Quarterly Publication

The Urban World

RCUES

Regional Centre for Urban & Environmental Studies (RCUES), Mumbai
(Fully supported by Ministry of Urban Development, Government of India)

Established in 1926, the All India Institute of Local Self Government (AIILSG), India is a premier autonomous research and training institution in India. The Institute was recognized as an Educational Institution by Government of Maharashtra in the year 1971. The Institute offers several regular training courses in urban development management and municipal administration, which are recognized by the Government of India and several State Governments in India.

In the year 1968, the erstwhile Ministry of Health, Family Planning and Urban Development and (now known as Ministry of Urban Development), Government of India established the Regional Centre for Urban & Environmental Studies (RCUES) at AIILSG, Mumbai to undertake urban policy research, technical advisory services, and building work capabilities of senior and middle level municipal officials, and elected members from the States of Goa, Gujarat, Maharashtra, Rajasthan and UT's of Diu, Daman, Dadra & Nagar Haveli in western region and Assam and Tripura States in North East Region. The RCUES is fully supported by the Ministry of Urban Development, Government of India. The Ministry of Urban Development, Government of India has formed National Review and Monitoring Committee for RCUES under the chairmanship of the Secretary, Ministry of Urban Development, Government of India. The Principal Secretary, Urban Development Department of Government of Maharashtra is the ex-officio Chairman of the Advisory Committee of the RCUES, Mumbai, which is constituted by Ministry of Urban Development, Government of India.

In the year 1991, the RCUES was recognized by the Ministry of Urban Development, Government of India as a National Training Institute (NTI) to undertake capacity building of project functionary, municipal officials, and municipal elected members under the earlier urban poverty alleviation programme-UBSP. In the year 1997, the Ministry of Urban Affairs and Employment recognized RCUES of AIILSG as a NTI for capacity building under SJSRY, the centrally sponsored poverty alleviation programme in the States and UT's in the western region, Madhya Pradesh, and Chattisgarh.

In 2005, the Ministry of Urban Employment and Poverty Alleviation (MOUE&PA), Government of India and UNDP have set up the `National Resource Centre on Urban Poverty' (NRCUP), which is anchored by Regional Centre for Urban and Environmental Studies (RCUES), All India Institute of Local Self Government (AIILSG), Mumbai under GOI – UNDP, project titled `National Strategy for the Urban Poor'.

In 2009, the RCUES, AIILSG Mumbai was recognized as a `Nodal Resource Centre' on SJSRY (NRCS) by Ministry of Housing and Urban Poverty Alleviation, Government of India.

Since 2000, the AIILSG, Mumbai houses the Solid Waste Management (SWM) Cell backed by the Government of Maharashtra for capacity building of municipal bodies and provide technical advisory services to ULBs in the State. In 2008 Mumbai Metropolitan Regional Development Authority (MMRDA) established Solid Waste Management Cell to provide technical advise for development of regional landfill sites and capacity enhancement in Solid Waste Management for urban local bodies in Mumbai Metropolitan Region (MMR).

On 13th January, 2010 Water Supply & Sanitation Department, Government of Maharashtra established Change Management Unit (CMU) in AIILSG, Mumbai which was supported by Government of Maharashtra. The CMU was anchored by AIILSG, Mumbai for Water Supply and Sanitation Department, Government of Maharashtra from 13th January, 2010 to 30th June, 2014.

In 2010, the AIILSG, Mumbai is selected as a Nodal Agency by Water Supply and Sanitation Department, Government of Maharashtra in preparation of City Sanitation Plans for 19 Municipal Corporations and 15 A Class Municipal Councils in Maharashtra State, under the assistance of Ministry of Urban Development, Government of India.

On 3rd September, 2011, Water Supply & Sanitation Department, Government of Maharashtra established Waste Management & Research Centre in AIILSG, Mumbai, which will be supported by Government of Maharashtra and MMRDA.

The RCUES, AIILSG, Mumbai is recognized in October 2011 as a Nodal Resource Centre (NRC) for RAY by Ministry of Housing and Urban Poverty Alleviation, Government of India.

The AIILSG, Mumbai is empanelled in November, 2011 as National Resource Institution for North, East, West and South Regions for `Social Development & Community Mobilization by RAY Directorate, Ministry of Housing and Urban Poverty Alleviation, Government of India.

In August, 2013 the AIILSG, Mumbai is empanelled as Agency by Ministry of Urban Development, Government of India, for providing technical support to the Cities / Towns of States / Urban Local Bodies (ULBs) in the field of Water Supply and Sanitation, Sewerage and Drainage systems.

In July 2015, the RCUES & AIILSG, Mumbai is empanelled for Municipal Solid Waste Management project under Swachh Bharat Mission (SBM) programmes undertaken by the Ministry of Urban Development, Government of India.

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Editorial

Towards Age-friendly Cities

The population of our planet is growing older steadily. The trend which was characteristic of the richer nations has started to catch up with the rest of the world too. In 1950, older persons (those 60 years of age or more) accounted for 8 percent of the population. By 1990, this figure reached 9.2 percent and is expected to reach 21.5 percent by 2050 as per Help Age International. This trend of an increasingly older population the world over is a result of lower fertility rates and increasing life expectancy achieved by rapid advances in medicine in the last few decades.

Coupled with the rapid and geographically well spread out trend of urbanisation, we can conclude that going forward, increasing numbers of the aged, just like the rest of the population, will live in cities and as the trend amplifies, in metropolises and megacities. While the rural youth migrates to urban locales in search of better opportunities and economic prospects, the older population will move to urban centres, often as a part of the family, following those whom they are dependent upon. However, the aged will also prefer the security and conveniences that the larger city offers, especially in respect of healthcare, mobility and easier access to other services including a variety of cultural and leisure activities.

It is therefore essential that, as cities along with their drive towards greater efficiency, strive to become more inclusive, also pay special heed to the needs and well-being of senior citizens. This will present significant challenges as often, the needs of greater efficiency and productivity will run counter to those of well-being of the aged. In any case, it appears that the cities of today, particularly in the developing world are far from age-friendly. Unaffordable housing, difficult public transportation and sparse open spaces are particularly glaring examples. Streets are not very pedestrian-friendly, indeed they are often downright dangerous given the prevailing chaos and lawlessness. While some housing developments claim to be 'senior-citizen' centric, they are few and far between and of uncertain efficacy. The challenges of city life in the Indian context make the aged particularly vulnerable. In a 2015 survey of 96 countries by Help Age International, India was ranked 71 (Switzerland was No 1) in terms of social and economic well-being of the aged. Aged women are even worse off. Given that women live longer lives than men, in their last days, they are often left to fend for themselves without the care and support of the husband. Generally dependent on males financially throughout their lives and with little role in decision making in family matters, they are seen as a burden to the family in their old age.

There are numerous examples worldwide of the efforts made by cities in terms of age-friendly streets, safe traffic signal systems, appropriately designed buildings and public spaces and so on. These experiences need to be shared with other cities in the effort to make cities truly inclusive. In addition to these 'hardware' aspects, there is also a need to address the 'software' aspects i.e., the attitude of other citizens, especially of the young and well-bodied towards the aged. Concern for the aged citizen, whether by the bus driver/conductor or the retail store attendant or indeed the citizen on the road is vitally important for the aged community to feel wanted and respected.

Soon, with a larger proportion of the population comprising the aged, it will no more be possible for cities to ignore the well-being of its senior citizens.

Place : Mumbai

Date : 31 December, 2015

Gender Audit of Public Policy with respect to Budgeting in Development Process in the Context of Emerging Socio-economic Scenario in the Indian Economy

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ABSTRACT

Budget is an important tool in the hands of state for affirmative action for improvement of gender relations through reduction of gender gap in the development process. It can help to reduce economic inequalities, between men and women as well as between the rich and the poor Hence, the budgetary policies need to keep into considerations the gender dynamics operating in the economy and in the civil society. There is a need to highlight participatory approaches bottom up budget, child budget, green budgeting, local and global implications of pro-poor and pro-women budgeting and inter-linkages between gender-sensitive budgeting and women's empowerment. Understanding the relationship between macroeconomic policies and the Union Budget, state budgets and the local self government institutions in the context of economic reforms and globalisation is a MUST as it has influenced women's lives in several ways. It is good economic sense to make national budgets gender-sensitive, as this will enable more effective targeting of government expenditure to women specific activities and reduce inequitable consequences of previous fiscal policies. The Gender Budget Initiative is a policy framework, methodology and set of tools to assist governments to integrate a gender perspective into the budget as the main national plan of public expenditure. It also aims to facilitate attention to gender analysis in review of macroeconomic performance, ministerial budget preparations, parliamentary debate and mainstream media coverage. Budget impacts women's lives in several ways. It directly promotes women's development through allocation of budgetary funds for women's programmes or reduces opportunities for empowerment of women through budgetary cuts.

Introduction

Gender budgeting is gaining increasing acceptance as a tool for engendering macroeconomic policy-making. The Fourth World Conference of Women held in Beijing in September 1995 and the Platform for Action that it adopted called for a gender perspective in all macroeconomic policies and their budgetary dimensions. The Outcome Document of the UN General Assembly Special Session on Women held in June 2000, also called upon all the Nations to mainstream a gender perspective into key macroeconomic and social development policies and national development programmes. Emphasis on gender budgeting was also placed by the Sixth Conference of Commonwealth Ministers of Women's Affairs held in New Delhi in April 2000.

In India, till 2004, the process of gender budgeting was a post-facto effort to dissect/ analyse and thus offset any undesirable gender-specific consequences of the previous budget. But 2005 onwards, the scenario has changed. Due to consistent lobbying by the gender economists and women's groups; for the first time, in 2005, the

Ministry of Finance gave a mandate to all ministries to establish a Gender Budgeting Cell by January, 2005. At present, 54 ministries and departments have formed gender budget cells and have provided annual reports and performance budgets highlighting budgetary allocations for women. The first Gender Budgeting Statement (GBS) in the Union Budget 2005-06 included 10 demands of grants. In 2006-07, the GBS got expanded to 24 demands for grants under 18 ministries/ departments of the Union government and 5 Union Territories. During the current financial year, i.e. 2009-10, the GB Statements covered 34 demands for grants under 27 ministries/ departments and 5 Union Territories.

Macro Economic Scenario

India's economic reforms- Structural adjustment programmes and globalisation policies have directly increased women's unpaid work burden, thereby increased women- provided subsidy in the economy (Patel, 2009). Devaluation of real income due to inflation leading to price rise of essential commodities and services, erosion of public distribution system and reduction of services offered by the public health system, trafficking of girls for child-labour, sex trade and forced marriage as a result of destitution, privatization of education and rising male unemployment in traditional sector have made women bear disproportionate share of burden. In the patriarchal families women have to shoulder responsibility of providing meals and looking after the sick family members. Women have high stakes in preventing an increase in the proportion of indirect taxes on essential commodities and in budgetary provisions to guarantee food security, good quality of education and health care. Hence, careful study of the working of PDS and local taxonomy on food security and impact on nutrition, education, employment generation, health and health services of budgetary allocations is a must. (Patel, 2002)

Implications of the Planning Process on Gender Budget

The planning Commission of India has always focused on women's issues as per the perceptions of their members on women's status within the economy.

The First Five Year Plan (1951-1956) set up Central Social Welfare Board in 1953 to promote welfare work through voluntary organisations, charitable trusts and philanthropic agencies.

The Second Five Year Plan (1956-1960) supported development of Mahila mandals for grass roots work among women.

The Third, Fourth and Interim Plans (1961-74) made provision for women's education, pre-natal and child health services, supplementary feeding for children, nursing and expectant mothers.

The Fifth Plan (1974-1978) marked a major shift in the approach towards women, from 'welfare' to 'development', labeled by the women's studies scholar as WID (Women in Development' approach.

The Sixth Plan (1980-85) accepted women's development as a separate economic agenda. The Multidisciplinary approach with three- pronged thrust on health, education and employment. The sixth Five Year Plan onwards, the plan document has been including a separate chapter on women and children.

