

## EFFECTIVENESS OF WOMEN AND CHILD DEVELOPMENT PROGRAMMES: A STUDY IN KARNATAKA

**DR.SHANTA Y. BANGARI\* ; DR.A.N.TAMRAGUNDI\*\***

\*ASST. PROFESSOR  
DEPT. OF SOCIOLOGY,  
GOVT. FIRST GRADE COLLEGE  
CHIKKODI

\*\*ASST. PROFESSOR  
DEPT. OF COMMERCE  
KARNATAK UNIVERSITY,  
DHARWAD

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### ABSTRACT

After independence the Government of India mainly adopted the welfare oriented approaches as for as women's issues are concerned. Development of women and children is at the core of nation's human resources development efforts. The National Perspective plan for women (NPP) advocating a holistic approach for social and economic development of women. It has envisioned an alternative strategy which set out a series of action plans relating to sectors of rural development, health, legislation, political participation, education, employment, supports services, communication and voluntary action. Some of these have already been implemented.

In this research article, an attempt is made to analyse the effectiveness of some of women and child development programmes introduced by Government viz., Bhagyalaxmi Programme, Kishore Shakti Programme, Women Training Programme, and Nagar Stree Shakti Programme. The present study is conducted in Karnataka with special reference to Dharwad District. For this purpose 30 beneficiaries each programme selected on simple random sampling basis from rural and urban areas of Dharwad District. The information required for research is collected through pre structured questionnaire scheduled. The study revealed that the programmes are helpful in achieving socio economic development of women in general and the society as a whole. The beneficiaries are favourable attitude towards the programmes chosen for the study .

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### Introduction

After independence the Government of India mainly adopted the welfare oriented approaches as far as women's issues are concerned in **fifth five year plan** there was shift in the approach from 'welfare' to 'development'. The new approach integrated welfare with developmental services. The sixth five year plan adopted a multidisciplinary approach with thrust on health education and employment. In seventh plan developmental programmes for women were continued with the objectives of raising their economic and social status by beneficiary oriented programmes which extended direct benefits to women. The eighth five year plan marks a definite shift from 'development' to 'empowerment' of women, in order to fulfill the aim to meet the needs of women and children.

### **Women specific Policies:**

The Government in different plan documents advocating the women's issues and tried to create an environment in which women's issues can be reflected and articulated not only by the Government but by voluntary agencies. Some of the important policy guiding documents include, the nation of Action for women (NPA) adopted in 1976 The National Perspective Plan for women (NPP, 1988-2000) adopted by a fourteen members committee, advocating a holistic approach for social and economic development of women.

Development of women and children is at the core of the nation's human resource development efforts. Therefore, the separate department of women and child development was set up in the year 1985 as part of Ministry of Human Resource Development. The Department in its nodal capacity, formulates policies and programmes, enacts, amends legislations affecting women and coordinates the efforts of both governmental and non governmental organizations to improve the lot of working women in the country. The department also implements certain innovative programmes, in the areas of employment and income generation, welfare and support services gender sensitization and awareness generation. These programmes play both the supplementary and complementary to the other general development programmes in the sector of health education, labour and employment and rural and urban development. The ultimate objective of all these efforts is to make women economically independent and self reliant.

As the Government of India has launched number of programmes and schemes for women's welfare and development over the last two decades, a need was felt is study the various development programmes provided by the government. For the purpose of the present study, four women welfare programmes viz., Bhagyalaxmi programmes, Kishori Shakti Programme, Women Training Programme and Nagar Stree Shakti Programme were selected. The objectives of the study are;

1. To analyse the uses of the programmes.
2. To know the participation level of women in various activities related to selected programmes.
3. To analyse the economic empowerment of women through programmes.

### **Study area:**

The present study is conducted in Karantaka with special reference to Dharwad District. For this purpose 30 beneficiaries of each programmes on simple random sampling basis from rural and urban areas of Dharwad district were selected. The information required for research is collected through pre structured questionnaire scheduled. The collected data analysed with the help of simple percentage method and presented in systematic tables.

