

A word from Director

FOREWORD

The “Women Cell” of Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) is undertaking training, research and consultancy in various aspects relating to women development. It was created to design, plan and execute programmes of training and research in various fields.

The need for greater empowerment and leadership development of women members in various cooperative societies is universally recognized. Women are encouraged by cooperatives to actively participate in various socio-economic development projects. They are given training to increase their knowledge and skills. At the same time, it is equally important **that men are sensitive to gender issues**. With this aim, workshops on **Gender Sensitization** were conducted by the Women Cell. The participants were Chairman, Directors and Senior Executives from banks, dairy, sugar, spinning and apex federations. The participants were exposed to gender concepts and issues, and strategies to increase greater participation of women in Boards of Management and decision making process. In the prevailing competitive and liberal economic environment it is essential to identify practical and strategic needs for smooth functioning of women cooperatives. In the context of future vision of cooperatives, our focus should be to help women to become educationally competent and economically independent through the channel of women cooperatives.

Some other innovative programmes that the Women Cell conducted were on Livelihood Development and Empowerment of Women through Cooperatives.

I am happy that the Women Cell has prepared a Manual on Gender Sensitization which can be used in various workshops by trainers.

With best wishes!

**(BHAGWATI PRASAD)
DIRECTOR**

PREFACE

The “Women Cell” of Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) is undertaking training, research and consultancy in various aspects relating to women and development. Various innovative programmes were conducted by the Women Cell.

The Women Cell conducted successive workshops on “Gender Sensitization for Cooperative Personnel” at the National Institute in Pune, Gokul at Kolhapur and RICM, Bangalore. The participants were exposed to gender concepts and issues. The workshop initiated a process of internalization, orientation and sensitization amongst cooperative personnel through various teaching methodologies like case studies, group discussions and role play. The course introduced the participants to a range of policies and legislative measures on women’s rights. The trainees found the workshop very useful and appreciated the contents and methodologies.

The present Module on Gender Sensitization comprises of management cases, articles and gender issues for group discussions. The participants in the above workshops found the exercises interesting. This manual will be of great utility to trainers, academicians, corporates and students studying gender issues.

Place: Pune
Date : 12th June, 2006

(Dr. Medha Dubhashi)
Associate Professor &
Head – Women Cell

MODULE ON GENDER SENSITIZATION

OBJECTIVES:

1. To sensitise participants to gender issues and understand the need for gender integration in cooperatives.
2. To initiate processes of internalization of gender concepts, orientation and sensitization amongst cooperative personnel
3. Introduction to range of policies and legislative measures on women's rights – the evolution, the context, the lacunae, and the status
4. Facilitate use of parameters and indicators of monitoring and evaluation for assessing and ensuring a gender component in policy planning and programme implementation

Participants : Cooperative Leaders/Management/Personnel

No. of Participants : 30

Duration : 2 days to 5 days

Dates :

No. of Sessions : 1½ hrs. 4 sessions per day

- Contents:
1. Patriarchy and Social Attitudes
 2. Role of Women in Society – double burden, raising of Children
 3. Social norms and behaviour – Gender and sex, sex stereotypes
 4. Shifts in development paradigm – WAD & WID, GEM – Integration of women in rural development
 5. Organizational and individual goals
 6. Managerial skills for women – planning, budgeting
 7. Leadership and decision making
 8. Social skills – networking
 9. Entrepreneurship skills – Business idea and opportunity, selection and feasibility
 10. Law and Social security for women in India
 11. Issues and Challenges (Dairy & General)

TOPIC: GENDER & GENDER RELATIONS
SESSION – 1 & 2

Objectives:

Participants are sensitized to gender issues.

Output Activities:

- Participants examine and reflect on the traditional roles of women and men and division of labour in their community and society.
- Participants have an understanding of the concept gender and of gender analysis and planning.

Sessions		Particulars	Time
Session -1	a.	Patriarchy & Social Attitudes Role of women in Society	90 min.
	b.	Social norms & Behavior – Gender Sex, Sex Stereotypes	
	c.	Personal Perception of Gender Issues	

Session Guide

Steps		Particulars	Time	Teaching/Methodology Material
Step-1		Introduction		
	i.	Evolutionary Role of Women in India	30 min.	
	ii.	Patriarchy & Social Attitudes		
	iii.	Gender & Sex, Sex Stereotypes		
	iv.	Gender and Gender Relations		Tr.1A
	v.	Role and Gender Roles		Tr.1B
Step-2	vi.	Personal perception of gender issues (Buzzing discussions)	60 min.	Worksheet & Tr.2A, 2B

Readings

Sl.No	Title	Authors
1.	Strategies for Mainstreaming Women in Co-operative Organisations	Dr. Medha Dubhashi
2.	Grit of a Woman	
3.	Trial by fire	
4.	Management Cases	
	a) One Step or Seven?	Dr. Medha Dubhashi
	b) The Charismatic Chairperson	
	c) Madhuri	
5.	Anecdote – Stretching a Point	

Session-I

(Buzzing Discussions)

PERSONAL PERCEPTION OF GENDER ISSUES

Activity: Lively, buzzing discussions on the following statements, asking participants to give their own personal views on these issues, to the person sitting next to them.

1. Men are the heads of households and all decisions that affect the family should therefore be taken by them.
2. Men and Women should share household responsibilities and decision-making.
3. A women's place is primarily in the home. Women should therefore concentrate on being housewives and child bearers and not get involved in economic activities.
4. Women should have the same rights and opportunities as men.
5. Efforts should be made to facilitate women's involvement in productive or economic activities.
6. Cooperative education and training are more important for male members as they are the main participants in cooperatives.
7. Women and men should be equal partners in cooperative development.
8. Women should have equal access to training and education facilities and participate in decision-making.
9. Women do not have the right attributes to

Analysis:

1. Have changing socio-economic conditions affected our perception of gender roles?
2. Are gender roles static

TRIAL BY FIRE

New Sati law to put the onus of prevention on the family

One hundred and seventy five years after it was abolished by William Bentinck, sati continues to be a reality in parts of rural India. While Deorala – where a 10-year-old childless widow Roop Kanwar immolated herself on the funeral pyre of her husband – remains the most talked-about instance of sati in recent times, it was certainly not the last. Kuttu Bai, 65, in Madhya Pradesh's Panna district, Rekia Devi, 65, in Bastipur, Bihar and Sita Devi, 77, in Gaya district, have met a similar fate since. For every case that comes to light there are scores of others that go unreported. There are more than 250 sati temples in the country with a steady flow of devotees and donations. Clearly, Bentinck's decree and its modern avatar – the Sati (Prevention) Act, 1987, have failed to deter people from this “ritualistic suicide/murder”. It is in realization of this that the government has decided to amend the law putting the onus of preventing sati on the family and village. A bill incorporating new clauses will be introduced in the coming session of Parliament. Under the new law, a woman attempting sati will no longer be charged for attempted suicide. It will be presumed that the sati was attempted under duress and that the immediate family was in a position to stop her but did not.

The proposed law makes no distinction between passive observers and abettors. Holding them equally culpable it prescribes death or life imprisonment or both. A progressive piece of legislation, it views things from widow's perspective. Nothing short of this would be able to plug the legal-theological loopholes that allow self-immolation of this nature to exist in 21st century India. Let's accept it, sati is never voluntary. There is always an element of coercion – physical, psychological or social. More often than not, it is engineered by the widow's family to grab her deceased husband's property. Why would a widow want to kill herself if she is assured a life free of hassles and humiliation? And isn't it the community's responsibility to ensure that? The law should make sure it does.

Source: Time of India, Friday, April 28th, 2006

THE CHARISMATIC CHAIRPERSON

Dr. Medha Dubhashi

BETA LAVAL (India) Ltd., is a multi national company situated in Pune, Maharashtra, India. Its Chairperson and Managing Director is Mr. Laila Dharwalla, a dynamic energetic and charismatic person. Under her leadership the company is poised to reach the goal of DBRC Double Billion Rupee Challenge. Even in times when the industry faced difficult environment the company was able to continue its march towards excellence because of the spirit of “One team, one goal”.

The turnover of the company was Rs.1400 million with a growth rate of 33%. The profit after tax increased to Rs.140 million with a growth rate of 37%.

Ms. Dharwalla had always faced her life with challenge. Her uncle had provoked her by saying that it is difficult for a women to be an engineer. Spured by the remark, she not only joined the engineering college but passed the Bachelor of Engineering (B.E. Examination) in 1st class. She then joined the Beta Laval Co. in 1968 as trainee engineer.