The Seventh Plan (1985-1990) declared as its objective to bring women into the mainstream of national development. During this period, the Department of women and child was established within the Ministry of Human Resource Development (MHRD) of the Government of India (GoI). The Seventh Plan introduced the concept of monitoring of 27 beneficiary oriented schemes for women by DWCD. The exercise continues and number of schemes covered is being expanded. The women's studies scholars consider it a WAD (Women and Development) approach.

The Eighth Plan (1992-1997) projected paradigm shift, from development to empowerment and promised to ensure flow of benefits to women in the core sectors of education, health and employment. Outlay for women rose from 4 crores in the First plan to Rs. 2000 crores in the 8th Plan. The Eighth Plan highlighted for the first time, a gender perspective and the need to ensure a definite flow of funds from the general developmental sectors to women. The Plan document made an express statement that "….the benefits to development from different sectors should not by pass women and special programmes on women should complement the general development programmes. The later, in turn, should reflect great gender sensitivity". With this plan GAD (Gender and Development) approach became popular among the policy makers.

The Ninth Plan (1997-2002) stated that Empowerment of women was its strategic objective and adopted 'Women Component Plan' (WCP) as one of the major strategies and directed both the Central and State Governments to ensure "not less than 30 per cent of the funds/benefits are earmarked in all the women-related sectors." Special vigil was advocated on the flow of the earmarked funds/benefits through an effective mechanism to ensure that the proposed strategy brings forth a holistic approach towards empowering women. The National Policy for Empowerment of Women 2001 of GOI adopted during this period envisaged introduction of a gender perspective in the budgeting process as an operational strategy.

Regarding formulation of Gender Development Indices, **National Policy for Empowerment of Women 2001** stated, "In order to support better planning and programme formulation and adequate allocation of resources, Gender Development Indices (GDI) will be developed by networking with specialized agencies. Gender auditing and development of evaluation mechanisms will also be undertaken along side. Collection of gender disaggregated data by all primary data collecting agencies of the Central and State Governments as well as research and academic institutions in the Public and Private Sectors will be undertaken. Data and information gaps in vital areas reflecting the status of women will be sought to be filled in. All Ministries/Corporations/Banks and financial institutions etc. will be advised to collect, collate, disseminate data related to programmes and benefits on a gender-disaggregated basis. This will help in meaningful planning and evaluation of policies."

The Tenth Five Year Plan (2002-2007) suggested specific Strategies, policies and programmes for empowerment of women. It Appreciated efforts at ensuring gender-just and gender-sensitive budget and promised to continue the process of dissecting the government budget to establish its gender-differential impact and to translate gender commitment to budgetary commitments. It made provision of outlay of Rs. 13780 crores. It accepted that Women Component Plan & Gender Budget play complimentary role for effective convergence, proper utilisation and monitoring of fund from various developmental sectors. The Ministry of Women and Child Development was established during this plan period.

The Eleventh Five Year Plan (2007-2012) demands gender main streaming and mentions "Gender Equity requires adequate provisions to be made in policies and schemes across Ministries and Departments. It also entails 'strict adherence to gender budgeting across the board'. It promises special focused efforts for creation of 'an enabling environment for women to become economically, politically and socially empowered'.

The Twelfth Plan (2012-2017): The 12th Five Year Plan has renewed its focus on Women Component Plan (WCP) and budgetary strategies like Gender Responsive Budgeting.

Gender Audit of Union Budgets

Women's status and women's bargaining power in the economy have a major bearing in the budgetary allocations. "Gender Budgeting consists of empirical exercises that focus on public policies and aim to bring out their gender specific implications." (Banerjee, 2002)

Yearly analysis of the budget from the point of view of women is a must to enhance women's economic interest and socio-political standing in the economy. Analysis of budget from gender perspective makes us understand what are the nature, character and content of women's share of development cake. Women's groups and gender economists started dissecting union budgets with gender concerns from 2001 onwards. The year 2001 was declared as 'Women Empowerment Year' by the government.

The gender budgeting initiative in India started in July 2000 when a Workshop on 'Engendering National Budgets in the South Asia Region' was held in New Delhi in collaboration with the UNIFEM, in which Government representatives, UN agencies, media, NGOs, research institutions, civil society and members of the Planning Commission in the South Asia region participated. Noted gender auditing professional Professor Diane Elson made a presentation and shared her experiences on gender budgeting through an interactive session. National Institute of Public Finance and Policy (NIPF&P) was commissioned to study Gender Related Economic Policy Issues, which included gender segregation of relevant macro data, quantification of contribution of women in economy, assessment of impact of Government Budget on women, the role women can play in improving institutional framework for delivery of public services and the policy alternatives for building a gender sensitive national budgeting process.

Certain public expenditure schemes have pro-women allocations, though they are not exclusively targeted for women. For instance, Swarna Jayanti Swarozgar Yojana, Integrated Child Development Scheme, National Education Programme, Sarva Shiksha Abhiyan, District Primary Education Programme (DPEP) etc.

The gender disaggregated public incidence analysis of elementary education budget reveals that girls received around 40 per cent of total public spending on elementary education. On a per capita basis, share of girls worked out at Rs. 286 against Rs. 344 per boy at elementary school stage.

The study concluded that gender incidence of the benefits of public expenditure is difficult to measure in precise quantitative terms, since the bulk of the expenditures are meant to provide services that are essentially public in nature, for instance, benefits of expenditures on defense, maintenance of law and order and dispensation of justice are enjoyed by all citizens irrespective of caste, creed or sex. Nevertheless, considering the gender bias inherent in a male dominated society the budget should provide some idea about how much is earmarked specifically for the benefit of women. The suggestion is not that the gender- wise break-up of all government expenditures should be provided but that the expenditures meant primarily for women be shown separately so that they can be easily culled out from budget heads of social and economic services in which it is possible to segregate such expenditures. Efforts of gender economists were targeted to evolve mechanism to collate gender disaggregated data from relevant Departments be developed to obtain the gender-wise relevant statistical database, targets and indicators; provide gender audit of plans, policies and programmes of various Ministries with pro-women allocations should be conducted and lobby for segregated provisions for women in the composite programmes under education, health, employment, housing and rural development, etc. to protect the provisions by placing restrictions on their re-appropriation for other purposes.

Discourse on Gender Budgeting in India during the last Decade

During last one decade the discourse on Gender Budgeting has revolved around the following issues:

Child Sex Ratio: The Census of India, 2001 revealed further decline in the child sex ratio in several parts of India. In the urban centers, deficit of girls has been enhancing due to pre-birth elimination. In spite of demand of women's groups and recommendation of the Eleventh Five Year Plan to revisit the two child norm laws, several state governments continue to victimize the victim, namely poor, dalit, tribal and Muslim women and unborn girls (as the norm has resulted into intensified sex selective abortions). More budgetary allocation was demanded to implement Pre-conception and Pre-natal Diagnostic Test to prevent sex selective abortion of female fetuses.

Reproductive and Child Health: Evaluation of Chiranjivi Scheme to halt maternal mortality has revealed that the public private partnership in this scheme allows private practitioners milk tax payers money without giving necessary relief to pregnant woman. Only in cases of normal delivery, the private practitioner admit women for delivery and in case of complicated delivery, the concerned women are sent to over-crowed public hospital. In National rural Health Mission (NRHM), the woman health workers are not paid even minimum wages and are paid "honorarium". More budgetary allocation is demanded to ensure statutory minimum wages to them.

Integrated Child Development Scheme (ICDS): Restructuring of ICDS must promote convergence of several schemes of different ministries such as health, rural development, tribal development, JNNURM targeting children. Though the Eleventh Five Year Plan(2007-2012) promised 'Walk in ICDS centers' at railway stations and bus stands for migrant women and children, none has started yet; not even in the megapolis such as Mumbai, Delhi, Kolkata and Chennai!!

Under category of 100% allocation for women, institutional support for women survivors of violence need major attention, but so far not much has been done regarding Scheme for Relief and Rehabilitation of Victims of Sexual Assault promised by the Five Year Plans since 2000. Women's groups providing support to women survivors of Domestic violence are highly disappointed as no separate allocation for Implementation of Domestic Violence Act, 2005 which had defined major role of service providers such as hospitals, law & order machinery, protection office/ counselor and shelter homes.

Budgetary Allocation for Water Supply & Sanitation that affects women's life greatly as consumers and unpaid and partially paid-workers does not mention women. This will perpetuate 'unproductive female workload of fetching water from long distance' avers Indira Rajaram (2007). She demands, "water-sheds in the country need to be contoured on the Geographical Information systems (GIS) platform. Using space technology for mapping of aquifers, a five year plan needs to be drawn up for creating sustainable water sources within reasonable reach of rural habitation." (Rajaram, 2007).

Energy Expenditure of Women: Collection of Fuel and fodder demand great deal of time and energy from women and girls. The 11th Plan document has acknowledged the fact, but in reality nothing significant is done in terms of priority alternative to bio-fuels that causes smoke related illnesses.

Social Security for Women in Informal Sector: The bill on Social Security for women workers, introduced in the parliament has been shelved. In the labour market, bizarre scenario is created where girl children are trafficked for sex trade/ domestic work and slave labour in occupationally hazardous condition, sexploitation, domestic work/ servitude; young women workers in Special Economic Zone are hired and fired as per the whims of employers and are paid miserable

wages. Comprehensive legislation for Protection of Domestic Workers applicable throughout the country is needed urgently. Reasons for non-utilisation of funds under Maternity Benefit Scheme must be examined and concerned offices must be made accountable. In Unorganized Workers' Social Security Act, 2008 (Bill No. LXVII of 2008), special problems of women unorganized workers must be included.

Women's Rights Education: No efforts are made by the state or professional bodies for employers' education about basic human rights of women workers. Supreme Court directive on 'prevention of sexual harassment at workplace' is still not implemented by most of the private sector employers and media barons.

Utilisation of Financial Allocation for Pro Women Schemes: Only 3-4 states are taking advantage of financial allocation for Scheme for shelter, clothing and food for women in difficult circumstances, working women's hostel, short stay homes for women in difficult circumstances, UJJAWALA: A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation. Implementation of crèche scheme is far from satisfactory. Three meals per child per day at the crèches recommended by Eleventh Five Year Plan are rarely provided. Except for Tamilnadu, Cradle Baby Reception Centres for abandoned babies are non-existent in rest of India. No status report is available on Integrated Child Protection Scheme (ICPS) promised in the Eleventh Five Year Plan.

Fund flow to PRIs has not been streamlined even after separate budgetary allocation for PRIs made in the union budget for past 3 years. How many states have provided women's component in the funds earmarked for the local self-government bodies at village, block and district levels? Is it utilized judiciously for fulfilling practical and strategic needs of women?

Road and Rail Transport for Women: India is undergoing U-shape phenomenon so far as women's work participation is concerned. Most of the working women in urban and rural areas travel in overcrowded buses and trains. In the transport sector top priority needs to be given for women special buses and trains in all cities. For women street vendors, seat-less buses and special luggage compartments in trains need to be provided.

Implementation of Legislations

Promise of the 11th Five Year Plan to allocate funds for Implementation of PCPNDT ACT, 2002 and DV Act has remained unfulfilled in most of the states a marginally fulfilled in some states such as A.P., Kerala, Karnataka and Tamilnadu.

No progress is made in providing audit of land and housing rights of women by any ministry-Urban Development, Rural Development, Tribal Development, PRIs and Urban local self Government bodies.

After consistent highlighting of the findings of Rajendra Sachar Committee Report, 2007 on deplorable socio-economic status of majority of Muslims in India, special budgetary allocation for socially excluded minority communities is made. In sub-plan for minorities where allocation of Rs. 513 crore is made in Budget Estimates, no specific allocations is made for minority women/ female headed households by Ministry of Minority Affairs.

Inadequate allocation for crucial schemes affecting survival struggles of women such as **Rajiv Gandhi National Creche Scheme for Children of Working Mothers** (Rs. Rs. 56.50 crore), Working Women's Hostel (Rs. 5 crore), Swadhar (Rs. 15 crore), Rescue of victims of trafficking (Rs. 10 crore), Conditional cash transfer for Girl child (for the 1st time introduced and allocation of Rs. 15 crore made) need to be analysed by a scholar like Ms. Nakaray.

