

## KNOWLEDGE LEVEL AND AWARENESS OF OFFICATING MEMBERS, MEMBERS AND NON MEMBERS TOWARDS PANCHAYATI RAJ INSTITUTIONS

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**Abstract:** The present study was carried out in Patna district of Bihar. Taking 60 women respondents who were selected randomly from the block of *Fathua* and *Phulwarisharif* respectively. The ten respondents were randomly selected from each group of officiating member, *Panchayat samiti* member and non-member of different *Panchayats*. During the study seven most relevant independent variables i.e. education, land holding, age, annual income, level of participation, duration of Membership and on-going Programme awareness in *Panchayat* were identified. The dependent variable of the study was knowledge level of the women towards panchayati raj institutions. The results indicate that the socio- economic condition of respondents of *Panchayat* appeared to be quite low, with majority of them pursuing agriculture and allied activities as their primary occupation and possessing small and marginal land holdings. The finding suggest that knowledge level of women respondents appeared to be at very high level on some key aspects of *Panchayat Raj* system and it was found very poor on some other aspects of *Panchayat Raj* system. Based on the results, it was concluded that capacity building can bring major desirable changes in effective functioning of PRIs and it also enhances the participation of women which ultimately help them to realize the goals for the amendment of constitution of India.

**Keywords:** Knowledge level, Panchayati Raj, Socio economic status

### Introduction

Women's empowerment primarily concern with the power and changing the balance of power. Power itself can be simply described as control over resources (physical, human, intellectual and self) and also it controls over ideology (ability to determine belief, values, attitudes, confidence, ways of thinking and perceiving situations). As per available literature, it was found that women in general and rural women in particular are powerless because they do not have control on resources. Discrimination of women commonly hinders the opportunities of socio-economic development in terms of, participation in different activities, availing educational facilities and various other development programmes associated with their improving the life style and the quality of life. Besides these, women are also being denied with the rights in the decision making process on account of social and cultural barriers

imposed on them, through the traditional system of civilization. Restriction is also being imposed upon the participation of women in several social and cultural programmes along with their mobility.

The term '*Panchayati Raj*' has originated during the British administration. Which literally means governance or government. Mahatma Gandhi advocated *Panchayati Raj*, a decentralized form of Government where each village is responsible for its own affairs, as the foundation of India's political system. His term for such a vision was commonly known as '*Gram Swaraj*' (Village Self-governance). The state of Bihar introduced *Bihar Panchayat Raj Ordinance*, with a provision to provide reservation of 50 % for women in local government institutions. Different sections of this provision read as: "13 (2) As nearly as but not exceeding fifty per cent of the total number of seats reserved under Sub-section (1) shall be reserved for women belonging to the Scheduled Castes, the Scheduled Tribes and the Backward Classes, as the case may be. (3) As nearly as but not exceeding fifty per cent of the total number of seats not reserved for Scheduled Castes, Scheduled Tribes and Backward Classes shall be reserved for women." (The *Bihar Panchayat Raj Ordinance*, 2006, Section 13, No. 2 and 3).

In this background, it is evident that the concept of women empowerment is not a new one. Its literal meaning refers to giving women maximum participation in decision making process and power sharing in the representative bodies, employment, access to property, productive assets, common land and financial assets etc. The reform in Bihar is the first of its kind in India and according to the information made available by the Institute for Democracy and Electoral Assistance (IDEA, 2006) there is no other countries where the local governance has adopted the reservation policy of fifty per cent for women. Therefore, it was necessary to make an attempt to assess the knowledge level of rural women towards *Panchayati Raj* Institutions and ongoing developmental programmes with a comparable women

## **RESEARCH METHODOLOGY**

The study was carried out in Patna district of Bihar. Taking the 60 women respondents selected randomly from each block of *Fathua* and *Phulwarisharif*. The ten respondents were selected randomly from each group of officiating member, *Panchayat samiti* member and non-member of *Panchaya* from both the block. The seven most relevant independent variables i.e. education, land holding, age, annual income, level of participation, duration of membership and on-going programme awareness in *Panchayat* were identified as the independent variables while dependent variable of the study was knowledge level of

participating and non-participating women related with their responsibility, right, gender discrimination and development programmes. The variables were measured with the help of structured schedule prepared for the purpose. The data were collected with the help of personal interviews after making well rapport.