She will never forget the initial reactions of her boss and colleagues when she joined one of India’s top engineering company. In a man’s place, how was a woman to fit? She wan not keenly looked, but with suspicion that she would soon be leaving the company and in that event why should she be given further training or a job in the office? She was duly asked to “look after the gardens” rather than the machines! But Laila was far from being discouraged. If that was what she was told to do, she would do it! She went on with zest to beautify the gardens which were totally neglected and paid attention to the landscaping. Since that eventful year, Beta Laval has always bagged the First prize accolades as the company having the best Industrial gardens!

In those days, it was not easy for her to manage both house and office. Her day would begin early so that she could prepare breakfast and pack lunch for herself and her husband. Then she would have to rush to catch the bus for the 45 min. ride to the office. At the office, her day would stretch to quite late in the evening. But her commitment to work, sustained her energy to greater efforts. She felt that women have to work harder to achieve the same levels of success as men.

In the course of the next 25 years she occupied several positions within the company as chairperson, Dairy Farm Equipment, Executive Chairperson, Jet Pak India Ltd., Her key to success were hard work, perseverance and determination, competence and personal values. Besides her own efforts, the other factors for success were contact through work, support from boss and her educational qualification and skills.

Her hectic work schedule and traveling would perforce keep her away from home for several days. She was fortunate to have the support of her husband. But had to take the decision to forgo having a family.

The primary reason for work were pleasure in accomplishment and need for recognition. The economic reasons were ranked lower. The fact that she had achieved so much success, the prestige and the respect she had gained did cause heartburns among few male, colleagues. However, she did not get disturbed by the office intrigues.

She does not believe that there is any gender division or discrimination in the work force. "If you have the capability you will get the recognition". Although women representation in senior management is low, it could be higher as she feels that women are capable of being good leaders.

Issues

1. Could you identify the barriers to Dharwallas's Career advancement?
2. What are the success factors behind Ms.Dharwalla's achievement?
3. Analyse how gender bias affects evaluations of performances of women?

ONE STEP OR SEVEN?

At a glittering function in Delhi Nalini was awarded 'The Woman of the Year' award for her meritorious work in upliftment of women. Her key to success were hardwork, integrity and patience.

Belonging to an illustrious family, Nalini went to school. Perhaps at that age she was not aware, that many of her sisters who would have liked to go to school could not, because of poor economic conditions. Anyway being intelligent she was always a top performer in school. 'Coming first is in your Genes' her friends and relatives would remark referring to the scholastic brilliance of her father.

Her father was FIRST CLASS FIRST in the matriculate exam in the school and a gold medalist from the University. He could have got a lucrative job in India. Many of his friends were even persuading him to go aboard. However, he chose to serve his country through public service.

Her mother too was an intelligent and a quite lady. Even in her times when most girls would get married, she left her village, stayed with her aunt in Bombay and went to college from where she did her Bachelors in Economics. Soon after she was married. There was no question of her going to work outside. Her role would be in supporting her husband and taking care of the home.

Nalini and her younger brother went to different unisex schools. Nalini was given full opportunity to develop and take part in extra curricular activities like dance and debates.

There were servants to help her mother in the domestic chores. Some of her other friends in her neighbourhood would envy at her freedom, as they were made to stay home to cook and sew.

At the age of 18, she chose the art streams. Her ambition was to join the Civil Service. Her parents were looking for a suitable match for her. In April her dreams came true when she got selected and was asked to join in June. But her marriage was fixed in May and she was dissuaded from going to work.

Her marital life was not easy as she was mentally abused and tortured for cash, jewellery and other things. She then took the courage to take the next step. She left her home and city, went to the nearby town and set up a Self

Help Group for women. She had decided to help women to become self-reliant and economically independent.

1. What are the factors attributed to the subordinate position of women in the Indian Culture?
2. List three factors that could dispel the stereotype discovered in this case.
3. Do you think Nalini made the right choice? Why?

MADHURI

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As a subject of study, gender issues like inequality, harassment, domination, immobility and lack of freedom of choice, are deliberated in training programmes for administrators, cooperators and professionals. Gender and gender relations in society are circumscribed by norms, behaviours and stereotypes. The present case of a Bollywood Superstar is an interesting study in gender conscientizing.

The story of Maduri Dixit is like a fairytale. Coming from a middle class Maharastrian home with 3 sisters and 1 brother, she grew up in a big family having a good, caring home. Her mother was a housewife. As a child or teenager she grew up in Mumbai and like all children in the housing society would run to watch “Chhaya Geet” on Doordarshan every Thursday. The whole family would occasionally go to see a movie that got good critic review in the newspaper.

What Fate has in Store

She aspired to be a microbiologist, but FATE had something else planned for her! Besides studies, she was active culturally especially dancing. She was a good Kathak Dancer. When she was in Class-VIII, she was offered two films on dancing. But her family did not consider it right to do a film so early. While in Class-XII, a family friend working in Rajshri Productions told them that the cine company was looking for a “new face”. He asked her if she

would be interested. The offer had walked through, literally “knocking at the door”. They went to meet the cine company. She was interviewed by the patriarch of the Rajashri clan’ Tarachand Barjatya. She was tested for her Hindi diction. Months passed and she had almost given up. But one day like a bolt of the blue, she was called for shooting. She had never thought she would be a star. She thought she would just do a couple of films for the thrill of it.

But destiny had other things written for her. A firm believer in fate herself, she experienced one thing leading to the next, helping her scale new heights.

“Life is like a shawl, it weaves itself into intricate patterns, everything is connected”. And so with her film career, one Director after another signed her and her film “Tezaab” made history. After that there was no looking back with a string of film hits.

Internalization of Values

Aside from her success in films; which, she says she owes to a string of values she assimilated from the family. Her parents stood by her in everything she did. They encouraged her to shape an independent career. She believes in EQUALITY for women; a value she says derived from her family. As sisters and brother she got the same treatment. Curfew hours for returning home in the evening were the same for the girls and boys. The family deliberated on issues involving each one of them. For instance, when she decided to seek a career in films, the whole family sat and debated the pros and cons.

She doesn’t hanker after things. She just keeps doing her work and enjoys doing whatever she does. She believes she is good at her work. She firmly believes in the family support system. People exploit, if they find the person

vulnerable. In her case, since the support was strong, nobody dared approach her with any sinister idea; as her mother accompanied her everywhere, even as a celebrity.

The New Indian Female Persona

Millions of women see her as a role model. At the height of her success, when her multistaraer film “Devdas” was screened at the Cannes Film Festival, she got married to an NRI Doctor and embraced motherhood. She is lucky in that her husband too shares the name values. Her husband doesn’t expect her to be meek, submissive “Adarsh Bharatiya Nari” – type. He doesn’t forbid her to work, not does he push her into it. He wants her to do “What makes her happy”! She believes that the most liberating thing in the world, is to live life on “Ones Own Terms”!.

Questions for Discussions:

1. What values need to be inculcated in family and society?
2. Are boys and girls reared differently at home? Why?

Session 1.

Anecdote

STRETCHING A POINT

Here's all you need to know about the different relationships a guy has with his wife and his mother. I bought two ceiling fans, one for our home and one for my parents. While installing our fan, I had to stand on a chair on my tiptoes. As she watched me struggle, my wife let me know the reason for my troubles: "You're too short".

Later, my mother watched me on my tiptoes as I was installing the other fan for my parents. Her comment: "The chair's too short".

SESSION- 2

Sessions		Particulars	Time
Session -II	a.	Double Burden, Raising of Children, Productive and Reproductive Roles	90 min.
	b.	Status of Women	
	c.	Double Burden personal perceptions (Buzzing Discussion)	

Session Guide

Steps		Particulars	Time	Teaching Material
Step-1	a.	Double Burden, Raising of Children, Productive and Reproductive Roles	60 Min.	Tr. 3 & 4
	b.	Perceptions		buzzing discussion
	c.	Status of Women		Tr. 5A & 5B, pg.20-22
Step-2	d.	Shifts in Development Paradigm – WAD & WLD	30 Min	
	e.	GEM – Gender Empowerment		

Readings

Sl.No	Title	Authors
1.	Women's Inheritance – next steps	Bina Agarwal
2.	Change in Communities – Women Go from Margins to mainstreams	Aditi Kapoor
3.	Wither Women Education?	
4.	As women vanish in statistics	
5.	Budget and the invisible woman	
6.	Happy homemakers	

AS WOMEN VANISH IN STATISTICS

The UN India Office has asked India to explain why 48 million women are missing which it claims is due to “women’s lower status in Indian society”. Part of these ‘missing’ numbers are explained by the practice of female foeticide, asserts the UN. This logic is full of problems both statistical and philosophical.