Dangerous consequences of tax free clinical trials with stated goal of making India a preferred destination for drug testing to private sector as it

will make the poor guinea pigs at the hands of commercial minded techno-docs. Non-utilization and partial utilization of funds allocated for protective, promotive, economic and social welfare programmes for women due to faulty design of the scheme (Maternity Benefits Scheme, non-syncronisation of financial allocation and schemes (funds targeted for adolescent girls' nutrition) and MPLADS (Members of Parliament Area Development scheme) and funds earmarked for grain banks in the tribal areas known for starvation deaths demand urgent attention of politicians, bureaucrats, citizens organizations and women's groups.

Studies need to be commissioned to highlight the gap between plan outlay and outcome, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women's empowerment.

There is an urgent need to sensitise economists about **visibility of women in statistics** and indicators by holding conceptually and technically sound training workshops by gender economists.

Gender economists have strongly recommended **tax reduction** for working, self employed and business women. Lowering tax rates for women will put more money in their hands and encourage those not yet in the job market to join the work force. Similarly, property tax rules should be amended further to encourage ownership of assets among women. When women are economically independent and secure, they can exercise choice, enabling them to get out of repressive conditions. Moreover, they would contribute more to our growing economy, making it a win-win situation.

Ministry of Women and Child Development needs more vociferous and visionary leadership, political will and courage of conviction to strive to not only fulfill the promises made by the Eleventh Five Year Plan but also expand the democratic space for women and girls in socio-cultural, economic, educational and political spheres.

Case Study of Union Budget of India, 2010-2011

In the current Union Budget 2010-2011 by the Ministry of Finance of the Government of India, the Women and Child Development Ministry has received an additional allocation of Rs. 2446 crores over Rs. 7218 crore in 2009-10. National Mission for Empowerment of Women has been the new initiative this year. The ICDS platform is being expanded for effective implementation of the Rajiv Gandhi Scheme for Adolescent girls. Barring for this encouraging aspects, the current budget has not brought great hopes for women.

The financial allocation for the National Commission for Women that is an apex body for women's empowerment has been reduced from 9.06 to 7.75 crores. The budgetary allocation for working women's hostels is highly inadequate with an increase of only 5 crores at a time when the number of working women is continuously increasing. The Rashtriya Mahila Kosh allocation has come down from 20 to 15 crores that will cast serious blow to livelihoods for women. Leaving this crucial area to financial market will further increase the vulnerability of women's self help groups.

It is shocking to know that the budget provides shamefully low expenditure for relief and rehabilitation for victims of rape. Whereas the allocation was 53.10 crores in the previous budget, the actual expenditure was only 16 lakhs, and the current budgetary outlay has been reduced to 36.2 crores. Yet again, there has been no allocation in the central budget for providing infrastructure, etc, for the Protection of Women from Domestic Violence Act, 2005.

The budget has reduced food subsidy of over 400 crores and the fertilizer subsidy by 3000 crores. The need for a stronger public distribution system to combat widespread hunger and malnutrition which has been the demand of women's

organizations has been completely ignored. In fact, the government seems inclined to move towards a dismantling of the existing PDS, to be substituted by food coupons, which can only mean further exclusion of women and the BPL population from food security.

The mid day meal scheme has seen an increase of 16 per cent in the budget, but in the context of a 20 per cent rate of inflation, neither full coverage, nor minimum quality can be ensured. This will further exacerbate the malnutrition status of women and children, particularly those from already marginalized sections like adivasis and Scheduled Castes. The increase for ICDS is 461 crores- which is just about enough to cover existing centres, and cannot provide for the 14 lakh anganwadis to become functional, as per the Supreme Court directive.

While the announcement of the Matritva Sahayog Yojna to assist pregnant and lactating mothers is welcome, the allocations for health and education fall far short of women's groups' demand that each of these ministries should account for 6 per cent of the GDP. There is no mention of the ASHA worker, and no fund allocation to ensure just wages to this woman health activist.

An escalation in prices of essential commodities with the increase in the excise duty on petroleum and petroleum products by Rs 1.00 per litre will increase the retail prices of petrol and diesel by more than Rs 2.00 per litre. It will place an additional heavy burden on the shoulders of common women already reeling under an 18 % rate of inflation in the last few months.

In its Pre-budget memorandum submitted to the Finance Minister, WomenPowerConnect had stated that in all metropolises -class I, II, III, IV and V cities- safe public transport in terms of buses and trains must be provided to working women. For women vendors and traders, luggage compartments in the trains and buses should be provided. Budget has completely ignored this demand.

In the Budget, 2010-11, the basic threshold limit for income tax exemption will remain at Rs 1.60 lakh. Under the new proposal, 10 per cent tax will be levied between Rs 1,60,001 and Rs 5,00,000, 20 per cent on incomes between Rs 5,00,001 and Rs 8,00,000 and 30 per cent above Rs 8,00,000. For women, the tax exemption will remain at Rs. 1.9 lakh as it was in the previous year's budget.

An analysis of the budgetary allocation by Centre for Budget and Governance Accountability (CBGA) has revealed that child development schemes form 97.2% of the WCD ministry's budget. The lion's share is taken up by the Integrated Child Development Scheme (ICDS) leaving only a measly 2.4% for women-related programmes.

Gender Analysis of State Budgets

The findings of the study of NIPFP were discussed in a workshop held on 3rd - 4th October, 2001 in which representatives from the Finance Ministry, Census, State Governments, UN agencies, gender experts and activists participated. (Lahiri et al, 2002) Another Workshop on Gender Analysis of State Budgets was convened on 6th December which was also attended by State Secretaries/Directors of the Department of WCD/Welfare. The workshop concluded that there is a need to analyse State budgets with a gender perspective since the States/UTs account for bulk of the expenditure in social sector which impinges on the welfare, development and empowerment of women. A network of research institutes and gender experts throughout the country were selected to guide the exercise of analyzing State budgets to track the gender differentiated impact and outcome of budgetary process and policies. The workshop also agreed to a framework for undertaking State level gender budget analysis. It was decided that a quick desk analysis of the State budget documents be made to identify the following categories of schemes and programmes: **Women Specific Schemes** – defined as schemes where 100% of

allocation was meant for women; **Pro Women schemes** defined as those, which incorporate at least 30% of allocation for women or significantly benefit women; **Gender-neutral schemes** meant for the community as a whole. These programmes were further classified in four categories on the basis of their potential impact on women's social position:

Protective services, such as allocations on women's homes and care institutions, rehabilitation schemes for victims of atrocities, pensions for widows and destitute women etc which are aimed at mitigating the consequences of women's social and economic subordination, rather than addressing the root causes of this subordination.

Social services, such as schemes for education and health of women, support services like crèche and hostels and also water supply sanitation and schemes on fuel and fodder, which contribute significantly to women's empowerment, either directly by building their capacities and ensuring their material well-being, or indirectly through reducing domestic drudgery.

Economic services, such as schemes for training and skill development, and provision for credit, infrastructure, marketing etc. which are critical to women's economic independence and autonomy.

Regulatory services which include institutional mechanisms for women's empowerment, such as State Commissions for Women, women's cells in Police Stations, awareness generation programme etc which provide institutional spaces and opportunities for women's empowerment.

During last decade compilations have been made on: Scheme-wise/Sector-wise/Year-wise Budget Estimates/Revised Estimates/Actual Expenditure in both Plan and Non-Plan Heads; The percentage of Budget Estimates/Revised Estimates/Actual Expenditure in relation to total budget in both Plan and Non Plan Heads and also in relation to total social sector budget in both Plan and Non Plan Head; The percentage of gap between Budget Estimates and Revised Estimates and between Revised Estimates and Actual Expenditure in both Plan and Non Plan Heads in various identified schemes.

Problem of Utilisation of Funds Allocated for Area Development:

In 2006, The Ministry of Women and Child Development was formed. Still for most of the schemes and programmes, there is 66% utilization of financial resources due to faulty designs, antipathy of some state governments and bureaucratic bungling. If the funds remain unutilized, in the subsequent year the allocation is slashed. In several states, funds allocated to women from minority communities whose socio-economic and educational profile is most deplorable, have not been utilised at all!!

Rs. 5 crores allocated to each M.P. for the development of the constituency as per Member of Parliament Local Area development Scheme (MPLADS). Utilisation of government funding is the maximum in the North- Eastern states because of strong horizontal and vertical networking. The prosperous states depend more on the private funding to avoid bureaucratic hassles. If poorer areas in the state don't have a highly motivated administration or an NGO network, then too the funding remains unutilised. In the areas dominated by the lower middle class and the poverty groups, there are demands for more schools, libraries, bridges, toilets, drains, tube wells, community centres and crematorium. While in the prosperous areas, the demands are for road repairs and schools. Private sector of the economy demands banks, hospitals and shopping plaza. The (Members of Parliament) M.P. and M.L.A. (Members of Legislative Assembly) have to strike balance by keeping into consideration immediate needs and long-term considerations for the constituency.

Panchayat Update is a newsletter published by Institute of Social Sciences, New Delhi. It provides valuable state-wise information on matters related to Local Self Government (LSG) bodies.

To check corruption and bring in transparency in the implementation of rural development projects sponsored by the union government, the Union Rural Development ministry had asked all District Rural Development Agencies (DRDAs) to keep their funds only in the nationalised banks. It has also been made compulsory for the district rural bodies to record complete details of expenditure incurred by them under different heads. People's participation in monitoring the progress of implementation and the mechanism of social audit will also be introduced as part of the new strategy to cleanse the working of the DRDAs (CBGA, 2007).

NGOs and Citizens organisations are using Right to Information Act to track proper unitisation of the financial allocation from tax payers' money.

Financial Matters and Local Self Government Bodies (LSGBs):

A recent survey of panchayats working in 19 states, conducted by the National Institute of Rural Development, Hyderabad suggested that LSGBs remain toothless because functional and financial autonomy has not been granted to the PRIs. The study by the Institute of Social Sciences shows that the extent of fiscal decentralisation through the empowerment of PRIs has been very little. The report of the working group on decentralisation appointed by the Karnataka Government has been criticised severely because, "It betrays utter lack of trust in the people which is the keystone of decentralised democracy." (Bandyopadhyay, 2002). Case studies of Panchayat finances in the Gram Sabhas of Midnapur district of West Bengal have corroborated the above-mentioned facts in terms of lack of fiscal autonomy, neglect of girls' education, resource crunch. But it has played substantial role in development of infrastructure, for example rural roads, drinking water, health, education, irrigation and power (Sau, 2002).

Elected representatives, officials at districts and NGOs working in the area should act as facilitators in preparation of the plan for area development and social justice ((Pal, 2002). The UN system has supported allocation of resources for women in PRIs, right from the beginning. "The evidence on gender and decentralisation in India thus suggests that while women have played a positive role in addressing, or attempting to address, a range of practical gender needs1, their impact on strategic gender needs2 is not remarkable." (UNDP, 2002)

The most challenging task is to enhance capacity of the elected representatives in LSGB to spend funds for community development.

Demands of Women's Groups and Gender Economists:

The women's groups are aware that concerns of women cannot be addressed through the Ministry of Women and Child Development alone. It is on the work of women that success of several sectors rest. The changing demographics of agriculture, with more than 75% of all women workers, 85% of rural women workers are in agriculture; women's disproportionately large contribution to the export and services sector, in the unorganised sectors —all these need to be located in our policies. Each of these sectors needs to make concerted efforts to address women's concerns through: recognising women's contributions, addressing their gender specific concerns and organising their voice; investing in skills of women and upgrading their work spaces and providing common work facilities; providing women access to new technologies and credit schemes; paying special attention to caste and minority derived exclusion within gender. Hence, it is important to prioritize universalisation of Gender budgeting (including gender audit) and Gender outcome assessment in all Ministries/Departments at Central and State levels. The Gender Budget Cells located in the different ministries need to be strengthened so that women's concerns can be mainstreamed across

different sectors. Further, it needs to be ensured that each of such measures (as listed above) is backed with adequate resource allocation. Calling for implementation of the WCP across all ministries could ensure at least a minimum resource allocation targeted at women. The poor and even receding implementation of WCP as pointed by the Mid Term Appraisal of the Tenth Plan warrants special efforts at correction

Considering the large numbers of women in unpaid work and women's central role to the care economy; to address women's concerns in these sectors, policies need to focus on social services to support women's care roles (old age, child care). With increasing women's role in the care economy (both paid and unpaid), adequate resource allocations need to be made to support women's care roles. In the absence of sex disaggregated data, evaluation of schemes through a gender lens or any effort at strengthening gender dimensions of existing schemes poses a big question. So, provision of such data should be prioritized. In the light of the present agrarian crisis and the changing face of agriculture being highly gendered, the vulnerability of women farmers in particular needs attention in the larger context of food security.