### **Brief Information about selected programmes**

#### **1. Bhagyalaxmi Programme**

The State Government introduce this programme in 2006-07 with the aim to empower the female child through the financial assistance of Rs.10,000/- for one girl child as fixed deposit. Parents with only two girl children are eligible to avail the benefit of this programme. And they can withdraw the amount only after reach of legal age of marriage i.e., 18 years.

## 2. Kishori Shakti programme

The Government introduced this programme in 2001-02. Totally 38 child welfare programme centres practiced this programme. In 2005-06 this programme was extended to other 14.7 child welfare programme centres. Under this programme they identify from 11 to 18 years pre-mature girls and give training from central government grant and give supplementary nutrition food from state government.

## 3. Women Training Programme

Ministry of Rural Development organizes training courses, seminars, workshops for the development of women. The women training programme play a vital role in the empowerment of women. This programme will help women to ensure the economic empowerment. It gives training for interested women in establishment of small scale industries. It gives training through government and non government institutions. This programme gives more priority to widows, helpless, handicapped and SC, ST women. Age limit of beneficiaries must be from 18 years to 45 years.

## 4. Nagara Stree Shakti Programme:

To assist women activities in performing and promoting rural development, trade, business and industry the Nagar Stree Shakti Programme was introduced in 2004. It has strengthened economic progress of qualified women and brought proper environment of social change.

The above four women and child development programmes have chosen for study and the use, utilization of these programmes in the study area is discussed through appropriate tables.

**Table 1**

**Information about the beneficiaries of various programme**

Age	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Below 20 age	09	30	30	100	07	23.33	05	16.67	51 (42.5)
21-30 age	18	60	-	-	15	50.00	08	26.67	41 (34.16)
31-45 age	03	10	-	-	08	26.67	17	56.67	28 (23.33)
Total	30	100	30	100	30	100	30	100.00	120 (100.00)

Source: Field Survey

Table 1 reveals that 5 per cent of the respondents belong to the age group of below 20 years, 34.16 per cent belongs age group of 21-30 and 23.33 per cent in the age group 31-45.

It also reveals that in Bhagyalaxmi programme majority of the respondents belongs to the age group of 21-30 and in Nagar Stree Shakti Programme majority are from 31-45 age groups. Thus

above explanation clearly shows that majority of the beneficiaries in all programmes are below the age of 30 years.

**Table 2**  
**Educational level of Respondents**

Education	Bhagalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Pre Primary	07	23.33	04	13.33	05	16.67	05	16.67	21 (17.5)
Illiterate	04	13.33	03	10.00	04	13.33	05	16.67	16 (13.33)
Primary Edu.	06	20.00	08	26.67	05	16.67	05	16.67	24 (20.00)
Secondary Edu.	10	33.33	10	33.33	12	40.00	13	43.33	45 (37.5)
Higher	03	10.00	05	16.67	04	13.33	02	6.67	14 (4.66)
Total	30	100	30	100	30	100	30	100	100.00

Source: Field Survey

Table 2 indicates that 37.5 per cent of the respondents have secondary level education, 20.00 per cent have primary level and 16.67 have pre-primary level education. In all programmes 17.5 per cent of the respondents are illiterates, only 11.66 per cent of the respondents have higher level education.

Above explanation clearly shows that majority of the beneficiaries have minimum level of education and girls are not encouraged to get higher level education due to many reasons.

**Table 3**  
**Respondent's religion**

Religion	Bhagalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Hindu	25	83.33	30	100	23	76.67	22	73.33	100 (83.33)
Christian	-	-	-	-	-	-	-	-	-
Muslim	5	16.67	-	-	07	23.33	08	26.67	25 (16.67)
Total	30	100	30	100	30	100	30	100.00	100

Source: Field Survey

Table 3 shows that 83.33 per cent of the respondents belong to Hindu Religion and 16.67 per cent of the respondents belongs Muslim Religion. It also shows that none of the respondents belong to Christian religion in the present study.