In a recent publication India Towards Population and Development Goals, UNFPA has estimated the figure of 48 million missing’ women as follows: “If the sex ratio of 1036 females per 1000 males observed in Kerala in 1991 had prevailed in the whole country, the number of females would be 455 million instead of the enumerated 407 million (in the 1991 census). Thus, there is a case of between 32 and 48 million missing females in the Indian Society as of 1991 that needs to be explained”.

The question is why take Kerala as the base? If we take the sex ratio of the industrial countries of 1060, the ‘missing’ number increases to 56 million. If we take the sex ratio of Sub-Saharan Africa of 1020 (as UNDP did in its Human Development Report, 1995), the ‘missing’ number declines to 41 million. And, if we take the sex ratio of Haryana of 865 as the base, it turns out that there are 27 million males who are missing. If we were to take the sex ratio of Delhi at 827 as the base the number of missing men would increase to 44 million. The point is that the so-called ‘missing’ females can be estimated at any level depending upon whatever base one wishes to adopt.

Now it is true that there is a global convergence of the sex ratio. But that does not mean that every country should display precisely that figure. Say, the global sex ratio is 1010 and Finland has a sex ratio of 1060. Does it mean that “there is a case of between 50 missing males in the Finish that needs to be explained”? Does it mean that this difference would be Finish Society”? Would it follow that the Finnish mothers have done away with the 50 male children?

The point is that the sex ratio is not identical across the societies. True, there is a global average but hardly any society may be expected to be on the dot. There is what may be called a ‘natural’ sex ratio applicable to every country. This would be influenced by the geography, climate, culture and above all, poverty. It is these factors along with female foeticide which explain the ‘missing’ women. All of the observed difference from the global average simply cannot be ascribed to the so-called “women’s lower status in Indian society”.

The problem can be explained by an example. Demographers can reasonably estimate the average life expectancy of the people of India in, say 2000. But can they estimate the life of an individual? At best the statistician can give some estimate of probability. Similarly, one can estimate the global average sex ratio but there is no method to estimate the 'natural' sex ratio for India. And, without estimating that figure it is the estimate of 48 million that need to be explained.

The kind of problems such statistical jugglery can lead to can be explained by an example. Himachal, Tamil Nadu and Andhra have an average sex ratio of 989, the highest sex ratio among Indian states. Their average per capita income was Rs.2030. On the other hand, Delhi, Haryana, UP and Punjab had an average sex ratio of 863, lowest among the states. Their average income was Rs.3530. Would it then follow that lower sex ratio leads to higher incomes? The point is that one must use statistics with some refrain.

There are deeper problems with opposing female foeticide. First, abortion has been promoted by the West as a legitimate means of population control. Once abortion is accepted, there is little to gripe if it is sex-based. In fact, it leads to expansion of choice which the UNDP propagates as a measure of 'development'.

India is not anti-girl child. I was born only because my mother wanted a daughter. Still, this is not to defend India. We need change. But, we have to build from the foundations of our own culture. Don't get carried away by the flawed logic the UN system propagates.

WHITHER WOMEN EDUCATION?

The findings reveal that the female literacy is 39% against the male literacy of 63.86% whereas the country's literacy is nearly 52%. Even though crores of rupees have been spent on the literacy mission, both in cities and villages, only one in four Indian women is literate. Besides, there is yawning gap in the perceptions of policy-makers and the implementers.

Factors such as good health services and adequate nutritional intake which have been seen to improve female literacy are sadly lacking in India. Reform is a continuous process. There never comes a stage in any field when change is not needed. Education is no exception. But at times it becomes a matter of urgency.

To deal with so large and complex a subject like education of women, is rather like attempting to catch the outside of a balloon or to cur to sand dune. It eludes grasp, its shape changes but it permeates all aspects of society. Education in its many forms is the process by which a nation transforms itself from what it is, into what it aspires to be. It is the backbone of social development and the essence of civilization. It satisfies the needs of society by developing and drafting this material into nation's service. Going back to Rigvedic times, complete educational facilities were available to women. The pattern of education in ancient India was generally instruction from the holy preceptor in the Vedas and other religions literature. As recorded in the scriptures, there were 20 female authors of Rigvedas. There were two classes of women – students, the Brahmavadinis, who were lifelong students of theology, and Sadyodvahas, who studied up to the age of 16 or 18 and memorized hymns by heart.

The Brahminical period restricted the women's role to the domestic realm and took a stance of inferior status of women as compared to men.

As late as in the 19th century, due to persistent efforts of Rajarammohan Roy, Jyotiba Phuley, M.G. Ranade, Iswar Chand Vidyasagar, Dayanand Saraswati and others some reforms were made under the 'British rule' to revive the educational system for women. It was felt that besides elevating the status of women, education would also make them compatible wives and good mothers. Mahatma Gandhi's viewpoint that, 'if you educate a man you educate only a man, but if you educate a woman, you educate the entire family' is quite appropriate in the present context. In line with this

affirmation, the Government of India Education Resolution Policy of 1904 suggested that the government should spend some more funds on girls' education. The first All India Women's Education Conference held in 1928, demanded the same type of education for women as men received.

During to public awakening caused by the freedom struggle, education of women developed at a faster rate and despite stiff opposition, girls came forward to become teachers. Female literacy at the time of independence was 6 per cent as compared to 0.7 per cent in 1881-82.

The findings of 1991 census reveal that the female literacy in India is 39 per cent against the male literacy of 63, 86 per cent whereas the country's literacy is nearly 52 per cent. Even though crores of rupees have been spent on the literacy mission, both in cities and villages, only one in four Indian women, is literate.

A study has revealed that though male-female literacy gaps are closing in urban areas, the proportion of rural girls falls from 71 per cent at the primary level to less than 30 per cent at the higher secondary stage. Scheduled Caste and Scheduled Tribe girls fare the poorest of all.

The reasons assigned for low literacy level of women in India are a combination of educational and extra-educational factors, besides the socio-economic disadvantages the women face. Among the reasons responsible for the poor literacy level of women include low access to educational facilities, apathy to education of daughters, early marriage, discriminatory attitudes towards female child in access to food and health, large size of poverty households, lack of girls schools and female teachers.

Besides, there are yawning gaps in the perceptions of policy makers and the implementers, particularly with regard to the status of women and the need to redefine gender roles to make them more equitable. Although there is a policy to open NFE (New Formal Education) centres in areas where no formal schools are available, it is not followed very strictly.

Factors such as good health services, adequate nutritional intake which have been seen to improve female literacy tremendously are sadly lacking in India. Reform is a continuous process. Education is no exception to this rule. But at times it becomes a matter of urgency.

India now recognizes in her women an invaluable natural resources, the development of which is an investment in her future. During the recent years, the need for transformation of content and quality has developed into these major thrusts, namely improved provision of schooling and redesigning the curricula with focus on equality of sexes and mobilization of NGOs and media.

In order to provide education to girls at their doorstep, a combination of formal and non-formal strategies, including distance education, condensed courses, flexible hours, residential facilities for female, teacher, additional security for motivating parents to send the girls to school would have to be adopted.

Mobilisation of women, non-governmental organisations and media can play an important role. Women's organizations and groups need to be encouraged to promote activities relating to education and development in general. Folk media can play a major role in promoting this aim.

The government has framed policies many a time advocating women's education. A few schemes had been launched to promote women's development in all spheres. To mention a few, a scheme called 'Condensed Courses of Education and Vocational Training for Adult Women' was started in 1958 and recast in 1975 by the Central Social Welfare Board, which aimed at providing new vistas of employment through continuing education and vocational training for women and girls tagged as school drop-outs.

Till March, 1993, about 6.90 lakh adult women received vocational training. In the 8th Five Year Plan, a sum of Rs.40.00 crore is available to conduct 4,500 courses to train 1.35 lakh girls.

The Directorate General of Employment and Training has established six regional vocational training institutes and one National Vocational Training Institute of women. These institutes provide training facilities in the basics, advanced and instructional level skills. Further, about 230 it is/wings were set up for women.