Considering the huge gender disparities in land ownership patterns, women's access to land needs to be strengthened immediately. This could be done by (a) improving women's claims to family land (by enhancing legal awareness on inheritance laws, provide legal support services, etc.); (b) improving access to public land by ensuring that all land transfers for poverty alleviation, resettlement schemes, etc., recognize women's claims; etc., (c) Improving women's access to land via market through provision of subsidized credit to poor, by encouraging group formation for land purchase or lease by poor women, etc.,

Women's rights organizations in India have demanded that the Government should ensure adequate gender budgeting in all ministries and departments, enact a comprehensive Food Security Bill, ensure universal PDS as a core component, allocate 6% of GDP for Health, allocate 6% of GDP for Education, Make budgetary allocation to cover special schemes for women workers, increase allocation for women farmers, enhance resource allocation for tribal, dalit, and minority women and increase budgetary support for schemes to assist women-headed households and differently abled women.

The target of 30% gender allocations under all ministries has not yet been achieved. This must be implemented immediately. There is need for gender audit and gender outcome appraisal of all ministries and departments at the central and state levels. Very often, resource allocations made under gender budgeting do not reach in time and they remain unspent. There should be proper monitoring and supervision of the allocated funds with greater transparency and accountability at all levels.

Conclusion:

Elson and Cagatay (1999) state "National budgets are at the heart of the acroeconomic policy. They reflect choices that government have made, but more fundamentally they reflect the values and the claims made on resources by various social groups, i.e. the balance of power within a society."

Budget audit from the perspective of poor, women, minorities, people with disability, children, geriatric groups and other vulnerable sections is now practiced by many countries with an objective to support government and civil society in examining national, regional and local budgets from a sectional perspective and applying the study results for the formulation of responsive budgets. There is no single approach or model of a sensitive budget exercise. In some countries, for example, these exercises are implemented by the government while in other countries individuals and groups outside government undertake the budgetary analysis.

Budgets garner resources through the taxation policies and allocate resources to different sections

of the economy. There is a need to highlight participatory approaches to pro-poor budgeting, bottom up budget, child budget, SC budget, ST budget, green budgeting, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women's empowerment (Bhat et al, 2004). Bottom up budgets have emerged as an important and widespread strategy for scrutinizing government budgets for their contribution to marginalised sections of economy. They have utilized a variety of tools and processes to assess the impact of government expenditures and revenues on the social and economic position of men, women, boys and girls. Serious examining of budgets calls for greater transparency at the level of international economics to local processes of empowerment. There is a need to provide training and capacity building workshops for decision-makers in the government structures, gram sabhas, parliamentarians and audio-visual media (Patel, 2004).

Budget analysis from gender perspective should be introduced and promoted in all women's groups, educational and research institutions. Public debate on gender sensitive budget will help the country to tilt the balance in favour of area development and peaceful use of resources in the present atmosphere of jingoism. Gender Commitments must be translated into Budgetary Commitment. By using our Right to Information (2005), transparency /accountability for revenue generation & public expenditure can be ensured. For Reprioritisation in public spending we must prepare our 'bottom up budgets' and lobby for its realisation in collaboration with the elected representatives. Gender economists must lift the veil of statistical invisibility of the unpaid 'care economy' managed by poor women and highlight equality & efficiency dimension and transform macro-policies so that they become women friendly.

The gender budget initiative has opened new vistas of research and analysis of public expenditure in the country and opened serious methodological debates for carrying out such analysis (Jhamb and Mishra, 2015). This has also highlighted the urgency of sharpening the methodological tools for monitoring the progress of Women's Component Plan introduced in the Ninth Five Year Plan. Efforts at ensuring gender-just and gender-responsive budget demand continuous process of dissecting the government budget to establish its gender-differential impact, translation of gender commitment to budgetary commitments and Women Component Plan & Gender Budget to play complimentary role for effective convergence, proper utilisation and monitoring of fund from various developmental sectors.

i Strategic gender needs Strategic Gender Needs are different in different economic contexts and are determined by statutory provisions, affirmative action by the state, pro-active role of the employers to enhance women's position in the economy and social movements. Practical gender needs Practical Gender Needs are identified keeping into consideration, gender based division of labour or women's subordinate position in the economy. They are a response to immediate perceived necessity, identified within a specific context. They are practical in nature and often are concerned with inadequacies in living conditions such as provision of fuel, water, healthcare and employment. For details see, Moser, 1993.

ii 1 crore = 10 million

iii 1 lakh = 100, 000

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Concerns and Issues of the Aged Women

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Introduction

The population of the elderly women is growing all over the world. India is not an exception to this. With the second largest population in the world (100 million+), India's senior citizens (over 60 years of age), are growing at a pace that is alarming. Increased life expectancy has contributed to an increase in the population of the elderly women. Projections beyond 2016 made by United Nations (1996 revision) has indicated that 21 percent of the Indian population will be above 60 year of age by 2050 (National policy on older persons, 2000). Studies also show that in almost all countries of the world aged women outnumber the aged men.

Ageing is a process that begins with conception and ends at death. It is a continuous change throughout the life span and is emerging as a problem of crucial importance in India.

According the World Bank Report, the population of slums in Mumbai is 54% &25-30% of the Mumbai's population lives in chawls or on the foot paths and only 10-15% lives in apartments.

As per 2011 census of India, the total population of Mumbai is 12.48 million. The provisional slum population of Mumbai is 41.3%. As per 2001 census Maharashtra state has highest slum population i.e. 26.3%. The projected slum population as per 2011 census of India will be 19.5%.

The review related suggested dearth of data on women residing in the slum areas of Mumbai. The author of this paper conducted research on aged residing in the slum areas of Mumbai.

One of the main objectives of the study was to study the profile of the aged residing in the slum areas of Mumbai with reference to their concerns and issues.

The data for the research was mainly collected through primary source. Secondary data was also used wherever required. Before collecting the data from the aged their willingness to get included was sought by the research team. The data for the present research was collected from 2013 to 2014.

Purposive sampling method was used for data collection. And those who wanted to share their information were covered under the study.

- **Primary data was collected by visiting** elderly women residing in the slum areas of 24 wards of Mumbai city. In addition to this, key persons of the slum area were interviewed.

  - Staff visited NGOs like Shield Foundation, Federation of Senior Citizens, Maharashtra (FESCOM), ISCON, Manav Sewa Sangh, Help Age India, Family Welfare Agency and Dignity Foundation as well as Day care centres, Jestha Nagrik Sanghs and laughter clubs of Mumbai.

- For collecting data from the aged interview schedule and FGD guidelines were used.

- Focus Group Discussions were held in all the 24 wards of Mumbai city.

The review of available studies revealed that a large number of studies were related to adjustment

and well-being of the aged persons, their relationship to various factors like institutionalization, health, religious beliefs, participation in religious activities, economic dependence on presence of children, loneliness, etc.

There are very few studies which deal with a comparison of the elderly women residing in old age homes and those residing with their families in the different areas of adjustment. There is a dearth of studies of the elderly in India, particularly those comparing the different sections of the aged women in our society. Further, most of the studies conducted on the aged population in India are found to be for Kerala state. They were sociological studies and surveys. However, only a few studies have been carried out to know the effect of government policies, the expectations of the aged from the government schemes and what more they need from government. Thus, the review suggests the need to conduct research on the given topic.

A large number of studies have clearly shown that active relationships with family members is best for better adjustment in old age as well as for well-being of the elderly (e.g., Johnson, 1983; Johnson & Catalano 1983).

In his book, 'Religion and Aging in spouses-an the India Tradition', Shrinivas Tilak (1988) found that those who were married and living with their children were the most satisfied (adjusted) with their life. The divorced or separated, or those having no children were found to be the least satisfied. The important predictors of family satisfaction of the elderly were found to be satisfaction with friends, satisfaction with living arrangement and having children.

As early as 1990, Gore while analyzing the social factors affecting the health of the elderly, concluded that, "While there are no data showing direct relationship between income level and health of elderly individuals, one would assume that the nutritional and clinical care needs of the elderly are better met with adequate income than without it. If so, the poor countries and the poorer segments of the elderly population within each country would experience problems of health and well-being".

Santhosh (1994) indicated that elderly persons living in joint family are happier than those who are in nuclear families.

Siva Raju (2011) suggests that the institution of family needs to be protected and strengthened through professional welfare services, including financial support to low income families, and counselling services both to the elderly and to family members.

Slum Population in Mumbai - The financial capital of India known as Mumbai is home to an estimated of 6.5 million slum women. Nearly half of Mumbai's Population lives in small shacks surrounded by open sewers. Nearly 55% of Mumbai's population lives in Slum areas.

The review of available studies revealed that a large number of studies were related to adjustment and well-being of the aged persons and their relationship to various factors like institutionalization, health, belief in religions and participation in religious activities, economic dependence and presence of children, loneliness, and the like.

There are very few studies dealing with comparison of the elderly persons residing in old age homes and those residing with their families in the different areas of adjustment. So, the review points toward that there remains a dearth of studies of the elderly in India, particularly those comparing the different sections of the aged women in our society lack of comparative studies in the area.

Further, most of the studies were conducted on the aged population in India are found to be for Kerala state. They were sociological studies and surveys. Moreover, there are only few studies carried out to know the effect of government

policies, the expectations of the aged from the government schemes and what more they need from government. In conclusion the review of related literature suggested a need to conduct research on the given topic.

Following are the issues and concerns of aged women residing in the slum areas of Mumbai:

A sample of 789 females was selected from 24 wards of Mumbai city and that most of them (66.3%) were from the age group between 60-65 .The illiterate aged women were more than half (66.3%) and that almost all were digitally illiterate. Some exposure to today's communicative and interactive high tech media is needed to be given to these aged women.

Aged women who were regularly involved in cooking were little less than half (47.5%). As per Indian tradition, the women are responsible to cook and men are almost never intended to do so. This is due to the gender discrimination prevalent in the society. Further, women of the house have been involved in cooking hence, aged women cooking on regular basis is an extension of women's daily life activities. But even in their old age, men need not have to cook food as usually they get ready made food prepared by women of the family. These women could be their wife, daughter or daughter in law or a woman servant.

Toilet facility for the aged

68% of the aged women residing in the slums do not have toilet facilities in their own homes. Without toilet facility one has to get used to the habit of controlling the natural desire to pass the bowels. Such habits lead to lot of health problems like stomach ache, piles, etc. Among all, the maximum toilet facilities were in the ward B.

Commode toilet facility inside the house

Commode facility in the slum area was made available to a negligible number. 7.8% women have commode facility inside the house and 92.15 % women do not have it.

Current Occupation

The number of aged unemployed women was high i.e. 79.3. Those in full time private job, business & private jobs were 3.7%, 3.3% & 2.5% respectively. This reveals the fact that at this age as well, they have to do a regular job. This is a good sign that even at an older age women work and contribute to the economy of Maharashtra state of India.

Retired Aged women and pension

Women retiring from their jobs were very less (5.7%). This may be because in the earlier days most aged women didn't work for organized sector. Hence, the question of their retirement did not arise. Hence, almost all the women are deprived of retirement benefit like Pension, which provides them security.

Women having their own source income

Aged women having their own source of income were 25.3% and that their income ranged from Rs. 500 to up to 10,000/- per month. Out of this, aged women having income up to Rs, 500 were more in number i.e. 54% and 31.3% earned from Rs, 501 to Rs. 3000/-. Aged women earning from 3001 to 5000 were 10.4% and women earning more than Rs. 5001 were almost negligible.