**Table 4**  
**Occupational level of Respondent**

Occupation	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Agriculture	07	23.33	04	13.33	03	10	08	26.67	32 (26.67)
Daily labour	10	33.33	07	23.33	07	23.33	13	43.33	37 (30.83)
Private Job	02	6.7	03	10.00	-	-	-	-	05 (4.16)
Business	04	13.33	07	23.33	07	23.33	05	16.67	23 (19.17)
House work	07	23.33	09	30.00	13	43.33	04	13.33	33 (27.5)
Total	30	100	30	100	30	100	30	100	

Source: Field Survey

Table 4 indicates that 26.67 per cent of respondents engaged in agriculture, 30.83 per cent working as daily labourers, 19.17 per cent engaged in various business activities, similiary only 4.17 per cent work in some private sector and 27.5 per cent are have house wives.

Thus above table clearly shows that majority of the respondents are working as agricultural laboures and daily labourers (57.50%) due to economic incapabilities.

**Table 5**  
**Family Income**

Income	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Rs.5000-15000	23	76.67	23	76.67	21	70.00	20	76.67	87 (72.5)
Rs.15000-25000	07	23.33	07	23.33	-	-	-	-	-14 (11.67)
Above Rs.25,000	-	-	-	-	09	30.00	10	23.33	19 (15.83_)
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

Table 5 indicates that 72.5 per cent of the respondents told that their family income is below Rs.15000 per annum and 11.67 per cent stated that their income is between Rs.15000-25000 only 15.83 per cent of the respondents per cent having yearly income of Rs.25,000 and above.

Above explanation clearly shows that the women and child development programmes concentrated on the respondents who belongs low income group.

**Table 6**  
**Marital Status**

Marital Status	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Married	30	100	-	-	20	66.67	23	76.67	73 (60.83)
Unmarried	-	-	30	100	05	16.67	-	-	35 (29.17)
Widow	-	-	-	-	05	16.67	07	23.33	12 (10.00)
Total	30	100	30	100	30	100.00	30	100.00	100

Source: Field Survey

Table 6 shows that 60.83 per cent of the respondents are married and 29.17 per cent are unmarried only 10.00 per cent are widows.

Thus above data clearly shows that in Bhagyalaxmi Programme all respondents are married and in Kishor Shakti Progrmmes all respondents are unmarried. The Nagar Stree Shakti Programme consentrates with married and helpless women like widows, to strengthen and empower them.

**Table 7**  
**Type of Family**

Family	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Nuclear Family	28	60	20	66.67	19	63.33	18	60.00	85 (70.83)
Joint Family	02	40	10	33.33	11	36.67	12	40.00	35 (29.17)
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

Table 7 shows that 70.83 per cent of the respondents belongs to Nuclear family and 29.17 per cent belongs to joint family.

Above table clearly shows that majority of the beneficiaries from both rural and urban areas belongs to nuclear family.

**Table 8**  
**Amount provided by programme**

Amount	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Upto 50,000	30	100	-	-	-	-	-	-	30 (25.00)
30,000 to 1,00,000	-	-	30	100	-	-	-	-	30 (25.00)
1,00,000 to 1,50,000	-	-	-	-	-	-	-	-	-
1,50,000 to 2,00,000	-	-	-	-	-	-	-	-	-
Above Rs.2,00,000	-	-	-	-	30	100	30	100	60 (50.00)
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

Table 8 indicates that 25.00 per cent of the respondents availed financial assistance up to Rs.50,000 and an equal per cent of the respondents got the benefit upto Rs.1,00,000 majority of the respondents i.e., 50.00per cent have obtained financial assistance of Rs.2.00,000 and above. It also reveals that financial assistance available in each programme is varying and minimum is Bhagyalaxmi Programme and maximum amount is in Nagar Stree Shakti Programme.