## RESULTS AND DISCUSSION

The results of the study are presented here with in different sub-sections based on the objectives.

### I. Socio - personal and economic characteristics of participants and non-participants women

The respondents for the study consulted with three groups of women: 40 participants (20 ordinary members of *Panchayati*, 20 office bearers) and 20 non participants indicating total 60 participants. The details of results pertaining to the socio- personal and their economic characteristics are presented here in Table 1.

**Table 1: Socio-personal and economic characteristics of the respondents**

	Officiating member		Panchayat Samiti Member		Non -member	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
<b>Age (in Years)</b>						
18-30	3	15.0	4	20.0	2	10.0
31-42	7	35.0	9	45.0	4	20.0
43-55	9	45.0	6	30.0	10	50.0
56 above	1	5.0	1	5.0	4	20.0
<b>Level of Education</b>						
Literate	3	15.0	2	10.0	3	15.0
Up to primary	0	0.0	6	30.0	4	20.0
Up to middle	4	20.0	7	35.0	10	50.0
High school to Intermediate	13	65.0	5	25.0	2	10.0
Graduation and above	0	0.0		0.0	1	5.0
<b>Caste</b>						
General	3	15.0	0	0.0	4	20.0
Back ward caste	14	70.0	14	70.0	7	35.0
Schedule caste	3	15.0	6	30.0	9	45.0
<b>Marital Status</b>						
Married	19	95.0	19	95.0	17	85.0
Unmarried	0	0.0	0	0.0	0	0.0
Widow	1	5.0	1	5.0	3	15.0

<b>No. Children</b>						
Up to 2	4	20.0	9	45.0	7	35.0
Between 3-5	14	70.0	11	55.0	10	50.0
Above 6	2	10.0	0	0.0	3	15.0
<b>Types of family</b>						
Joint	7	35.0	6	30.0	11	55.0
Nuclear	13	65.0	14	70.0	9	45.0
<b>Occupation</b>						
Agriculture and Allied	13	65.0	3	15.0	8	40.0
Business	3	15.0	8	40.0	3	15.0
Skilled labour	0	0.0	1	5.0	3	15.0
Non skilled labour	2	10.0	8	40.0	2	10.0
Service	2	10.0	0	0.0	4	20.0
<b>Land holding</b>						
Marginal farmers	10	50.0	12	60.0	9	45.0
Small farmers	2	10.0	6	30.0	6	30.0
Medium farmers	0	0.0	1	5.0	4	20.0
Large farmers	8	40.0	1	5.0	1	5.0
<b>Annual Income (Rs)</b>						
Up to 25,000	2	10.0	8	40.0	7	35.0
25001 to 50,000	7	35.0	10	50.0	6	30.0
50001 to 75,000	6	30.0	2	10.0	0	0
75001 to 1,00,000	2	10.0	0	0	5	25.0
Above 1,00,000	3	15.0	0	0	2	10.0

The perusal of Table 1 reveals the followings:

**Age:** the selected respondents were asked to determine their age group to which they were belong and their response was recorded. The results presented in the table1 indicate that the 50% of office bearers, 65 percent of *Panchayati* members and 30 percent of non members were found below 42 years of their age. Among the aged group of women, 50 percent were found non members, 45 percent were officiating and only 30 percent were *Panchayati* members. Thus it can be concluded that majority of elected *Panchayati* members including office bearers were in young age group which appears to be good sign that young and energetic women were actively involved in running the administration of *Panchayati Raj* institutions in rural areas of Bihar.

**Educational status:** Education is an important variable as it is believed to enhance the empowerment of women. It can be seen from the results as depicted in table that 65 percent

of rural women were found to have their education up to class X and class XII, among the selected *Panchayati Raj* office bearers, which appears to be a good proportion for effective involvement of women in *Panchayati raj*. Among the *Panchayat* members 65 percent were found to had their education up to primary to middle school level, while 70 percent were having the same educational level in which non members found to have. Thus, it can be concluded that office bearers were enjoyed higher educational status than the other two groups of rural women.

**Caste:** As appeared from the table that 70 percent of *Panchayati* members and officiating women belonged to backward caste. Among the *Panchayati* members 30 percent were found to be scheduled caste, while among non-members, 45 percent belonged to scheduled caste group. This is probably due to the reservation policy of the State Government.

