor.

Programmes focusing on poor women could consist of skill-upgrading, higher prices for products, easier credit, etc. The provision of basic services like water supply, sanitation, health-care, cheap energy can benefit women specially when their perspectives and needs are considered. For sustainability, the experiences and knowledge of women should be used as resources for planning, implementation and evaluation. Women must not be regarded as mere recipients of public support. They are first and foremost economic agents. There are, however, certain constraints that limit their productivity and hence ability to escape poverty. Programmes need to be restructured to address these constraints. Increase in women's income would definitely get translated into better child health and nutrition, reduction in fertility and improvement in child survival rate. Women's earnings increase the aggregate income levels of the poor households. They contribute much larger share of their earnings for basic family maintenance. Once women are on better footing they would be able to take care of their interests and their family's interest with greater gusto.

QUESTIONS NEEDED TO BE ANSWERED

1. Are women equal partners in progress? Does the society want women to be equal partners?
2. What is the expectation of the society? Women to be working like obedient servants at home and aggressive managers outside?
3. How can the duality exist?—aggressive outside and submissive within the household? Isn't the ambivalence little too much?
4. In the name of keeping harmony in the family and peace in the society are we not sacrificing women on the altar of human relationships?
5. How do we assess gender identity and gender attributions? Do we really want women to be on the same footing as that of men?
6. Are barriers to equal wages, related to supply of unskilled migrant labour?

7. How far fruits of economic growth are enjoyed by women?
8. Why do high level jobs not see women in large numbers?

STRATEGIC ISSUES IN WOMEN'S DEVELOPMENT

1. Efforts to improve the position of Indian women must focus on women as economic actors. There is need to make them self-reliant.
2. Women need to be central to the success of poverty alleviation efforts.
3. Women are more vulnerable than men to the extremes of poverty and its consequences, therefore, need concentrated efforts towards improvement.
4. The poorest families are the most dependent upon women's economic productivity.
5. Increasing women's economic productivity affects their own status and survival in the immediate family and their valuation at the wider societal level.
6. Raising female earning power may be critical in increasing the effective demand for education, health and family planning services necessary for improving women's status.
7. Women's earnings increase the aggregate income levels of the poor households.
8. Women contribute a much larger share of their earnings to basic family maintenance than men do, especially those belonging to economically and socially weaker groups.
9. Increase in women's income translates more directly into better health and nutrition for children and the family.
10. Women receive smaller share of what society produces.
11. Women are less endowed than men with education, health care and productive assets that could increase their returns to labour.
12. Women have little access to land and other productive assets. They have less access to health services and nutrition as well.
13. There is an inverse relationship between household economic status and female labour force participation.

14. House work is important for women in all economic groups. Maintenance responsibility (cooking, washing, cleaning, child care, etc., takes away at least 50 per cent of their time).
15. Labour force participation rate is higher in economically weak and lower caste females.
16. Policies and programmes need to facilitate women's access to health, education, nutrition, skill, training, etc., more government jobs need to be reserved for women specially at the grassroot level.
17. Women need access to factors of production. They need utilisation right to land and credit and facilities for mobility within labour market.
18. Women need access to productive assets such as technology inputs and raw materials and also to product markets.
19. Women need better access to social organisations. A promising strategy for new initiatives would be to organise women into groups. It can give legitimate forum to them and make them more audible on demanding what is due to them.
20. Female cultivators who work on family land can benefit more from labour saving agricultural technologies.
21. Agricultural intensification and diversification may benefit female agricultural labour.
22. Agricultural extension can increase women's ability to participate effectively in the management of the family farm.
23. Promoting direct access to financial services and direct membership to social organisations/producer cooperatives are needed to strengthen women's standing in the family and the society. Establishment of a special women's credit fund may help poor women getting better access to credit.
24. Females must be integrated more fully in the IRDP programme and the latest banking system.
25. Closer links with NGOs in development programmes may be more productive.
26. Group approach—with individual loans but group liability and group savings may be the key to lowering costs and raising repayment rates and return to individual borrowers from IRDP funds.

27. There is a need for more precise understanding of informal sector and its complex relationship with the formal sector. Here policy changes are needed to improve formal sector industrial employment. Rural cottage small scale industry may help women earn more.
28. Women must be viewed as critical agents in achieving development objectives rather than as beneficiaries of programmes.
29. Involvement of women in the programmes would make them better recipients.
30. Extent of women's involvement in the non-traditional and relatively more skill-intensive categories of labour force need to be examined.
31. There is need for more holistic approach to women's development. Modalities need to be worked out for growth that is sustainable.
32. There is need for basic reform in redistribution of assets leading to providing women access to productive assets.
33. Micro level development efforts (programmes) need support of macro policy support (credit, taxation, pricing policy, trade policy, etc.)
34. Development of resources along with community based institutions are necessary for development.
35. Programmes need to be formulated exclusively for the target group and proper identification made for the beneficiaries.
36. Women need to be empowered at the earliest. Empowerment has to be in terms of information, knowledge, skill, besides social, economic and political empowerment.
37. Delivery system needs to be responsive and responsible.
38. Imaginative and unorthodox methods need to be developed to bring political and administrative change.

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