Whether literate or not, Indian women have been taking a substantial share of work in and outside the house. Her contribution is significant in all spheres of life. In fact, Indian womanhood has faced valiantly the ravages of time, economic depressions, invasions, social problems, religious upheavals and political turbulence. It has adopted itself to social changes and new development. The ancient religious background has given women a heritage of the finest spiritual values and ideas that human imagination has created ideals of chastity and courage. Women as the bedrock of the home and family have carried forward over centuries these qualities and strengthened them.

HAPPY HOMEMAKERS

Many social analysis are baffled by the neo-traditionalism being exhibited by the modern women. After the last few decades of derring-do in diverse fields from scaling high mountain peaks to manning space shuttles, from storming male power bastions like parliaments and premierships of nations to taking measured aim towards shattering corporate glass ceilings, women it seems are returning back to home and hearth with renewed fervour. The superwomen of yesterday is happy to get off walking the tight-rope between career and family and recast herself as domestic goddess. And this change, significantly, is occurring in the upper echelons of society. So what does it mean? Are these women short selling the liberation so hardly won? Not to my mind. They are an important milestone in the evolution of feminism. When a Sudha Murthy chooses running her home over managing Infosys she brings with her a sense of self-worth and dignity which illumines the domestic space, shines a new light on it. When a Kajol chooses the diffused halo of motherhood over the glare of acre-lights she manages to underline the importance of the occupation.

When intelligent, successful women choose domesticity on their own terms they redefine gender equations. There is nothing intrinsically worthless above running homes, cooking or raising kids. An average home calls for more complex management practices than an average business. In terms of creative satisfaction cooking is second a few other jobs and anyone who has done an honest day's parenting will vouch that it's not a dull assignment. Still most women will tell you truthfully that housework sucks. It sucks because it is invisible, unpaid, under valued, unending and foisted upon women. Patriarchal capitalist societies have used it exploitatively.

Domesticated women helped build capitalism by providing laundry, food and cleaning services for men without pay and mothers prepared the next generation of the labour force. The modern woman who is able to choose these occupations without being in a subjugated relationship is an evolutionary step ahead. Next in line perhaps will be men freed from the shackles of breadwinning. The future belongs to blurred gender identities and a world where many types of masculinities and femininities live together happily even after.

BUDGETS AND THE INVISIBLE WOMAN

Eighteen-year-old Asha died of complications of child birth. There was no skilled attendant to help her and the nearest district hospital was 10 miles away. Her family could not afford to hire a private taxi. According to experts, more than half million women die from complications in pregnancy or childbirth; this is more than deaths of girls and women by AIDS, hunger, disease or war. And yet what is shocking is that though the principal causes of these deaths are known and can either be prevented or treated, women still continue to die in large numbers.

About 75 per cent of all obstetric deaths are due to five causes – haemorrhage, hypertensive diseases, unsafe abortion, infection and obstructed labour: What it means that the vast majority of maternal deaths are preventable. If so many men instead of women dies, there would be many more interventions to ensure that the problem was addressed. In 2001, the official National Health and Family Welfare Survey-2 reported a rise in the Maternal Mortality Ratio (MMR) to 540 deaths per 100,000 live births as compared to 424 deaths in women age 15-49 per 100,000 live births in the previous year. This in spite of the millennium development goals to reduce maternal mortality by three quarters by 2015 – that is to 100 per 100,000 live births. However, for this to happen adequate resources must be allocated for interventions to address the problem.

The Budget 2006-07 according to the ruling party is for the ordinary man. It does not address the concerns of the ordinary women in any manner whatsoever. She is invisible even in the language used by politicians. The

allocation for Reproductive and Child Project (RCH) has been reduced to Rs.1,765.83 crore from Rs.1,814.27 crore in spite of the fact that women continue to die in large numbers and MMR has not come down in India.

If budgets fail to be sensitive to needs of the poor and women, resources will not be adequately directed to removing gender inequalities and attaining equity goals. Hence women will keep dying and we will continue to make noises regarding the skewed sex ratio, which is 922 girls to 1,000 boys. We will continue to have meetings and workshops on sex selection abortions but the pressing issue of maternal mortality will not be debated upon.

Out of an estimated 22,000 specialist obstetricians in the country, only about 780 work in rural areas. This means that in real terms these 780 people look after the needs of 650 million people. The government's response to the lack of medical professionals to cater to women's health is to allocate Rs.75 crore to set up six AIIMS – like institutions in deficient states. The needs of the rural women are again invisible.

If women are valued, the government would link budgets to women's needs. What the government needs to do is define who skilled attendants are, what they should be able to do and what elements need to be in place for them to function effectively. Funds must be allocated to upgrade skills of basic doctors so that they can perform life saving functions such as caesarean sections. Besides, there must be a close examination of maternal health programmes – what works and what does not, which are the most vulnerable areas, and then provide sufficient allocations for effective implementation.

The allocation of Rs.27,000 crore to set up gender budget cells in various ministries can be a good starting point, if linkages between various ministries are formed. Problems that affect the distribution of necessary supplies and

equipment, and the availability of water, electricity and fuel are central to healthcare.

Gender budget cells do provide opportunities at the policy level to make linkages and ensure that good policies are adequately reflected in the budget. By using these cells to evaluate the impact of spending on services and providing information on where further interventions are required, a lot can be done.

TOPIC GENDER ISSUES IN COOPERATIVES

SESSION – 3 & 4

Objectives:

Participants are sensitized to understand the need for gender integration in cooperative HRD.

Output Activities:

- Participants examine and reflect on the traditional roles of women and men and division of labour in cooperative sector or organization.
- Participants understand why women should participate in cooperative development as equal partners with equal opportunities and treatment.
- Participants are made aware of the need for women's increased access to cooperative training and education and access to decision-making levels.

Sessions		Particulars	Time
Session -III	a.	Gender Introduction in Cooperatives overview of women's position in cooperatives – low level of participation in cooperatives	60 min.
	b.	Gender issues in cooperatives identifying gender related problems within the sector	30 Min.
	c.	Women participation in society in general and in cooperatives in particular	

Session Guide

Steps		Particulars	Time	Teaching Methodology
Step-1	a.	Gender Introduction in Cooperatives – Gender Related Data	60 Min	Group Work (p.9)
	b.	Position of Women in Cooperatives – Assess the general situation of women in cooperatives		Group Work (p.9)
	c.	Gender Issues in Cooperatives – Access to Resources		Group Work
	d.	Gender Issues in Cooperatives – Participation of Women in Mixed rural Cooperatives		Group Work
Step-2	a.	Area of Concern	30 Min.	Buzzing Discussion (pg.6)

Readings

Sl.No	Title	Authors
1.	Role of Women in Cooperative Management	Dr. Medha Dubhashi
2.	Gender Sensitization is Coffee-Table Talk (a Case Study of IFFCO Enterprises)	Dr. Medha Dubhashi
3.	Women at workplaces (a case study of KRIBCO)	
4.	Many a Miss Between the Cup and Lips	

Gender Issues in Cooperatives

1. General Information

Compile information on the cooperative organization or sector in question:

- Are women involved in this cooperative sector, and if so, in which way? (for example as members, as employees or helping their husbands who are registered members?)
- What is the percentage of women involved in this sector?
- What are the criteria for becoming a member, e.g. entrance fee, shares ownership of land? If the latter, does this hinder women from becoming members?
- Are there any legal, traditional or customary constraints to women's participation in cooperatives?
- Do cooperatives respond to the needs of women?
- Do women organize themselves into women-only cooperatives?
- Do cooperatives support women groups' income-generating activities? Can women increase their income through cooperative activities?
- Is the cooperative sector supportive of equality issues? Is gender awareness training carried out?

2. Position of Women in Cooperatives

In a mixed cooperative or cooperative sector, compare the positions held by men and women:

- Do women participate in mainstream or marginal activities of the cooperative sector?
- What is the ratio of men and women on the board of directors or management committee?
- How many women hold leadership or managerial positions compared to men?
- What kind of jobs are usually held by the cooperative's female employees?
- In cases where the male and female members of staff carry out the same jobs, do they receive the same salaries and benefits?
- If there have been cut-backs in a particular cooperative sector, investigate which positions are the most vulnerable. What category of staff lose their jobs first?

3. Access to Resources:

Do women have equal access to the following cooperative services?