**Marital Status:** The marital status is operationalized at three levels during the study, such as unmarried, married and widow. Among the sample of 60 respondents 95 percent officiating members and equal percent of *Panchayati* members were found married while among the non members 85 percent were married and 15 percent were found under the category of widows.

**Children of respondents:** During the study, number of children were also counted in term of actual number of children possessed by the respondents. Among 70 percent of officiating members, 55 percent of *Panchayati* members and 50 percent of non members were found to have their large families having 3 to 5 children. While only twenty percent of office bearers and 4 percent of *Panchayati* member and 35 percent of non-members were found to had their two children. During the study it was observed that all members of Panchayat Samiti were found to be mothers, but did not possess any children.

**Family type:** There are usual two types of family joint and nuclear family in which the women respondents reside. The results revealed that 65 percent of *Panchayati* office bearers, 70 percent of *Panchayati* members and 45 percent of non-members were found to had their nuclear family. The results indicated that majority of elected representative of *Panchayati Raj* were able to cope up with their normative family roles and duties that a nuclear family demands in addition to officiating responsibilities of being a *Panchayati* member or *Panchayati* office bearer.

**Family Occupation:** The occupational status of the husband or the family member of participating respondents was recorded. The results revealed that 65 percent of *Panchayati* office bearers, and 40 percent of non members families were found to involved themselves in

agriculture and allied activities primarily. Only 40 percent of *Panchayati* member were found to involve themselves in petty business as their occupation while another 40 percent of *Panchayati* members were found to be engaged in casual labour (unskilled) in the village. A few respondents were also found to be engage themselves in government service. Thus, it can be concluded that majority of women *Panchayati* members or *Panchayati* office bearers or non-members families were found to engage in economic activities such as agriculture, non-skilled labour or petty business that can be grouped as unorganized sector.

**Land holding:** the land owned by the respondents was measured in such a way that the category of the farmers (with respect to land size) was recorded at nominal level. The categories were marginal farmers (less than 1 hectare), small farmers (1-2 hectares), medium farmers (2-5 hectares) and large farmers (more than 5 hectares). Results revealed that 50 percent of *Panchayati* office bearers, 60 percent of *Panchayati* members and 45 percent of non-member were belonged to the category of marginal farmers, having less than one hectare / 2.5 acres of land. About 40 percent of *Panchayati* office bearers were found to be large farmers, where as 30 percent of *Panchayati* members and non-members were found in the category of small farmers. On the basis of study, it can be concluded that majority of families of *Panchayati* members or non-members were found either in small or marginal farming group.

**Annual income:** The annual family income of the respondents was measured with the help of income levels to which they belonged. The results revealed that 35 percent of *Panchayati* office bearers, 50 percent of *Panchayati* members and 30 percent of non members were found to have their income in the range of Rs.25000/- to Rs. 50,000/- per annum. While 65 percent of *Panchayati* office bearers were found their annual incomes range of Rs. 25 thousand to Rs. 75 thousand, where as ninety percent of *Panchayati* members and 65 percent of non-members were found to have their income in the range of less that Rs.25 thousand to Rs.50 thousand only. However, 25 percent of *Panchayati* office bearers and 35 percent of non-members were found to had their incomes more than Rs.75000/- per annum. The finding is support of the results obtained by Sarkar and Adhikary(1998).

### **Knowledge level of women members in Panchayat Raj Institution**

The awareness of various provisions and administrative process for running the Panchayat Raj Institution and adequate knowledge related with various schemes for development for the benefit of different categories of beneficiaries and the budgetary allocations and financial procedures, etc are the most crucial for successful functioning of Panchayati Raj Institution in

order to have more effective involvement of rural women in local self governance. The results obtained for this aspect are presented here in Table 2.