Aged holding Credit card

Today's world is the world of plastic money but the aged residing in the slum area not at all taking advantage of credit as the number of aged holding credit card was negligible (1.1%) and only 0.3% were females.

Actually, the poor especially, aged are really in need of credit money but they have no guarantee so no banks are interested in coming forward to offer them help.

Aged women in need of loan

9.5% females were in need of loan and 90.5 % female said they had no need of loan.

Aged women who have insured their life

Aged women who have insured their life were very negligible in number (2.0%).

Aged persons who have made a will of their property residing in the slum areas and who have made their wills were very negligible (2.8 %). This may be because they do not own much property. Further, the children of the aged would know that when their parents do not have much property then why insist on making a will.

Aged women having their house ownership

More than half i.e. 56.8% of aged women had the ownership of one house. Yet it is surprising that they have not thought of making a will.

Special skills possessed by the aged

The elderly women possessing special skills were negligible in number. This may be because they were not usually inclined to learn the skills when they were young.

15.4% of aged women visited temples daily may be this is number is less because women prefer to stay back home.

Aged women who had access to telephone, radio and television

Out of 789 surveyed aged women, 9.4% had access to telephone services and 14.4% women had their own mobile phone may be the aged women are not technologically savvy.

Most of the aged (53.1%) had access to Radio. This could be due to modernization. Radio is not a common device used in the house. As it is, this facility is mostly available on mobile and television.

Female listening to Radio were very less (3.3%) and 53/1% women had access to television.

Access to computer

Very less number of aged women i.e. 0.9% had access to computer. And therefore, they may be using it. But most (95.6%) of the elderly persons have no access to television.

The aged do one or the other type of exercise. Those who practiced yoga were 30%. Walking was practiced by lot of aged (69.9%) women. Number of female (24.8%) practicing yoga were less than males (38.9%)

Health of the aged women

Quite a lot of aged women (68.9%) reported that their health was good / average/ fine / OK.

It is worth noting that 71.0% of aged females were never admitted in the hospital in the past one year.

90.9% Aged women are not covered by government schemes

Out of 789 women 683 women had some or the other source of income. This included Self Pension (6.1%), Pension of husband (8.6%), Relative's support (0.6%), Monetary help from an orphanage (8%), etc. . Recipients of Shravan Bal and Sanjay Gandhi Niradhar Yojna were very insignificant i.e. 2.3% and 4% respectively. One needs to probe why is the number of such recipients of government schemes is less.

Membership of the organization

96% the women had no membership of any organization.

Hobbies of the aged

- When the aged women were asked what are your hobbies almost 77.4% reported that watching Television was their main hobby. 34.1% of the aged enjoyed having discussion with the same age old women. This was followed by those who nurtured the hobby of listening to music and reading 15.9% and 0.7% respectively. Aged women having the hobby of tailoring and embroidery were negligible in number.

Contribution of aged women in household functioning

- More than half i.e. 51.4% of the aged women informed that they did contribute in their family life by taking care of the house in the absence of other members of the family. Female aged involved in babysitting was more 18.5% and 14% for the whole day and half day respectively. The elderly women were also involved in the work related to children like taking the studies of grand children or bringing them from school bus or school, etc.

- Aged women residing in the slum areas were helping their families in various ways. Contribution of the aged in their family life was high. As 43.5% of the aged women do the work of fetching water every day.

- A very large number of aged women (85.6%) said they keep themselves busy by involving themselves in doing something or the other work for their family. Women having reading and writing habit were less i.e. 4.5% & 1.3% respectively.

Hobbies of the aged women:

A very large number (76.4%) had the habit of eating pan on regular basis. Less than half i.e. 42.7% of the aged women had the habit of chewing Gutkha. Aged women consuming alcohol and taking drugs were negligible.

- 40% of the aged were attended either by their spouse or son when the aged were admitted in the hospital.

- When the aged women were asked who should take care of the elderly in their old age: Those who expected their Husband should take care of them were very large (81.3%). They also expected that their son (9.3%) and daughter (4.3%) respectively should take care of them.

Ailments the aged suffer from

Ailments the aged suffer from...	Aged Female
High blood pressure	302 (40.90%)
Arthritis	537 (72.70%)
Diabetes	136 (18.40%)
Heart disease	49 (6.60%)
Bed sores	6 (0.80%)
Paraplegics	7 (0.90%)
Infirmities of aging (paralysis, can't walk)	21(2.80%)
Deafness	59 (8.00%)
Blindness	186 (25.20%)
Parkinson	24(3.20%)
Psychological disorder Sleeplessness, anxiety, insecurity, Any other	76(10.30%)
Dementia related /Alzheimer disease	21(2.80%)
Any other	7 (0.90%)
Total	739 (100%)

Problems faced by the women

Some of the common problems of the aged women were:

- Lack of Social Security
- No livelihood option due to which they cannot afford basic needs
- High addiction in their children
- Ill treatment and violence from families
- Unemployment in children
- Lack of medical facilities and sanitation
- Shelter
- Government Schemes haven't reached them due to lack of information or inaccessibility
- Age related health issues

Concerns of the aged women:

- They want basic facilities like water electricity and ration card. Food should be made available at low cost, pension of Rs. 2000 to 4000/- All medicines for elderly be made available free of cost. Toilet with water and commode facility should be available. Their children should be given jobs and assisted in getting de-addicted.

When the participants of Focus Group Discussion were asked if they would like to be in old age home? Most of them said those who do not have any one can go to old age home. They said, "Even though we have lot of worries and our own children harass us, we live our life seeking solace with our grandchildren."

- Government should rehabilitate their slum by providing them alternative place which will be adequate to their family members. They expect the government to provide pension to those who have retired from private sector. They also wish to get free and home-delivered medicines. They also expect to have day care centre in their area.

- Concession in ticket for all the elderly women who are above 60 years and above.

- There should not be any age difference for Train fare, State Transport fare or , Air fare as presently those who are above 65 years of age get benefit in State Transport and Air fare while those who are above the age of 68 years of age in Train fare

- The elderly women need to travel by local bus for various reasons like health, meeting local Doctor, etc. Yet they do not get any concession in local train or local BEST bus

- For getting travel concessions, Adhar Card is considered as one of the major documents. But the photo on the Adhar Card is different than the appearance of the elderly person in reality. This creates confusion in the minds of concession provider. Hence, the Adhar Card should show precise photo of the elderly person. If not then such a photo should not be accepted by the authorities of 'Adhar card'. If accepted government should file a complaint against such person for not giving neat and precise picture.

Demand for Day Care Centre

- Elderly persons residing in the slum area do not have common space and place for themselves. Hence, they either sit under the tree or on the steps of the temple. They all want government to build ' Day Care Centers' near their slum area.

- Only five participants knew what 'Day Care Centre' is. But none of the elderly persons had visited them

Need for medicine

In the Government public hospitals elderly persons get medicines free of cost. But the doctors in Government hospitals also prescribe costly medicines which the elderly find it difficult to buy from outside. As they have no regular income, they give up taking the required treatment. This leads to ill health of elderly persons.

Views of the elderly person regarding eye donation and body donation

Out of 27, only 3 were ready to donate their eyes. They were all apprehensive about donating their body.

None of them liked the idea of euthanasia.

They all felt that 'Old Age Home' facility needs to be there'. 30% of the participants felt that government should provide free old age home facility.

80% of the participants felt that there should be commode facility in public toilets.

OPERATIONAL RECOMMENDATIONS

The following sets of recommendations emerge from the discussions with the aged as well as, experts working in the field of aged:

Implement the policy for senior citizens at the state level

Keep the aged of the aged 60 for all. As those who work in un-organized sector as painters, carpenters, daily workers, commercial sex workers and people living with HIV/AIDS, etc., get old very fast.

Special cell or a service center for the aged

Government should have a special service centre for the aged. There should be team of social workers working for the aged.

Demand for pension/social security

Most of the elderly people worked in un-organized sector which did not offer them any social security. But the following aged definitely need it:

- The aged who have no source of income and staying alone

- The commercial sex worker who has crossed 60 years of her life

- The HIV/AIDS person who has crossed 60 years of her life

- The aged who has daughters or a single daughter or staying with him/her

Create basic amenities

Drinking water timings need to be between 0600 hrs to 1100 hrs:

In many slums BMC water timings are from 3.30 am to 9 am and many aged are involved in fetching water.

The aged residing in the slums have to suffer a lot as there are no proper toilets. On an average the proportion of toilets is 1:60 persons in the slums.

There is a requirement for at least one Commode in public toilet for senior Citizens.

Day Care Centre in every slum, co-operative, municipal school building.

These Day Care Centres can house the aged where they can sit and rest, read newspapers, magazines, listen to music using earphones, have discussions with the people of their age group and engage in activities of their interest like learning computer literacy, art and craft, new skills, etc.

Support the families who have senior citizens in their home

They should be given preference and easy formalities from the local municipal ward office to install western commodes in their residences. Families live with and support their elders should be given some income tax rebate.

Work with local slum communities, aged organizations, agencies like *Jestha Nagrik Sanghs* to improve the status of the aged

There are some registerd NGOs like Jestha Nagrik Sanghs, Old Age Home, Day Care Centres and some NGOs across the Mumbai city that serve the needs of the aged. Government can collaborate with them which will help to recognize that the aged urban poor are active agents and not passive beneficiaries of development.

Acknowledge the organizations of the aged wherever they exist and to work with their strategies.

Create awareness about the government schemes

Invest national and local government funds in educating people about government schemes. Create awareness about laws meant for the elderly people and for those who live with the elderly.

Strengthen the institution of the family

The institution of the family needs to be protected and strengthened through professional welfare services, including financial support to low income families.

Counselling services both to the elderly and to family members

Counselling services to the children of the senior citizens especially, about provisions of law for protection of senior citizens from abuse as per the Protection of Senior Citizens act, different government schemes available for the elders, property should be on the senior citizens' name as long as they are alive, rules so that they should be made to sleep inside the house apart from other methods of care for the aged.

Add the subject of geriatrics care in the education system

The school and college curriculum need to introduce topics related to gender discrimination and stopping elder abuse. Aged widows and widowers are ill-treated by their own sons, daughter in-laws.

Confiscate the license of auto/taxi drivers on denial of service

Sometimes the aged have to keep waiting for a taxi hours. The aged want government to instruct all the Taxi and auto drivers to know that it is mandatory for them to never say 'no to senior citizens' even though they have to go to a nearby place. It shows the ethics of our nation. So if they would say confiscate their license.

Improve governance

The state needs to provide good urban governance that promotes equity, transparency, accountability and security of individuals especially the aged and their living environments. Governments need to review the implementation process of the aged schemes the procedures are cumbersome for the needy to take advantage of government schemes.

Aged friendly infrastructure

Separate and exclusive complete coach for senior citizens in every local train is a need of many aged.

There needs to be enabling environment for the elderly. In Mumbai there are no special hospitals for the elderly. Further, in daily life, the aged find it difficult to climb staircase leading towards local trains, railway. Further, crossing the busy roads at peak hours is very difficult for the aged. Government should provide for such an infrastructure which would make their road and train journey safe and comfortable.

Training of home care givers

The data on home care givers revealed that most of the home care givers are not trained. This suggests the need to organize and support training of care givers.

1. **Packed Meal / Mid-Day meal for the aged**

    With growing age it becomes impossible for the aged to cook food regularly. Ageing is a helpless time for some especially those who stay alone need to be served with food. These elderly need to be assisted by giving them nutritious food daily on the similar lines of Anganwadi or BMC schools where Mid-day Meals are served.

    For this purpose, some charitable institutions like Hare Ram Hare Krishna, etc. can be pulled in.