(a) Training and Education

- Women cannot assume leadership roles unless they have had access to education and training programmes. What percentage of women participate in cooperative education and training programmes?
- Are women's needs and potentials considered when designing training programmes, or is the main focus on male cooperative members/employees? Are training programmes easily accessible to women? For example, does the training take place far from their homes? Are child care facilities available? Is the scheduled time convenient for women with regard to their other responsibilities?

(b) Extension Services, Technical Expertise, Modern Technology, Production Inputs

- Experience has shown that female extension workers can communicate better with women than male extension workers. What is the ratio of female to male farmers? And what is the ratio of female to male extension workers in the community/country?
- Do women farmers have access to production inputs such as modern farm tools, machinery, fertilizers?
- Do single women (or female heads of households) have access to production inputs?

(c) Credit and Loan Facilities

- Do women experience problems in acquiring bank loans and credit? If so why, and what can be done?

(d) Market Outlets and Transport Facilities

- Do women have equal access to market outlets and transport facilities? Does this also apply to single women and women cooperatives?

4. Participation of Women in Mixed Rural Cooperatives

(“Participation” in the context of cooperatives, implies that members exercise their rights and obligations as cooperative members in carrying out their activities).

- Is joint membership or dual membership encouraged?
- Do women have a right to vote if the cooperative membership is household based?
- Is women’s role in rural cooperatives/crop production fully recognized or valued?
- Do women members attend committee meetings, join in discussions, exercise their voting rights?
- Are women members involved in decision-making?
- Do women participate in the economic affairs of the cooperative and monitor its progress?
- Is the language used at meetings understandable to all participants, or only those with some formal education?
- Are committee meetings and general assemblies etc. scheduled at times that are suitable for women and are facilities, such as child care facilities, made available?
- Is information about meetings to be held easily accessible to women? Is care taken to use the right channels?
- Do women members participate in elections, and stand for election as office bearers?

(Reference: ILO Kit)

Session-III

30 min. Buzzing Discussion

AREA OF CONCERN

- Low level of participation in cooperative development and particularly that of women. Are efforts being made to increase the membership?
- The quality of participation in cooperatives. In what capacities do women participate, as members, staff, office bearers? Are women involved in decision making processes?
- Constraints to participation in cooperatives such as social, cultural, economic and political restrictions on women, their heavy workload, level of education, selection criteria for members etc. If these constraints exist, what is being done to address the situation?
- Lack of access to and control over resources such as credit, education, training, production inputs, marketing outlets, etc. Do men and women have equal access?
- Cooperative training and education programmes. Do these programmes address women's needs? Are efforts being made to involve more women, e.g. are meetings conveniently timed and are child care facilities available?
- Financial and social benefits. It is advantageous for women to form cooperatives? Do cooperatives support women groups' income-generating activities?
- The possible existence of gender bias. Do gender-blind policies, practices and services exist within the cooperatives?
- Lack of strong cooperative support and commitment to gender issues. How are gender issues addressed? Are gender sensitization programmes carried out?

**GENDER SENSITIZATION IS COFFEE TABLE TALK!
(A Case Study of IFFCO Enterprise Practices)**

Dr. Medha Dubhashi¹

The Indian Farmers Fertilizer Cooperative (IFFCO) is a success story. It was registered as a Multi-Unit Cooperative Society on November 3, 1967. Over the years, IFFCO has expanded its activities involving production, and distribution of fertilizers, and service to the farmers.

Production

IFFCO had started production of fertilizers with two fertilizer plants, an ammonia-urea complex at Kalol and a NPK fertilizer complex at Kandla, both located in Gujarat since then it has grown from strength to strength. During the year, 1996-97, IFFCO's plants produced 28.77 lakh tones of chemical fertilizers, registering 100% capacity utilization. IFFCO has successfully implemented the expansion of its projects under "Vision 2000".

Sales and Profit

IFFCO is the country's largest producer and marketer of urea and NPK/DAP. The Society undertakes marketing distribution of fertilizer products from its own plants and through a network of 5 zonal officers, 21 states and 62 area offices. A nation-wide network of over 34,000 cooperative retail outlets give grass root support.

During the year 1997-98, the total sales turn-over of the society was Rs.3329 crores and it earned Rs.470.32 crores as profit before tax (RBI).

"Vision 2000"

IFFCO has visualized a long term corporate philosophy to become a "World Leader" in fertilizer production, marketing and farm services through the expansion of existing plants and setting up of additional production facilities, production of Agrochemicals and increasing the acreage under seed production. The expansion plans of Aonla Kalol and Phulpur have been executed successfully without any time overruns.

HRD – Training Programmes

IFFCO undertakes training of its in service personnel at training centres located at Delhi, Gurgaon, and Pune. The training programme are on Co-operative Philosophy and Functional Management areas like Communications, Financial Management, Budgeting etc. The number of persons trained and the female participants were not available.

¹ Associate Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune-7. The author conducted an International Workshop in Collaboration with ILO Coopnet on "Gender Integration in Cooperatives"

Personnel and Administration

Mr. Indu Bhushan is the Executive Director (P&A). He explained that the Primary Product of IFFCO is fertilizers and is essentially an agro based industry. Hence among the fresh graduates recruited are those having an agricultural background. This criteria being the same girls are preferred. Particularly, since the last one year, recruitment of women has been emphasized. Till about 4 years ago there was no gender awareness. But now things are slowly changing. The response of fresh women graduates is more, as women engineers are now increasingly employed at the plants.

Constraints

One of the constraints in working is the manufacturing process. At the plant, once the furnace is ignited, it is a 24 hour production cycle. When the plant is in operation there could be any emergencies and it was perceived that women engineers are not accessible at late hours if there is an emergency. In technical areas, women may not overstay beyond certain hours.

2. Moreover the Factories Act does not allow women to work at late night.
3. Apart from the technical area, in the marketing division, the staff is required to do a lot of touring. This is perceived as an constraint for women.
4. Lack of women candidates with agricultural background.

It was found that there are not many women taking to B.Sc with agriculture and their numbers are few.

5. At the crux of the issue of employment of women is the social problem. An instance was sighted where 4 women chemicals engineers had completed their training and were absorbed at the factory units. However, 6 months after confirmation of their services, 3 of them got married and left IFFCO". For a boy change of domicile after marriage would have never occurred". Said Mr. Bhushan.

This has an adverse effect in two ways:

- i) It results in organizational waste in terms of money and effort spent on investment and training of women employees.
- ii) Secondly, during the next round of selection, it is foregone conclusion. The Selection Committee is bound to note that last

time 3 out of the 4 girls selected left, reinforces the social thinking about a women's employment and lack of commitment of the women. Mr. Bhushan said "The mind set is rigid. Unless it is changed, things will not happen". The barriers have to be loosened!".

6. Reservation Policy

There was skepticism about any reservation for women in employment. It may lead to guidelines filled mechanically but will it result in women coming into the team? Women are not encouraged at the grass root level.

7. Lack of Role Models

Women are not encouraged to take up a career. There are few role models of successful women in corporates.

8. Socialization

Overall the view is that 'daughters study for marriage and son's study for work and career'.

9. Glass Ceiling

Where as there are few women as engineers at plants, and management trainees in the Head Office there are no female headed divisions.

Mr. Awasti the Managing Director, was critical. He said women at grass roots want to do something, but their urban counterparts do not show the same toughness.

For them "Gender Sensitization is Coffee Table Talk". He said those who pass out of the graduate diploma in Co-operative Management, VAMNICOM do not come up to their standards. He doubted their competency! The VAMNICOM ought to study the matter and come out with remedial measures.

Total Equality

Total Quality Management (TQM) which has been practiced for some time now focuses on enterprise strategies on improving quality combining TQM with equality for women (total Equality) encourages greater contributions from women and a better recognition, use and development of their aptitudes.

Mr. Paul Pothan, who was MD, IFFCO for 15 years, was a professional to the core, and had laid its foundation.

In its March towards Vision 2000, as a world leader and with ISO certification IFFCO company should adopt gender sensitive policies and strategies.

MANY A MISS BETWEEN THE CUP AND THE LIPS.....
A CASE ON GENER DISCRIMINATION AT THE WORK PLACE

Ammu was the Assistant Director in the Jagriti Apex Cooperative Consumer Federation (JACCF) at New Delhi. After her stint for 2 years as a management trainee, she had worked her way to where she was now.