**Table2: Knowledge level of the selected respondents towards Panchayati Raj Institution**

Knowledge	Officiating Member		Panchayat Samiti. Member		Non-member		Rank
	f	%	f	%	f	%	
In your knowledge how many levels of Panchayati raj	19	95.0	20	100.0	11	55.0	III
Name the levels of Panchayati raj.	20	100.0	19	95.0	11	55.0	III
How many years of Panchayat	19	95.0	18	90.0	14	70.0	II
How many seats are reserved for women in Panchayat?	19	95.0	19	95.0	2	10.0	IV
How many seats are reserved for schedule caste in Panchayat ?	6	30.0	0	0.0	1	5.0	XI
How many seats are reserved for schedule tribes in Panchayat ?	3	15.0	1	5.0	1	5.0	XII
How many seats are reserved for other backward caste in Panchayat ?	5	25.0	0	0.0	0	0.0	XII
Corum of Panchayat?	20	100.0	12	60.0	3	15.0	VI
Corum of gram sabha?	20	100.0	10	50.0	3	15.0	VII
At least how many meetings are essential for gramsabha in one year?	20	100.0	15	75.0	4	20.0	V
What is the essential interval of panchayat meetings?	14	70.0	13	65.0	5	25.0	VIII
How many permanent committee in panchayat?	5	25.0	2	10.0	1	5.0	X
Name the three source of income of panchayat?	20	100.0	11	55.0	1	5.0	VIII
Name any three things on which panchayat can impose tax?	4	20.0	0	0.0	0	00	XIII
Who can dismiss the sarpanch?	16	80.0	13	65.0	6	30.0	VI
Development stands for Agriculture	14	70.0	14	70.0	11	55.0	V
Development stands for education	19	95.0	20	100.0	14	70.0	I
Development stands for Health and sanitation	10	50.0	10	50.0	2	10.0	IX

Knowledge levels about *Panchayati Raj* system, reservation percentage for various categories, *quorum* required for conducting meetings in *Panchayats* and *Gram Sabha* along with minimum number of meetings essential for a *Gram Sabha* in a year were the key points in assessing the level of knowledge of women respondents. The *Panchayat* office bearers,

*Panchayat* members and non- members were expected to express their opinion. The details are depicted in table 2. On the basis of results following discussion are made:

**Levels of panchatyat Raj system:** Women respondents were asked about the levels of *Panchayati Raj* systems and to name the levels and the duration of term of each level of *Panchayat Raj* Institution. The 95 to 100 percent of *Panchayat* office bearers and the women *Panchayat* members would answer these questions correctly thereby indicating their more than adequate knowledge in this regard levels of *Panchayat Raj* Systems. However, the level of knowledge in this regard was found poor among the non- member women respondents.

**Reservation in Panchayat Raj system:** The knowledge level of women on the reservation percentages for various categories was found to be very poor among the selected women respondents, which can be seen from the results as displayed in table 2.

**Reservation for women:** The reservation for women in various PRIs was fixed at 50 percent in the state of Bihar. About 95 percent of *Panchayat* office bearers and the *Panchayat* members were well aware about this provision. Only 10 percent of non- members were found to unknown about this aspect.

**Reservation for scheduled castes:** The reservation for scheduled caste in various PRI was fixed in Bihar. About 30 percent of *Panchayat* office bearers were able to answer this question correctly while none of the *Panchayat* members were found to have knowledge about this correctly. Only one non- members was found to have the knowledge related with it.

**Reservation for scheduled tribes:** During the study, only 15 percent of office bearers could answer this question correctly. Among *Panchayat* members and non-members only 5 percent of them were found to have the correct answer of the percentages of seats reserved for scheduled tribes.

**Reservation for other backward classes:** Only 25 percent of *Panchayat* office bearers and none of the *Panchayat* members and non- members were found to answer related with awareness about this percentage of seats reserved for OBCs, in *Panchyats*. Thus, it can be concluded that the three seats of women respondents exhibited a very low level of knowledge on the percentage of seats reserved for various categories. Women participants in panchayat were only aware about the percentage of seats reserved for women in panchayats.

**Quoram in Panchayat:** There is a rule that says that the *Panchayat* meeting and the decisions taken thereof in the meeting are only valid when there is attendance of a minimum number of members in the *Panchayat*. All the *Panchayat* office bearers were found aware of the *quoram*

requirement in *Panchayat* meetings. However, 60 percent of *Panchayat* members and 15 percent of non- members were found to have no knowledge about the *quoram* requirement.

**Quoram in Gram Sabha:** With regards to conducting the *Gram Sabha* meeting there is minimum attendance requirement during the study, it was found that all the selected women members were well aware about the *quoram* of the *Panchayat* members while only 15 percent of non-member were found to have the knowledge about this minimum *quoram* requirement in *Gram Sabha* meeting. Hence, it can be concluded that all the *Panchayat* office bearers were found to have the knowledge related with minimum attendance (*Quoram*) requirements during the meetings of *Panchayat* and *Gram Sabha*.