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Challenges & Opportunities of Entrepreneurship in Small Scale Industry in India

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Introduction

The study of entrepreneurship is essential not only to solve the problem of industrial development but also to solve the problems of unemployment, unbalanced areas development, concentration of economic power and diversion of profits from traditional avenues of investment. In this backdrop, the present study attempts to get insights to review, in brief, the evolution of the concept of entrepreneurship, the definition of small scale enterprises and also to study the small scale entrepreneurship in India. An entrepreneur is one who organizes, operates and assumes the risk of a business venture. The main objectives of the study are to identify the challenges faced by the new entrepreneurs and to analyze the measures to overcome them. The entrepreneurship is very a old concept according to which anyone who runs business is called an entrepreneur. The more precise meaning of entrepreneur is; one who perceives a need and then brings together manpower, material and capital required to meet that need. Entrepreneur is one who understands the market dynamics and searches for change region of historic trade routes and vast empires; the Indian subcontinent was identified with its commercial and cultural wealth for much of its long history. Gradually annexed by the British East India Company from the early eighteenth century and colonized by the United Kingdom from the mid-nineteenth century, India became an independent nation in 1947 after a struggle for independence that was marked by widespread nonviolent resistance. It has the world's twelfth largest economy at market exchange rates and the fourth largest in purchasing power. Economic reforms since 1991 have transformed it into one of the fastest growing economies however, it still suffers from high levels of poverty, illiteracy, and malnutrition. For an entire generation from the 1950s until the 1980s, India followed socialist-inspired policies. The economy was shackled by extensive regulation, protectionism, and public ownership, leading to pervasive corruption and slow growth. Since 1991, the nation has moved towards a market-based system. Entrepreneurship is the result of three dimensions working together: conduct framework conditions, well-designed government programmes and supportive cultural attitudes. Across these three perspectives of entrepreneurship, two major conclusions are apparent. Firstly, the economic, psychological and sociological academic fields accept that entrepreneurship is a process. Secondly, despite the separate fields of analysis, entrepreneurship is clearly more than just an economic function. Small-scale industries play a vital role in the development of the national economy. India is facing the problems of unemployment and paucity of capital resources. "The built in characteristics of small scale industries, such as relatively small size of initial capital requirement, entrepreneurship and employment generation potential, etc., render them the ideal for balanced and decentralized development." Small scale industries have emerged as a vibrant and dynamic sector of the Indian economy that contributes around 40 per cent of the total industrial production and over 34 per cent of the national exports. At present the Small Scale Industrial sector is providing employment to

over 250 lakh persons. The captains of our economy are more than aware of the importance of the small scale industries in terms of employment potential, productivity, utilization of indigenous resources, balanced regional development etc. In the words of Dr. Manmohan Singh, "the key to our success of manufacturing in the small scale sector". The small scale sector is important not only for its contribution to GDP but also for its stellar performance in exports and in generating employment. The small scale industrial sector is endowed with certain special features, which are especially beneficial to our economy such as employment potential, indigenous nature, balanced development of regions etc., when compared with large scale units. This sector facilitates speedy development of the economy by providing employment opportunities to rural and less skilled masses and caters to the consumption requirements of these people by resorting to indigenous production making use of local resources. The entrepreneurs involved in running small-scale units are generally termed small entrepreneurs. It is evident that small entrepreneurs outnumber large entrepreneurs in every country.

1. Cottage Industries, 2. Agro- based industries, 3. Small industries.

Overview of Small Scale Entrepreneurship in India

Entrepreneurship is regarded as one closely associated with economic history of india. The evolution of the Indian competition of machine-made goods (Gadgil, 1959).The emergence of manufacturing entrepreneurship can be noticed in the second half of the nineteenth century. Ranchodlalchotalal, a Nagar Brahman, was the first Indian to think of setting up the textile manufacturing on the modern factory lines in 1847, but failed. Inhis second attempt, he succeeded in setting-up a textile mill in 1861 in Ahmedabad(Spodak, 1965). But before this, the first cotton textile–manufacturing unit was already set up by a Parsi, Cowasjee Nanabhoy Davar in

Bombay in 1854 followed by Nawrosjee Wadia, who opened his textile mill in Bombay in 1880. Probably the major Indian contribution in the Nineteenth century came in the field of banking, where every important company owned its existence, in part, to the enterprise and capital of Indians (Rungta, 1970). A few beginnings were made by Indians in heavy industries, engineering, electric power and shipping (Lamb, 1955) in the early part of the twentieth country. The most spectacular of these ventures was by Jamshedjee Tata, a Parsi, who was responsible for India's first viable steel enterprise in Jamshedpur in 1911. The Swadeshi Campaign i.e., emphasis on indigenous goods, provided, indeed a properseed bed for inculcating and developing nationalism in the country. It was the influence of Swadeshi that Jamshedji Tata even named his first mill as "Swadeshi Mill".The spirit of indigenousness strengthened its roots so much in the country that the Krishna Mills in its advertisement of Tribune of April13 made the following appeal "Our concern is financed by native capital and is under native management throughout (Joshi and Ram, 1975). The second wave of entrepreneurship growth in India began after accelerating the economic growth through rapid entrepreneurship in the present era.

- Special attention will be given to units in the "Tiny Sector" namely those with investment in machinery and equipment up to one-lakh rupees and situated in towns and in villages with a population of less than 50,000.

- The focal point of development for small scale and cottage industries will be taken away from big cities and state capitals to the district headquarters. In each district, there will be one agency to deal with all the requirements of small and village industries. This will be called "District Industries Centre".

- Special arrangement for the marketing of products of the small sector will be made by providing services such as product standardization, quality control, marketing surveys, etc.,

- Technical change will be encouraged in the traditional sector.

Challenges

Entrepreneurs have to face numerous challenges on the road to Therefore, fostering growth of Entrepreneurship and creating environment for scaling up and rapid growth of innovative and more productive firms should become one of the key priorities of the country s development goals.

➢ **Developing the Vision and Business Idea:**

To have a great idea, have a lot of them. And There is far more opportunity than there is ability. Thomas Edison Developing a business idea is usually the first challenge faced by every entrepreneur when starting a business from scratch. Finding the right business opportunity or creatively developing an idea is certainly not an easy task. The main business challenge is going to be the ability to forge that success, in There is more to raising capital than just simply asking for money. Most investors want to invest in already established businesses with minimal risk and they want to be sure that they get returns for the risk they took.

➢ **Assembling a Business Team**

The third business challenge that an entrepreneur will face in the course of starting a small business from scratch is assembling the right business management team. The process of building a business team starts even before the issue of raising initial start-up capital arises. Most brilliant ideas and products never get funded because the entrepreneur is trying to raise capital as an individual. A business team is a vital, yet often ignored key to raising venture capital successfully.

➢ **Finding Good Customers**

The sixth challenge an entrepreneur will face in the process of starting a small business from scratch is finding good customers. In the process of building a business, an entrepreneur will come to find out that there are good customers as well as bad customers.. Good customers are really hard to find. A good customer will be loyal to the company and will be willing to forgive if the business make a mistake and apologize. A good customer will try to do the right thing that will benefit both himself and company mutually

➢ **Dealing with Competition**

Competition is the next challenge an entrepreneur will face when starting a business. Most individuals see competition as a plague but competition as a goodchallenge. Competition is a benchmark for creativity, the main engine that stimulates innovation and production of quality products at great prices. Without competition, there will

➢ **Finding the Right Business Location**

Finding a good business location at the right place is definitely not easy. An efficient location that has a rapidly growing population, good road network and other amenities at a good place

➢ **Finding Good Employees**

Most writers and managers crank up the process of finding good employees as an easy task. They define the process of finding an employee as simply presenting the job description and the right employee will surface. Business owners know how difficult it is to find a hardworking, trustworthy employee. Most employees want to work less and get paid more. Finding a good employee who will be passionate about delivering his or her services is quite difficult. Finding good employees is a minor task compared to the business challenge of forging the hired employees into a team. be no innovation

➢ **Unforeseen Business Challenges and Expenses**

Just as a sailor prepares for unexpected storm, just as a pilot is always on the watch for unpredictable bad weather and thunderstorms, so must an entrepreneur prepared for whatever comes. Unexpected challenges can come in the form of: Unexpected law suits inconsistent government policy Not being able to make payroll Unpaid bills

and taxes Unexpected resignation of staff from sensitive office Bad debts from customers Loss of market share Dwindling working capital inadequate stock or inventory These business challenges, if not handled properly can ruin the plan to build asuccessful business.

➢ Keeping Up with Industrial Changes and Trends

Change in trends is a challenge an entrepreneur must be prepared for when starting a small business. Trends have made and broken lot of businesses. Profitable businesses that have been wiped out by slight industrial changes and trends. Atypical example is the Dot com trend, where many established industrial based businesses were wiped out by new web based dot com companies.

➢ Passion and Purpose

Many entrepreneurs choose an oxymoronic approach to business. They decide to start their own company because they want unlimited income potential, to be their own boss and holder of their own destiny. Yet as they work on building their business they realize they lack passion for what they are.

➢ Exiting the Business

When building a business from scratch, an entrepreneur is going to face the challenge of determining the exit strategy.. Most entrepreneurs run their business without any plans to exit and even if they have an exit strategy, they find it difficult to implement it. Before starting a business, it is advisable to plan an exit. Lack of an exit plan is the primary reason why most businesses crumble after the death of the founder. An exit strategy is very important to the long term survival of a business..Most smart entrepreneurs will use a certain benchmark as a target and once this specific target is reached, they exit the business. Examples of such benchmarks are: Annual sales, Annual Turnover, Asset Base, Market Saturation Customer base, subscribers or number of users.

Opportunities

➢ Optimal Functions :

A system of entrepreneurship has evolved in the U. S. that has been quite successful and that may have considerable applicability to some other technologically advanced countries, such as Germany and Japan, which appear to need more economic dynamism. The system needs modification however, for underdeveloped economies like India's. In particular, I believe that the optimal roles for individual entrepreneurs – and the public policies necessary to support this role – are somewhat different in India than in an advanced economy. In advanced countries, most resources are already in or near their highest-valued use. Any increase in their productivity requires new technologies (broadly defined). Without new technologies, economic growth winds down and business life stagnates. In the U.S., small businesses started by individual entrepreneurs and the initiative of large established companies play complementary roles in developing new technologies. Startups have advantages in conducting low budget experiments on novel ideas. Although the results achieved by any single startup are not dramatic, their collective efforts transform novel yet primitive ideas into technologies of demonstrable commercial viability. In an under-developed economy, however, increases in living standards do not require U.S.-style technological innovation. Almost by definition, the actual productivity of its resources is below that in developed economies since the technologies in wide use in it are inferior to the technologies already introduced and in extensive use in developed economies. Rapid growth can be achieved merely through the introduction into and diffusion through the economy of such superior technologies. (A contrary view is that poor countries need to evolve "appropriate" technologies of their own to raise their productivity.) Moreover, the returns from investing in new technologies are generally lower than the

returns from acquiring and implementing existing technologies from the developed countries.

➢ Failures To Play Optimal Function:

My on-going field research suggests that in Bangalore – supposedly the Silicon Valley of India – individual entrepreneurs (and large companies too) are not pushing the technological envelope. That according to the analysis above is no bad thing. (In contrast, the state-financed scientific establishment does attempt cutting-edge research, though with questionable results.) Unfortunately, as I will discuss next, entrepreneurs also do not seem to play a role appropriate to a catch-up economy either. Earlier, in 1990, I had interviewed about 100 founders of companies that made it onto the list in Inc. magazine of the 500 fastest growing private companies in the U.S. Only a handful competed against Fortune 500 companies; the great majority competed against other small companies or startups. In contrast, a great many of the businesses in Bangalore competed against much larger businesses. Moreover the competition is apparently head-on: The Bangalore entrepreneurs did not even claim to focus on different customer segments, provide more customized products and services or rely on different kinds of inputs..

➢ Possible Explanations For The Failures:

Why do Bangalore entrepreneurs operate small units in domains that in the developed world would be dominated by large companies? Historically, the government reserved certain sectors for small units. Today however, many of these reservations have been removed. But, several other factors continue to encourage entrepreneurs to start subscale units and to avoid growth. The tax system appears to play a major role. From colonial times, indirect taxes (such as excise duties and sales taxes) have been a major source of the government's revenues. Today such indirect taxes account from about 20 to 40 percent of final prices. The tax regime exempts small businesses from paying some of these taxes; small units apparently can also evade indirect taxes more easily than large businesses through off the books transactions. These tax effects can more than offset the disadvantages of operating below technologically efficient scale. The tax system encourages the formation of sub-scale businesses in other ways as well. Another entrepreneur claimed that when employers run short of funds, they often stop contributing to their employees' insurance schemes and retirement plans and may even stop paying salaries. The employers' subsequent inability to clear these unpaid dues (which can lead to criminal prosecutions) then makes it impossible to terminate unwanted employees. Our interviews also suggested reasons for the relatively low efficiency in the use of capital by Bangalore entrepreneurs -- why they require more funds (compared to local incomes) to start their businesses and why the revenues and number of employees is smaller. In Bangalore, entrepreneurs usually:

- Pay a deposit equal to 11 months of rent to lease space (instead of one month in the U.S).