**Table 9**  
**How they release fund for programme**

Fund	Bhagyalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Installments	-	-	30	100	-	-	30	100	60 (50.00)
One time payment	30	100	-	-	30	100	-	-	60 (50.00)
End of the year	-	-	-	-	-	-	-	-	-
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

Table 9 reveals that 50.00 per cent of the respondents told that they received funds on installment basis and equal per cent beneficiaries responded that they got funds at a time. Above table also reveals that in Kishor Shakti Programme and Nagar Stree Shakti Programme fund is released on installment basis and in Bhagalaxmi Programme and women Training Programme in onetime payment basis.

**Table 10**  
**Opinion of the programme**

Opinion	Bhagalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
It is helpful	20	80	25	83.33	22	73.33	30	100	97 (80.83)
It is not helpful	-	-	-	-	-	-	-	-	-
Cant's say anything	10	20	05	16.67	08	22.67	-	-	23 (19.17)
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

In table 10 80.83 per cent of the respondents opined that the various women and child development programmes are very helpful to empower them, and 19.17 per cent respondents are not able to say anything about all development programmes. Majority of the respondents have good opinion about programme selected for the study.

**Table 11**  
**Involvement of beneficiaries**

Involvement	Bhagalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
High	14	46.67	8	26.67	9	30.00	12	44	43 (35.84)
Moderate	13	43.33	20	66.67	19	63.33	18	60	70 (58.33)
Low	03	10.00	02	6.67	02	6.67	-	-	07 (5.83)
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

Table 11 shows that 35.84 per cent of the respondents highly involved in all development programmes, 58.33 per cent moderately involved and 5.83 per cent respondents have low level of involvement. Above information clearly shows that in Bhagalaxmi programme and women



training programme and Nagar Stree Shakti Programme all respondents have high level of involvement.

**Table 12**  
**Level of Satisfaction**

Satisfaction	Bhagalaxmi Programme		Kishor Shakti Programme		Women Training Programme		Nagar Stree Shakti Programme		Total
	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	Freq.	Per cent	
Highly Satisfied	04	13.33	7	23.33	12	40	20	66.67	43 (35.84)
Satisfied	23	76.67	20	66.67	16	53.33	9	30.00	68 (56.67)
Not Satisfied	03	10.00	3	10	2	6.67	1	3.33	9 (7.5)
Total	30	100	30	100	30	100	30	100	100

Source: Field Survey

Table 12 indicating that 35.84 per cent of the respondents are highly satisfied, 56.67 per cent are satisfied through these programme and 7.5 per cent are not satisfied with development programme. Above information clearly shows that majority of the respondents are highly satisfied with Government programmes which provided for the development of women and children.

### Conclusion:

From the above analysis, it is found that the Government of India has launched number of programmes and schemes for women's welfare and development over the period. Bhagalaxmi, Kishori Shakti, Women Training Programme, Nagar Stree Shakti Programme are the some of the popular women and child development programmes implemented by the central and state government in India.

Majority of the respondents opined that the programmes introduced by the Government are very helpful and contributed for the socio-economic development of women and child. No doubt the Government programmes which meant for women and child development bring changes in their social and economic status. The Bhagalaxmi programme helps to every girl child to empower herself with deposited amount, parents also concentrate on girls education and it helps to restraint the child marriages, which generally practically in rural areas.

Through Kishori Shakti programme the pre matured girls avail valuable and useful training and develop the good health with supplementary health practices. The implemented programmes increased the standard of life of selected beneficiaries. The Training programme provides a platform for women who are interested in home and small scale industries, they improve themselves to participate in public functions, seminars and exhibit their production without any hesitation. The programme like Nagar Stree Shakti increases the capabilities of women in various ways. The economic contribution of Government and beneficiaries helpful to bring the stability in life. With the similar interest of beneficiaries the groups headed by separate

names and engaged in public work and training programme for all beneficiaries. Its useful to improve economic and social status in changing society.

These programmes helps to realise women potentiality and rights, responsibilities and opportunities.

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