**Number of essential meetings of Panchyat in a year:** There is a stipulation that the PRI should conduct a minimum number of meetings which are essential for the vaibility and validity of the *Panchayat*. The study shows that all the *Panchayat* office bearers were aware about these facts. However, 75 percent of *Panchyat* members and only 20 percent of non-member women respondents were found to have knowledge about this essential feature of *Panchyat Raj* system.

**Essential Interval period between two panchayat meeting:** With respect to the frequency of *Panchayat* meetings and interval between two meetings, the level of knowledge among the women respondents was found that about 70 percent of *Panchayat* office bearers and 65 percent of *Panchayat* members were well aware about this information while only 25 percent of non-members were found aware about it.

**Standing committees in Panchayat:** During the study, women respondents were asked to state the total number of standing committees in a *Panchayat* and to name at least three standing committees. It was found that only 25 percent of women *Panchayat* office bearers could be able to name the standing committees correctly while 10 percent of *Panchayat* members and 5 percent of non-members did not able to give the answer correctly. Thus, 75 to 95 percent of women respondents were found to be quite poor in terms of in their knowledge related with standing committees in *Panchayat Raj* system.

**Source of income of Panchayats:** Women respondents were asked to name three important sources of income of *Panchayats*. All the women *Panchayat* office bearers were found to know these sources of income of *Panchayat* while 55 percent of *Panchayat* members and only 5 percent of non- members were found to unaware about the sources of income of *Panchayat*.

**Sources of income from tax imposed by Panchayat:** Women respondents were asked to name at least three components on which *Panchayat* can impose tax, which can be the tax income of *Panchayats*. Only 20 percent of women *Panchayat* office bearers were able to answer this question correctly. None of the *Panchayat* members and non-members could be able to answer this question. Thus, it is evident that about 80 to 100 percent of women respondents were found to have low level of knowledge related with different component on which *Panchayat* can impose tax.

**Removal of the Sarpanch:** During the study, women respondents were asked to state that *sarpanch* can be who can dismiss and remove, most of them appeared to have the correct answers. About 80 percent of women *Panchayat* office bearers, 65 percent of *Panchayat* members and only 60 percent of non-member women were found to have the knowledge related with the process of dismissing and removing *Sarpanch* in the *Panchayat Raj* system.

**Development-meaning for different women respondents:** it appears that the term development means many different things for different people. *Development* for some people may mean *agricultural development*, to some others, *educational development* and yet to some others means improvement in *health and sanitation* services. During the study a question was put up before women respondents to choose from a list of items including: agricultural development, educational development, health care and hygiene. buildings, construction works including roads, any other, etc. The results indicate that respondents had given different types of response. The details of which can be discussed here as;

**Development means agricultural development:** Agriculture indeed is the mainstay of the village community and several respondents opined that if agriculture sector is developed well then development would naturally set in under the *Panchayat Raj* system. 70 percent of panchayat members and only 55 percent of non-members opined that development mean agricultural development. Since, the rural economy solely depends on agriculture, hence, any progressive steps in developing agriculture and allied sectors would yield better results leading to all-round development of villages. They felt agricultural development was the precursor to development of villages under *Panchayat Raj* system.

**Development means development of education:** Education has been seen as the real panacea for villages. If people are educated, they would be enlightened and moved from superstitions and prejudices. Education is the harbinger of all the progress in a civilization. So rural women respondents have understood the power of education in helping and building the capacities and skills among children and youth which open opportunity for all to get useful

employment and incomes. Hence, about 95 percent of women panchayat office bearers, 100 percent of women panchayat members and 71 percent of non-members women have perceived that development means development of education. They opined that if rural schools are improved with good teachers and good infrastructure, adequate attendance, less school dropout rates etc. then only improvement in education sector emerge which lead to all round development of villages under panchyat raj system.

**Development means health and sanitation:** Health care is one of the millennium development goals of the United Nations. In rural areas, National Rural Health Mission has been working for education of rural people on health care, personnel hygiene and rural sanitation. For most of rural people, proper health care is an important necessity due to poor sanitation, lack of sewer and drainage system, lack of solid waste disposal management, poor and contaminated drinking water systems and lack of formal health care centers and mother child health care services, etc. Hence, health and sanitation looms large on the agenda of many rural women respondents, health care and sanitation was perceived as development among 50 percent women panchayat members while only 10 percent of non- members perceived that development means health and sanitation.