- Extend credit for 90 days or longer, (instead of 30 days).

- 'Make' goods and services that the US entrepreneurs routinely 'buy'.

For instance, more than half of the entrepreneurs we interviewed have their own electrical generators – something I simply did not observe at all in the U.S. The propensity to make rather than buy (which is by no means restricted to public utilities) increases absolute capital requirements. And because entrepreneurs typically forgo economies of scale when they 'make' in-house, their output (and revenue) to capital ratios are also reduced. Some of the factors that impair the relatively inefficient use of capital can be traced to defects in the regulatory and legal system. The market for copier leases collapsed because the legal system could not limit the disappearance of leased copiers to levels that would allow the market to function. Other factors reflect dysfunctional beliefs

and conventions. For instance many entrepreneurs we interviewed claimed they had to extend credit for lengthy durations and desist from demanding instruments (such as post-dated checks) to secure timely payment. Otherwise their customers would patronize some other supplier.

Some Features

The sector contributes significantly in terms of output employment and export. The aims were.

1. To decentralize and deli cense the sector.

2. To deregulate and debureaucratise the sector

3. To review all statutes, regulations and procedures and to effect suitable modifications where necessary.

4. To promote small-scale entrepreneurs specially industrialists in the tiny sector.

5. To motivate small and sound entrepreneurs to set up new green enterprises in the country.

6. To involve traditional and reputed voluntary organizations in the intensive development of Khadi and Village Industries (KVI) through area approach.

7. To maintain a sustained growth in productivity and attain competitiveness' in the market.

8. To industrialize backward areas of the country

9. Small-scale industries provide employment without adversely affecting the prime occupation, namely agriculture. The illiterate masses can undertake work during the off-season in these industries.

Suggestions

1) An entrepreneur must possess the ability to see what others cannot see. While others see problems, an entrepreneur must see opportunities.

2) To overcome the challenge of raising capital, an entrepreneur must develop the ability to sell their idea and vision to potential investors.

3) An entrepreneur to make sure that their team sees the future as the entrepreneur see.

4) To find out an efficient location that has a rapidly growing population, good road network and other amenities at a good place.

5) In order to overcome negative mind set an entrepreneur should empower himself by reading inspirational articles, successful stories, great books, movies etc.

6) In order to overcome lack of support an entrepreneur should find out a virtual group of people in Social Media that support and promote each other.

Conclusion

An entrepreneur is one who plays significant role in the economic development of a country. Basically an entrepreneur can be regarded as a person who has the initiative, skill and motivation to set up a business or an enterprise of his own and who always looks for high achievement. The most important challenges faced by new entrepreneurs include Developing the Vision and Business Idea, Raising Capital for Startup, Assembling a Business Team, Finding the Right Business Location, Finding Good Employees, Finding Good Customers, Dealing with competition, Unforeseen Business Challenges and Expenses, Keeping Up With Industrial Changes and Trends, lack of support, negative mind set, lack of marketing facilities, lack of infra structural facilities etc. So it is necessary to overcome these challenges in order to conduct an efficient business. To conclude: The prescriptions of the so-called Washington consensus may be necessary for development, but are far from sufficient. Development requires many conditions such as the adequate provision of electricity, water, roads, clean title to land and willingness of the actors to place a value on future payoffs that we simply take for granted in the developed world. And there is no assurance that these conditions will always spontaneously emerge because of a few broad brush changes in policy.

Countries like India have to get the big picture right and fix the details. At the same time, everything that's wrong cannot be corrected at once: development needs priorities that reflect specific local conditions.

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Teachers Attitudes toward Students with Disability in Higher Education

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Introduction

People with disabilities are among the most disenfranchised groups in the world. Statistics suggest that about 15 per cent of the world's population live with disabilities, making the disabled the world's largest minority of which eighty per cent live in developing countries (WHO 2014). About ninety per cent of children with disabilities in developing countries do not attend school (UNESCO 2005) and of those that do, only a precious few manage to make it to higher education. According to DNIS (2004), only 1.2 per cent of students with disability(hereafter SWDs) in India have access to higher education. In developed countries, although faring better, SWDs remain under-represented in higher education (OECD 2008). Without education, it follows that unemployment for people with disability is over 80 percent in some countries, often because employers assume that persons with disabilities, even those with education are unable to work (ILO 2007). This paper while recognizing the imperative of the issues raised here will focus on a small but important aspect of the discourse, namely the plight of students with disability in higher education. Analysis show that while increased employment opportunities and accessibility have helped raise millions of people into the middle-classes, the majority of people with disabilities continue to be among the poorest. Furthermore, despite changes in legal institutions at both the global and national

level, young people with disability continue to be denied access to education in general and more specifically to opportunities to pursue higher education. The good news is that the numbers of young people leaving secondary school and entering higher education are increasing (Leyser et al 2011, Ebersold 2008) and among these increased numbers of students are a growing number of young people with disability. This trend is encouraging, as nation-states see access to higher education as an opportunity not only to provide individual citizens with a better life but also as a strategy to meet global challenges.

In Europe, the Eurostudent survey found that the share of students in higher education whose physical disablement and chronic disease impaired their learning ranged from about 9 per cent in Norway to a low of about 1 per cent in Italy (Orr et al 2008, Ebersold 2008). Revealingly, the survey did not include questions on mental health problems or learning disabilities as research show that while number of students with physical and or sensory impairments remains stable, students with learning disability (LD) is increasing. For example, recent American studies found that the percentage of high school graduates with a learning disability matriculating to postsecondary education increased from 11.4 per cent to 34.5 per cent between 1990 and 2005 (Newman et al. 2010, Konur 2011). In a study of the UK, Riddell (2012) found that about 60 per cent of disabled students

reported a diagnosis of a LD. In 2014, the share of disabled students reporting a LD in Sweden was about 51 per cent an increase from the 48 per cent reported in 2009 (Studera med funktionshinder.nu 2015).Research suggest that while accessibility to the physical environment is important it is of central importance that higher education institutions (hereafter HEIs) prepare university teachers to meet students with a wider range of disability of which physical disability is only one.

Although enrolment is increasing, there are no guarantees that SWDs will actually complete their education. The struggles of students to remain concentrated on their studies as they negotiate with teachers, disability service offices and other service providers are well documented in the literature (see e.g. Hadodo and Lane 2014, Fuller et al 2004 and Borland 1999). A recent European study found that in terms of retention and completion, SWDs tend to face more barriers than do other students with an increased risk of drop out and failure graduate (Quinn 2013). When compared to peers without disabilities, college students with LD have a dropout rate near 70 per cent, and obtain lower grades and are more likely to take leaves of absence (Newman et al. 2010). Thus, although pressure has also been applied to institutions to improve accessibility for SWDs, as the number of students with disabilities in higher education has increased, teaching them in compliance with public policy while maintaining academic standards has become a crucial issue. These new problems have arisen as anxieties concerning SWDs entitlements to support are combined with deeply held fears that increasing enrolment of disabled students will erode university academic standards. These fears are often expressed as teachers' attitudes to assisting SWDs.

A great deal of research has investigated attitudes and behaviours of teachers regarding postsecondary students with disabilities (Rao 2004). In this paper, teachers denote faculty engaged in teaching and instructing students in

HEIs. Teachers' attitudes and behaviours can help or hinder SWDs. A survey by Bourke, Strehorn, and Silver (2000) indicated that beliefs teachers hold regarding SWDs need for accommodations can affect the way they choose to provide accommodations. Research also shows that although teachers are in general supportive and have favourable attitudes toward of SWDs they may unintentionally erect barriers inhibiting student success (Gilson 2010). Some teachers lack exposure to SWDs (Leyser et al 1998) or have not been adequately trained in providing accommodations to SWDs (Cawthon and Cole 2010). A lack of knowledge may led to concerns that accommodations lower academic standards and compromise academic integrity (Konur 2006, Rao 2004, Dodd et al 1992) and as a consequence, teachers may be unwilling to adapt their teaching to suit the needs of SWDs.

Disabled students pose particular challenges to HEIs, as mentioned previously not only in terms of providing physical access but also in relation to much wider access issues concerning the curriculum, teaching, learning and assessment. In this paper we argue that it is equally important that we challenge teacher's attitudinal issues that force SWDs to prove their disability and thus their entitlement to services and accommodation each semester even on occasion for each course. With regard to the discussion above, we argue that students with disability face two major sets of challenges, those that prevent them from gaining access to higher education in the first place and those that prevent SWD's from graduating from higher education after they enrol.

The purpose of this paper is to explore teachers' attitudes towards SWDs in higher education with specific interest on examining how well SWDs perceive teachers meet their needs. We focus two issues, how well students perceive that teachers know the legal policies and documents governing provision of support for SWDs and how willing teachers are to provide support when needed. The

presentation is based on data collected within the European Union financed project, European Action on Disability in Higher Education (EADHE) 2012-2014. The data consist of interviews with faculty/administrative staff and a web survey of nearly 500 hundred students at eight universities in eight countries. The countries sampled were Belgium, Denmark, Germany, India, Italy, Poland, Portugal and Sweden (project website www.eadhe.eu).

The legal context and "reasonable accommodations"

Taking a step back to evaluate the institutional context, we find that the International legal frameworks of fundamental international agreements, conventions and declarations shape and determine inclusive education in India and in Sweden. Institutions governing Indian and Swedish education policy are alignment with the principles advocated by these statues. Both countries are signees to the Universal Declaration of Human Rights (UDHR, 1948) and consequently recognize all its stances as guiding principles for the development and establishment of inclusive education. The UDHR recognises the right to education but it does not make specific reference to people with disability. However, as signatories to both the Salamanca Statement and Framework of Action(SSFA, 1994) and the Convention on the Rights of Persons with Disabilities (CRPD, 2006), Sweden and India committed to creating opportunities for inclusive education for disabled children. SSFA urges governments and education systems across nations to accommodate "disabled and gifted children, street and working children, children from remote or nomadic populations, children form linguistic, ethnic or cultural minorities and children from other disadvantaged or marginalized areas or groups" (SSFA, 1994) and engage them in mainstream education processes. CRPD (2006) stipulates that students with disability are entitled to reasonable accommodation and appropriate supports to be able to equally access and fully participate in education

on the same footing as non-impaired students (CRPD). Article 2 of the CRPD: defines reasonable accommodation as: "/.../.necessary and appropriate modification and adjustments not imposing a disproportionate or undue burden, where needed in a particular case, to ensure to persons with disabilities the enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms" (CRPD, 2006). The formulation of reasonable accommodation is governments' way of complying with stipulations set out in these documents.

Reasonable accommodations are individual. They require discussions between the educational provider and the student with a disability in order to ensure that the accommodation meets the access needs of the student and is implement able by the provider. There is no "one size fits all" formula to reasonable accommodation, and it is important to note that different students with the same disability may require very different accommodations.