She had been deputed to go to Israel for a training programme on Export Marketing. She had prepared a status paper and was looking forward to it. Her name was circulated and all her male colleagues had but one question on their lips "Are you going to Israel?" She would answer "The Director has forwarded my name, but it has yet to be confirmed".

A week later, she was getting anxious. No information and all the formalities had still to be completed. The programme in Israel was to commence from 20th May to 6th July. First week of May had already passed.

Her father Mr.Jagannath Trivedi was the Chief Executive Officer of the Cooperative Union of India with 6 other subsidiaries under it. She and her two sisters were given opportunities of having good education. After college she has opted for a career. She and her friends had often argued that after putting in all the hard work and study to become a 24 hours housewife would be a thorough waste. Although their mothers had confined themselves to the four walls of their house, they had looked up to role models such as Kiran Bedi.

After the first year of apprenticeship as management trainee was completed, she was posted as the Business Development Manager in the Sales Department. It meant a number of meetings, clients calling, and traveling. At times she would have to stay late, in office till the final deal was clinched. At home her mother would get anxious if she was not back by the regular charter bus. Her father would shout for getting late; she would be surprised with her father's outburst; Her mother would never understand how meetings would be scheduled just half an hour before closing time. But atleast her father would understand that it meant staying back late if the boss wanted them to stay. He would often be annoyed when the clerical staff would be ready to pack up by 4.30 pm and reluctant to stay after 5 pm. It was well understood that women after all had the double burden of looking after the household and children's responsibilities at home. Their husbands wouldn't be waiting for them with a cup of tea in their hands. On the other hand, he would expect his wife to immediately rush to the kitchen to fix a cup of tea, have some snacks readied if his friends dropped by unexpectedly, prepare for a full dinner - of chapattis, 2 types of vegetables, rice dal, take care of the children's homework, tend to his aged parents and then barely get a 4 hours

blink! Truly she had to be a superhuman person to keep up to the expectations of both her bosses in office and home!

The Jagriti Apex Cooperative Consumer's Federation of India Ltd., (JACCF) is the apex body of Consumer Cooperative in the country. The JACCF was sponsored by the Government of India and was registered in October, 1965. The JACCF is governed under the Multi State Cooperative Societies Act.

The State Level Consumer Cooperative Federations, large sized wholesale and Primary Cooperative Societies, the National Cooperative Development Corporation of India (NCDC), the National Agricultural Cooperative Marketing Federation of India (NAFED), The National Cooperative Union of India (NCUI), besides the Government of India are the members of the (JACCF). About 78% of the share capital of the JACCF is contributed by the Government of India.

The JACCF is engaged in procurement and distribution of various items of daily use through the network of consumer cooperative and Civil Supplies Corporations throughout the country. The JACCF also undertakes bulk institutional supply of items like pulses, textiles, office stationery, etc. as per the requirement of various government agencies. It has also made arrangement for distribution of items like toilet soap, washing soap, detergent powder, iodized salt and tea in consumer packs, match boxes, exercise note books, etc. at very competitive prices, all over India, to the state distributing agencies through centralized negotiated terms and conditions with the manufacturers/suppliers.

The Commercial activities of the JACCF are operated through its Head Office at New Delhi and 19 branches and six liaison offices located in different parts of the country. It has also set up pulses/spices processing units, units for manufacturing exercise note books at different places.

The JACCF has created an all India infrastructure for distribution of essential consumer goods at reasonable prices in cooperation with the State Consumer Cooperative Federation and the Civil Supplies Corporations in different States/apart from undertaking bulk institutional supply of items like pulses, various types of handloom and mill made textiles, office stationery items etc. to various organizations as per their requirement. The Department of Personnel and Training in the Ministry of Personnel P.G. and Pensions, Government of India, vide circular no.14.1.88 Welfare (Vol.II) dated 11.4.1994 nominated the JACCF as one of the agencies for supply of stationery and other items to the Central Government Departments, their attached subordinate offices and other offices financed and/or controlled by the Government all over India.

The JACCF has also set up a separate wing known as Consultancy and promotional Cell (CPC) with headquarters at NOIDA, which is engaged in providing consultancy services to the consumer cooperative throughout the country in the field of management, accounting, wholesaling, retailing, layout designs, publicity, etc. They are contributing their activities in assisting and guiding the consumer cooperative societies in different states to the satisfaction of the concerned authorities of the state governments. The CPC has its regional offices at Calcutta, Bombay and Madras. However, with regard to women's development in cooperative activities, nothing much has been done as at the end of CPC of JACCF.

The JACCF acts as the spokesman of the consumer cooperative movement in India and also assists organization and promotion of consumer movement.

4 Tier Structure of Consumer Cooperatives as on 31st March, 1994

Consumer Federation (JACCF)	1
State Level Consumers'-cum-Marketing Federations with 1,181 branches	29
District/Central Wholesale Stores (with 6.652 branches)	756
Primary Societies (with 10.960 branches)	25,343
P.D.S. outlets in Cooperative Sector	96,898
Urban Area	-
Rural Area	74,579

Organisational Sturcuture of JACCF of India Ltd.,

Board of Directors : 14 Members, representing its member cooperatives nominees of the NCDC, NAFED, NCUI and 2 nominees of the Government of India. No women representative in the Board of Directors.

Particulars	Total	Women	Men
Total No. of Employees	647	57	590
Managers	124	4	120
Other Staff Members	523	53	470

Ammu wanted to break the myth that women were not committed to work. At office her colleagues would call her FILO "First in Last Out". Her untiring work had, she thought payed. She looked at her recommendation by the Chairman as an incentive.

A week later, when she contacted the Administration Head to find out if there was any Fax, she still didn't get an answer. Now she was skeptical of her going. Curiously enough, her colleagues too had stopped asking her. She had a strong suspicion that they know before her through the grapevine of who was going – the Secretary of the Federation. What would he do with an unrelated programme? She wondered!

WOMEN AT WORK PLACES

(A CASE STUDY OF KRISHAK BHARATI COOPERATIVE LTD., (KRIBHCO))

Origin & Scope

Very few institutions can acquire recognition as the world's "premier fertilizer company" in a short period. Krishak Bharati Cooperative Limited (KRIBHCO) was incorporated in April, 1979. KRIBHCO's first Chairman Dr. P.R. Dubhashi nurtured the fledging unit. KRIBHCO manufactures and distributes chemical fertilizers and allied farm inputs. Its Head Office is a posh sandstone building at NOIDA; U.P.

The Society's massive Ammonia – Urea complex is situated at Hazira near Surat in Gujarat. With an annual capacity to produce 14.52 lakh M.T of urea, it is based on natural gas from Bombay High South Bassein.

Besides ammonia and urea, to provide supplementary low cost nutrients KRIBHCO has diversified into bio-fertilizers viz. Phizobueim, Azatobactor and PSM.

Overall Performance

The membership of the society is 4,246 and the total paid up share capital of the society is Rs.46,361.45 lakhs by the end of the financial year 1997-98.

Since the commencement of commercial production in 1986, the Society has made an all time high post tax profit of Rs.299.61 crores. 1% of the net profit is contributed towards the Cooperative Education Fund. The net worth of the society has substantially gone up from Rs.1501.18 crore to Rs.1717.49 core, registering a growth of 14.41% over the previous year. For the year 1997-98, a dividend of 18% was declared to its shareholders. As a part of its expansion policy the society is going to set up additional production facilities at Hazira (India) Oman and Iran.

Human Resource Development

KRIBHCO emphasizes the importance of HRD by making optimum utilization of its manpower resources. It endeavors to have a scientific and systematic training programme for its employees conducted by institutions like Tata Management Training Centre (TMTTC) as also in-house training programme.

A need based training programme, is designed based on Performance appraisal of the employee. A Committee identifies the personnel in each department, and the training programme that he/she has to be sent for.

Invisible Women in Management

In the organizational hierarchy women are invisible. They are negligible women representation in middle and senior management are just 0.5%. This was because of the following reasons:

1. In plants the perception is that technical jobs are for men. There are very few women in technical areas. This is for two reasons:
 - (a) There are few women chemical engineers
 - (b) Duties are in shifts
2. So also in marketing, the job involved traveling from village to village. The perception is that women are not fit for this job as they are less mobile.
3. In agricultural area, women are few. More women are found in Computers, Planning job etc.
4. Not many applications from women graduate trainees. Even at operation level, few women come forward.
5. In time of emergency, women cannot come. Particularly some types of work for instance public relations, medical settlement, housing loan required quick or urgent disposal. This coupled with the fact that women are seldom detained after office time.