Also overall ranking indicates that many important aspects having very low knowledge in all the three groups. Thus, it can be concluded that the level of knowledge of women respondents appeared to be at very high level on some key aspects of *Panchyat Raj* system and very poor on some aspects of panchayat raj system in the same tune of observation made through the study of Tanu et al (2002).

#### **Awareness related with on-going development progrmmes / schemes**

The literal meaning of awareness is the state or ability to perceive, to feel, or to be conscious of events, objects, or sensory patterns. In this level of consciousness, sense data can be confirmed by an observer without necessarily implying understanding. More broadly, it is the state or quality of being aware of something. The individual comes to know to something which is related to one's own need or arouses the need. The person becomes acquainted with broad features of the innovation and knows the sources of availability, Singh (1965).

There are several schemes and development programmes for different target groups in the villages. They are being administered though *Panchayat Raj* institutions and the local circle offices, block offices and through district administration. During the study an attempt was made to assess the level of awareness of rural women respondents, especially of *Panchayat*

*Raj* system on various government sponsored schemes and development programmes. The results of the study are displayed here in Table 3.

**Table 3. Awareness of selected women respondents towards on going programmes of rural development**

On going Programmes	Officiating		Ps. Member		Non member		Rank
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	
Vridha Pension	20	100.0	20	100.0	20	100.0	I
Health CARD	18	90.0	15	75.0	10	50.0	III
BPL Card	20	100.0	20	100.0	20	100.0	I
National Rural Employment Guarantee Scheme	20	100.0	20	100.0	18	90.0	III
Swarna Jayanti Gram Swarajgar Yojana	12	60.0	8	40.0	2	10.0	VI
Indira Aawas Yojana	20	100.0	20	100.0	18	90.0	III
Gramin Sauchalaya yojna	17	85.0	14	70.0	8	40.0	IV
Hariyali	10	50.0	8	40.0	2	10.0	VII
Mukhya Mantri Cycle Yojna	20	100.0	20	100.0	20	100.0	I
Drought-Prone Area Development Programme	6	30.0	3	15.0	0	0	VIII
SHG	17	85.0	15	75.0	3	15.0	V
Balika Posak Yojna	19	95.0	19	95.0	5	25.0	III

The results presented in the table reveal that 100% of the respondents in all three categories of women were aware about *Vridha* (old age) pension, MNREGA, BPL card, *Indira Aawas Yojana*, etc while they found very less awareness about *Hariyali* (10-50%), Drought-Prone Area Programme (0-30%) etc. Majority of the officiating members (85%) were found to aware about Self-Help Group and *Gramin sauchalya yojana* and 95% about *Balika posak yojana* where as in *Panchayat* member 75% were found to aware about SHG and 70% of *Gramin sauchalaya yojana*. Only 15% of selected respondents were aware about SHG and 40% about *Gramin sauchalaya yojana*. Overall ranking also indicates the low awareness about drought prone area development programme, hariyali, SJGSY etc. The results emphasized the relevance of awareness programmes regarding ongoing rural and social welfare programmes among the *panchayat* members as well as among non-members.

### Conclusion

On the basis of findings, it can be concluded that majority of *Panchayati* members were in younger age group (below 40 years), educated up to intermediate level, belonged to backward caste, married and had 3-5 children having the nuclear family. They were found to cope with the responsibilities of roles of *Panchayati Raj* institution in spite of being a young mother

with children from a nuclear family. The socio economic condition of rural women respondents of *Panchayati* appeared to be quite low, with majority of them pursuing agriculture and allied activities as their primary occupation, possessing small and marginal land holdings and earning annual incomes ranging between Rs.25 thousand to Rs.50 thousand only. The level of knowledge of women respondents towards the different aspects of Panchayat system appeared to be at very high level on some key aspects while it was poor on some other aspects. Majority of the respondents in all the three category were aware about Vridha pension, NREGA, BPL card, Indira Aawas Yojana etc. Thus, it can be concluded that the improvements in the socio-economic status of women would remain to a large extent dependent on the social change in the values, attitudes and social structure prevailing in the country.

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