Teachers' attitudes

We are interested exploring students perceptions of teachers attitudes as they relate to two issues; how well initiated they are in university policies concerning SWDs right to "reasonable accommodations" and how willing they are to support SWDs needs. As outlined above, there is a large demand for teachers to understand the legal context governing the rights of SWDs. Not only do they need knowledge of the various relevant legal paragraphs, the also need expertise in national applications and adaptations as well as the particular set of rules and regulations governing reasonable accommodations at their HEI. In the EADHE study, we asked students to rank their perceptions of teachers' knowledge on a scale of awareness "very aware," "aware" and "not aware." Where being "very aware" is perceived as the teacher knowing the rights, rules and regulations and know how they should be applied, "aware" as being uncertain about the rules and regulations but a willingness to seek information in order to assure

the students receives the correct accommodation and "not aware" as the teacher having no knowledge of the rights of SWDs or how to seek information as to how to help the student. The results showed that 27 per cent of SWDs perceived teachers as being "very aware" of the procedures concerning the rights of SWDs, 32 per cent perceived teachers as "aware" and 41 per cent experienced teachers as "not aware" of students rights. Our results are supported by Kruth and Mellard (2006) who reported that SWDs perceived faculty as lacking awareness of their needs. An analysis of the interview data provides further insight on our results. In the interviews teachers stated that they had received little or no training in pedagogical methods in general and none that would prepare them for the pedagogical needs of SWDs. For example, Jensen et al (2004) found in their study that teachers were unclear about what "reasonable accommodation" meant in the classroom. Teachers argued that keeping abreast of policy documents etc. demanded resources – engaging in these activities took time away from dealing with the realities of teaching at the university level. They also mentioned that it was unclear for them if they had SWDs in their classes and as such are not responsible for undeclared needs. This was particularly the case for students with LDs, where it is the student's responsibility to decide to disclose a disability or not. Our results are consistent with previous findings that faculty have limited knowledge of their legal responsibilities to SWDs (Bruder and Mogro-Wilson 2014, Rao 2004). Zhang et al (2009) found that with no formal training in issues concerning SWDs, faculty tends to dependent on university disability service staff for information and support however funding for disability services at universities has not kept pace with the rapid expansion of SWDs into higher education (see e.g. Hadodo and Lane 2014, Ebersold 2008). In India, disability service offices are a new phenomenon. The Indian University Grants Commission has implemented guidelines for 'special units' and the resources to assist HEIs in

setting up disability offices to serve SWDs but there is a dearth of such offices at Indian universities (NCPEDP 2015). Thus, in India as in Sweden, a lack of information concerning SWDs rights and needs in combination with teachers' lack of time and resources exacerbate the situation for SWDs. These students are met in classrooms by teachers who are perhaps interested but are unaware of how they should proceed or who do not feel they have the necessary resources to meet the needs of SWDs. This state of affairs have repercussions for how willing faculty are to assist and support SWDs.

We also asked SWDs how willing teachers were to provide them with the help and support they needed. We ranked the answers as "very willing," "willing" and "not willing". Our results showed that on average, 35 per cent of teachers were perceived as "willing" and 37 per cent as "very willing" to support SWDs. In this respect, our results are consistent with previous research (see e.g. Bruder and Mogro-Wilson 2014, Zhang et al 2009 Jensen et al 2004). Although only 28 per cent of SWDs perceived teachers as unwilling to support them, a closer look at the individual data revealed that HEIs where students perceived that teachers had low levels of awareness about rights were the same HEIs where students perceived that teachers were unwilling to support their need for accommodations. We conclude that where there is a low awareness, SWDs perceive more frustration, fear of rejection and more unwillingness on the part of teachers to support and provide accommodation (Kruth and Mellard 2006).

Teachers' unawareness of SWDs rights was a factor influencing their attitudes and willingness to support SWDs, but there were other factors as well. For example, Rao (2004) linked ambivalence to supporting SWDs to experiences of people with disability. Rao and Gartin (2003) and Vogel et al (1999) found that younger, non-tenured faculty was more willing to support SWDs than were older faculty butin terms of gender differences, the research is inconclusive (Vogel et al 1999).There

was also a hierarchical factor relating to willingness to support SWDs. Students with a "visible" disability – being wheelchair bound, having a sensory disability such as low-sight, deafness etc. perceived teachers as more supportive than did students with "invisible" disability such as a learning disability (LD) or chronic illness. From the interviews, two issues stood out as explanations of why teachers were hesitant in supporting SWDs with LDs. First, teachers were hesitant if the requested accommodation was perceived as unfair to other students in the same class or program and two or if the accommodation was perceived as lowering academic standards. They also expressed concern that SWDs with learning disability might be "faking" a disability. These fears were difficult to shift even when students had a certified diagnosis. Our findings are supported by Jensen et al (2004) who found that teachers often believe it is unfair to provide accommodation to some students and not to others. Even if teachers consented to provide accommodation, it is not certain that it was the right accommodation for the student. For example, Burgstahler (2005) found that teacher are more likely to be supportive if the accommodation is easy to implement, does not require extra time and can be facilitated within the faculty members teaching strategies (see also Bourke and Strehorn 2000).

Conclusions

Attitudes are difficult to change they are deep-rooted in cultural assumptions and values of societies. Attitudes towards SWDs reflect a deep mistrust and questioning of SWDs rights to participate in higher education. However, it is important to note that it is not always the teachers fault. Students sometimes make choices that may negatively affect their studies. Fear of being ostracized, lack of confidence are but two reasons why SWDs might not disclose a disability or seek the assistance they are entitled to (Hadodo and Lane 2014, Zhang et al 2009, Jensen et al 2004). That

notwithstanding study shows that teachers are willing to accommodate SWDs, but they want to do it on their own terms. Already overworked faculty demand control over the extra work providing accommodation requires of them. Furthermore, if they hold attitudes that SWDs do not meet academic standards, or if they have little experience of working with or teaching students with disability and the HEI does not provide supportive teaching development programs then they are likely to be among those teacher who refuse to provide support SWDs. This standpoint is not helpful for SWDs who are within their rights to demand the best and most appropriate accommodations. We argue that as the number of SWDs increase in higher education it is the duty of HEIs to resolve the issue. Firstly, this is not the time universities to reduce funding and resources to disability services. The Disability Office (DO) is often SWDs first contact with higher education, a well-informed and properly staffed office makes the transition to higher education easier and facilitates contact between students and faculty. In addition, Dos as experts on disability rights provide information to teachers and thus help them to use their limited time more efficiently. Secondly, if faculty attitudes are to change, they must be engaged in development programs that include pedagogic methods for teaching and learning in higher education. How development programmes are structured will of course depend on the academic context, but the assumption that having a PhD automatically qualifies as the appropriate skills, knowledge and techniques to teach in higher education must be debunked. Given the increasing number of SWDs enrolling in higher education, it becomes imperative to equip teachers with the best possible information and pedagogical skills to meet this new group of students. With better, pedagogical preparation, we believe it is possible to erode misguided and unfounded stereotypical attitudes towards students with disability.

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Onsite Sanitary Disposal System in Maharashtra: Data Systems, Issues and Improvements

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Data system of urban local bodies is a very significant issue. The traditional sources are various registers, surveys results or estimations/ assumptions made by ULB officials to get the data. However, because of the e-governance been launched, the record keeping has become computerized in many ULBs.

According to PAS Round 6 (FY 2014-15) 87% of total ULBs in Maharashtra, have reported to be entirely dependent on onsite sanitary disposal systems. Robust data records for these onsite systems are not maintained as compared to the ones with sewerage systems.

Hence data systems available for onsite sanitary disposal systems in Maharashtra are studied under PAS project. 2 ULBs, viz. Kulgaon Badlapur Municipal Council (Class B) and Jawhar Municipal Council (Class C) were visited to understand the process and functionality of septage management in the city. Data records at every step of sanitation value chain were studied for these ULBs.

Record keeping of toilets and waste collection systems:

Record keeping of toilets and waste collection systems are maintained by following ways.

Record keeping of toilets and waste collection systems

Registers	• Data related to number of toilets or number of properties with toilets is recorded in property tax register. • Some ULBs maintain records on sanitary disposal system with the number of toilets and septic tanks.
Estimations	• Number of properties with onsite sanitary disposal is estimated by the data on number of properties with toilets which are connected to septic tanks or soak pits.
Septic tank design scrutiny	• Records of septic tanks are maintained during building permission procedure which include scrutiny of septic tank design. • In Kulgaon Badlapur Municipal Council, the building plan along with septic tank design is scrutinized by AUTODCR module. • In Jawhar Municipal Council, Septic tank details are verified during building permission procedure by scrutiny of drawings.
Household surveys	• In Kulgaon Badlapur Municipal Council, Toilets and septic tank survey has been conducted for the financial year 2012-13. Records for septic tank and soak pits are maintained. • In Jawhar, septic tank number is verified during periodic survey, but the records are not maintained on regular basis.

Record keeping of septage management:

Septage management practiced by ULBs is generally linked to the complaint redressal system. When the septic tank overflows, the citizen registers a complaint about emptying of septic tank. The complaint is then redressed by ULB workers. Cleaning of septic tank is done by Vacuum emptier. The sludge collected in vacuum emptier is then treated and disposed off. Complaint redressal records are updated in ULB system. If septic tank cleaning is performed by private agency, the records of septic tank cleaning are not maintained by ULB. In that case such data is estimated by ULB officials.

Following are the ways of record keeping at every step within studied ULBs.:

Record keeping of septage management
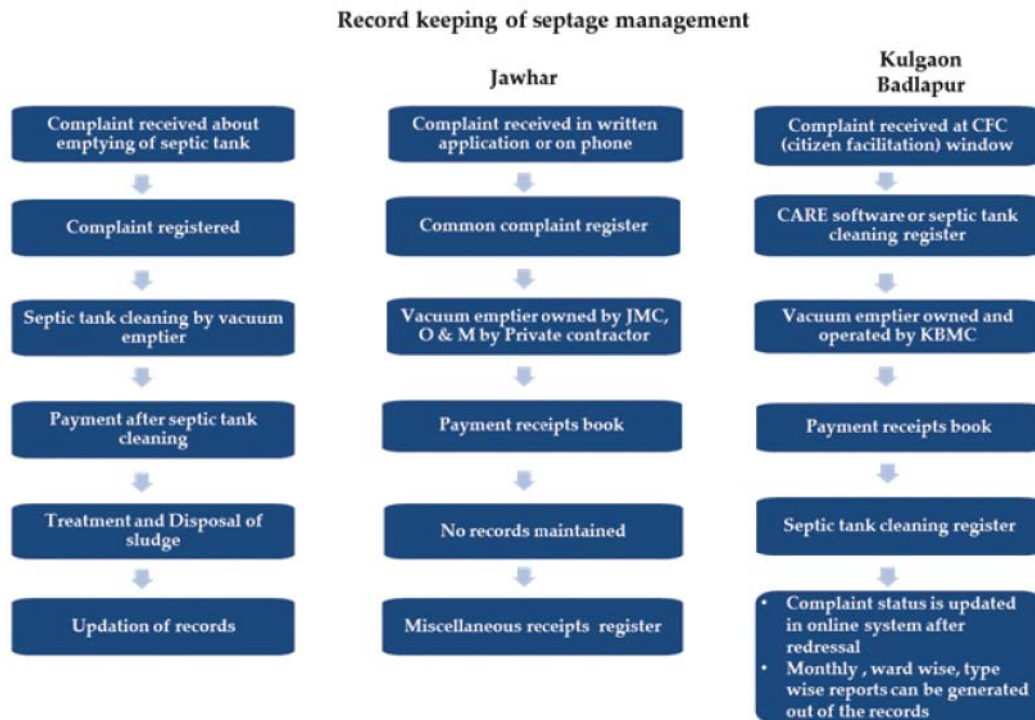
Issues and observations:

In many cities, records for septic tanks are not maintained separately; hence the data on septic tanks needs to be estimated from various sources. Septic tank cleaning is mostly recorded in complaint redressal system and not separately. Only written complaints are recorded in the system. Sometimes, complaints received on phone are not recorded by laborer. Septic tank design details are verified during building permission procedure in all the cities.

In Kulgaon Badlapur Municipal Council, complaints are recorded online at CARE. ULB is very much organized in terms of maintenance of records. In Jawhar, All the records are maintained in manual registers. No separate records are maintained for no. of septic tanks, no. of soak pits, no. of community toilets in ULB, etc. No separate register is maintained for cleaning of septic tanks, as it is entered in general complaints register.

Way forward for better data management:

For better data management of onsite sanitation systems, some initiatives can be taken at ULB level. Household surveys can be done to determine no. of septic tanks and soak pits in the city. Up gradation of register formats can be done by making separate registers for separate purposes. E-governance system can be linked to septic tank cleaning register to fasten the process.

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