Mr. P.N. Balla, the Senior Manager (F&A) who had much experience with KRIBHCO suggested following measures to encourage women recruitment:

- a) Jobs could be created to suit the needs of women. Since whole day jobs are difficult due to the dual nature of work of the women, jobs should be on staggered timing.
- b) A positive attitude towards women. Women are meticulous in their work, but seldom is their work or contribution to the organization recognized.
- c) Change in social expectations.

Where there are any family problems, for instance if the child should fall sick, or an elderly family needs to be taken care, why do men not take leave? Why is it thought that only their jobs are important?

Similarly, there required a change in outlook of women. Lady employees must realize that their office work is as important as the domestic role they are expected to perform. However, due to socialization, they are expected to believe that their work outside home is secondary.

Measures for Empowerment of Women

1. The Managing Director takes separate meetings with the female staff members to discuss problems and suggestions.
2. Separate room for ladies is maintained.
3. Women are nominated for programme like management development programme and leadership progress.
4. Special programme are held for women on general management.
5. The Supreme court guidelines on women at workplaces have been incorporated in the Service Rules of the Company.

Conclusion

These are some measures which can spread a healthy and positive attitude towards women at work places. Such steps can be emulated by other cooperatives.

SESSION – 4

GENDER INTEGRATION

Sessions		Particulars	Time
Session -IV	a.	Why is gender integration in cooperatives important?	20 Min.
	b.	What are the benefits of promoting women's participation in cooperatives	20 Min.
	c.	Measures to integrate women in cooperative development	
	d.	Action plan to enhance the participation of women in decision making process	
	e.	Aim of gender sensitization	
	f.	What can be done to integrate women in cooperative development and to enhance their participation in decision making process?	60 Min (Buzzing Discussion)

Session Guide – Gender Integration

Steps		Particulars	Time	Teaching Material
Step-1	a.	Importance of gender integration in cooperatives	20 min	Group Discussion
	b.	Benefits of Promoting women's participation in cooperatives	20 Min	Group Discussion
	c.	Aim of Gender Sensitization	10 min	Transparencies # 7
Step-2	d.	Measures to integrate women in cooperative development	20 min	Buzzing Discussion
	e.	Action plan to enhance participation of women in decision making	20 min.	Buzzing Discussion

Readings

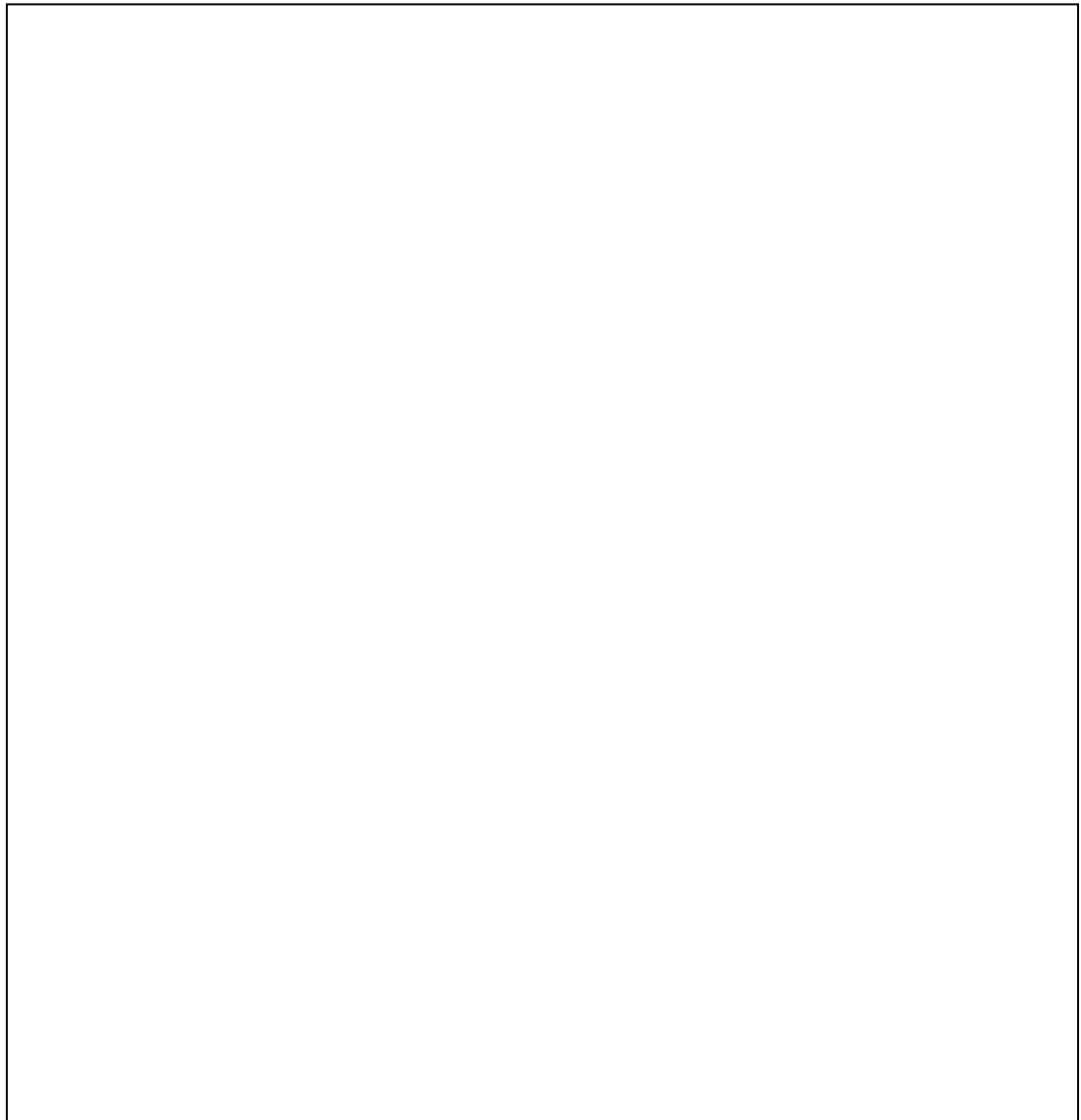
Sl.No	Title	Authors
1.	Empowerment of Women through Cooperatives	Bhagwati Prasad
	Cases	
2.	Gender Sensitization in Cooperatives (A Case of a Cooperative Dairy)	Dr. Medha Dubhashi

Session-IV

Buzzing Discussion

GENDER INTEGRATION

1. The benefits of promoting women's participation in cooperatives.



Session-IV	Action Plan	Time	Buzzing Session
1.	What can be done to integrate women in cooperative development and to enhance their participation in decision making process?	60 min.	

SESSION – 5

TOPIC: SCHEMES FOR WOMEN DEVELOPMENT

Session-V	a.	Integration of Women in Rural Development Schemes for Women -- NABARD -- NCDC -- Ministry of HRD -- Action plan	90 min.
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Reference – Web Sites:

1. National Bank for Agriculture and Rural Development (NABARD)
www.nabard.org
2. Rashtriya Mahila Kosh (RMK)
<http://rmk.nic.in>
3. Small Industries Development Bank (SIDBI)
www.sidbi.com
4. Department of Women and Child Development
<http://wcd.nic.in>

SCHEMES FOR WOMEN DEVELOPMENT

I) National Agriculture & Rural Development Bank (NABARD)

1. Women Self Help Groups
2. MAHIMA
3. Production and Training Centre
4. Rural Industrial Development
5. Common Production Centre
6. Mother Unit
7. Artisan Training
8. Association of Artisan

II) National Cooperative Development Corporation (NCDC)

1. Poultry Farming for Cooperatives
2. Business Development
3. Procurement of Grains
4. Schemes for Agriculture Development
5. Tree Plantation

III) Ministry of HRD – Women and Child Department

1. Rashtriya Mahila Kosh
2. Housing Scheme for Women
3. Social Awareness Programme
4. Women Education Programme
5. Socio-Economic Schemes
6. Centre for Support for Women
7. Family Counselling
8. Marketing Finance Programme
9. Reinvestment of Capital
10. Financial Support for Training
11. Self Employment Training Programme (STEP)
12. Education Programme to Stop Atrocities on Women
13. Rehabilitation of Women
14. National Fund for Child Programme
15. Balwadi Yojana
16. Informal Education Programme
17. Equality for Women Programme
18. Education for Handicap Women
19. Financial Schemes for Housing Girls

NABARD & GENDER DEVELOPMENT

A PRESENTATION

INDIAN WOMEN “E” COMPONENTS

- **EDUCATION**
- **EMPLOYMENT EARNINGS**
- **EMPOWERMENT**
- **ENTITLEMENT TO PROPERTY**
- **EFFECTS OF VIOLENCE**

GENDER ISSUES

- **Severity of poverty is always higher for women –**
- **Fewer opportunities than men – unequal opportunities for access to education, employment and asset ownership.**
- **Without education vicious circle of fewer opportunities of employment, early marriage, poor child care, limited knowledge of contraceptive use and high fertility**
- **Lower nutritional intake, literacy, primary school enrolment rate, fewer employment opportunities, less occupational mobility, weaker skills, less access to training, sharper seasonal fluctuations in employment and earnings, disproportionate concentration in the lowest remunerated categories of casual labour.**
- **Poverty increase gender gaps**
- **Women suffer the most – gender biases-women bore the brunt of unemployment, domestic violence and withdrawal from education.**
- **Intra-house disparities work against women**
- **Intra-household allocation of food and resources – Disparities in nutritional intake and medical care favour boys – such disparities relate very close to poverty – not captured by absolute increase of poverty – GDI (Gender Dev. Index) for many South Asian Countries much lower than HDI (Human Dev. Index) and reflect intra-household disparities.**
- **Inequalities in access of resources between man and women – agriculture land mostly owned by men.**
- **Female headed households, poorer than male headed households.**

GENDER IN PLANNING

- **Household as a decision making planning**
- **Triple role of women – reproductive, productive work and community managing**
- **Policy approach to women in development – welfare approach, equity approach, antipoverty approach, efficiency approach, empowerment/emancipation approach**

EFFECTIVE FINANCIAL INTERVENTION – ISSUES

- **Identification of the Economic Activities to be assisted**
- **Financial Sustainability of Activities identified**
- **Ensuring an effective credit delivery system**
- **Extending non-financial support**
- **Inculcating savings and thrift habits and credit management through women's self help groups**
- **Linking women SHGs with formal banking channel**
- **Use of intermediary organizations such as Vas/NGOs etc. for financial intervention and promotional and developmental support**

GENDER DEVELOPMENT – NABARD'S INITIATIVES

Women Development – Institutional Agencies

- **Incorporation of gender concerns in the corporate policies of Govts., Banks and others**
- **Women need credit and credit plus services**
- **Building up of an efficient financial system**
- **Gender planning and maintenance of gender disaggregated data**
- **Women related action research projects and area programmes to be supported**
- **Removal of barriers of credit to women**
- **Support for conducting skill training, skill up-gradation, REDPs and other economic training for rural poor women (for empowerment)**
- **Supplementary and alternative models for effective credit delivery system for women need to be encouraged and supported.**
- **Group approach SHG linkage programme – larger outreach, reduces transaction cost, group savings act as collateral, peer pressure ensured timely repayment**
- **Use of second tier financial intermediaries such as Vas, NGOs, etc.**

GENDER DEVELOPMENT – NABARD’S INITIATIVES

- **Provision for easy and timely credit**
- **Treating poor women as risk free bankable clients**
- **Provision of linkages along with credit**
- **Identification of appropriate economic activities for women**
- **Formulation of long range plans**
- **Support to area programmes for women**

NABARD’S POLICY INITIATIVES

- **NABARD’s refinance and promotional schemes**
- **Set up women cell at HO and nodal officer at RO**
- **Set up a Standing Advisory Committee on Gender issues in credit and support services to guide the banks on policies and programmes pertaining to rural women**
- **Exclusive schemes for women such as ARWIND, MAHIMA, DEWTA & WDCs by RRBs/Cooperative Banks**

NABARD’S SCHEMES FOR WOMEN

Assistance to Rural Women in Non-farm Development (ARWIND)

- **Objectives – Aims at organizing rural women into compact groups for training in entrepreneurship, skill upgradation, etc. & enabling them to set up own enterprises individually or in groups with credit and linkages support from banks/VAS/NGOs.**
- **Eligible Agencies – Vas/NGOs/WDCs/KVIC/KVIB**
- **Grant Assistance – Grant for training and for setting up Mother Unit/Common Service Centre, Organising Women, Product Design, Quality Control, Escort services etc. and bank credit with 100% refinance to women entrepreneurs**
- **Assistance for Marketing of Non-Farm Products of Rural Women (MAHIMA)**
- **Objective—Extending Credit and Credit linked promotional assistance to agencies dealing with marketing non-farm products of rural women with a view to giving a fillip to their efforts for creating niche or pro-women market**
- **Type of Assistance – Refinance 100% upto Rs.10 lakh/Promotional (grant/revolving fund assistance)**
- **Implementing Agencies – Vas/NGOs, Cooperatives, Federation of Marketing organizations and other organizations**

- **Eligible Promotional Assistance – Initial market survey, product survey, engaging marketing consultants, capacity building, quality upgradation, testing equipment, advertising, labeling, branding, organization of fairs/exhibitions, etc.**
- **Eligible Credit Assistance – Support for forward and backward linkages, provision of integrated marketing services, all eligible activities under NFS refinance schemes, including marketing**
- **Ceiling on quantum of promotional assistance – Rs.2.50 lakh or 25% of the minimum sales turnover whichever is less**
- **Soft loan assistance for margin money scheme**
- **Development of Women through Area Programme (DEWTA)**
- **Objective – Employment creation by enhancing entrepreneurship among women and income generation through sustainable livelihood for women, setting up of micro-enterprises by women and its development, facilitating access to basic service**
- **Outcome – Empowerment of 1000 women**
- **Components – Training/Skill Upgradation, credit, exposure to markets and other capacity building activities**
- **Area of Operations – A few service area villages covering 1000 women through few of its branches in 3 years period**
- **Target Group – weaker sections, poor marginalized and assetless of the society**
- **Duration – Initially for 3 years**
- **Implementing Agency – WDCs of the selected banks i.e. Aligarh, Rushikulya, Tungabadra & Sree Anantha RRBs in the pilot phase**
- **Partner Agencies – Women and Child Dev. Rural Dev. Agriculture, Animal Hus. Etc, W.D Corporations, Lead Banks, NGOs and Training Institutions**
- **Methodology for Implementation**
- **Monitoring**
- **Refinance**
- **Women’s Clubs under VVV Programme**
- **Women Dev. Cells (WDCs) by RRBs/Cooperatives**
- **Background – to provide promotional assistance to SCBs/DCCBs/SCARDBs and RRBs for setting up WDCs to pay focused attention for the economic empowerment of rural women through improved and increased flow of credit to them through relationship banking and formulation of appropriate operational strategies therefore.**

NABARD'S SCHEMES FOR WOMEN (WDC)

- **Objective-** To facilitate the banks to plan and implement increased credit flow to women on a sustainable basis
- **Eligible Institutions** – All RRBs & Coop. Banks (SCBs, DCCBs, SCARDBs)
- **Eligibility** – to be adopted for increasing the credit flow to women to a level of 30% in 5 years.
- **Assistance** – 100% refinance, overhead cost @ Rs.20,000 pa, mobility allowance of Rs.15,000/- per district pa with a ceiling of Rs.30,000/- pa awareness creation and publicity campaigns upto a max of Rs.10,000/- pa gender sensitization programme. A maximum of Rs.15,000/-.
- **Duration** – 3 years and extendable by 2 years
- **Monitoring & Feedback to NABARD**
- **Skill upgradation and Design Dev. For Handloom Weavers (SUDHA)**

FUTURE STRATEGIES

- To raise their level of operations from subsistence level to sustainable micro and small business enterprises
- To identify products that can be easily produced in their homestead
- Provide technical training, quality management, design management and marketing skills
- Supply of credit and credit plus services
- The promotion of group collaterals/other forms of securities would have to be encouraged
- Encouraged for savings-linked group enterprises
- Provision of credit for marketing of women products
- Include them in mainstream development projects and programmes so as to ensure gender-based dev.
- Collaboration, co-ordination and networking with ORGs dealing with provision of various support services to women
- International ORGs and other bilateral agencies could also play a very useful and critical role in the development and empowerment of women.
