

Do Social Policies Improve Choices for Women in India?

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1 Introduction

Welfare state places the responsibility of social and economic wellbeing of the citizens with the government. In a federal system the responsibilities and the funds are shared between the central government and the state governments. However the role of the state is changing in modern times with the introduction of neoliberal policies within the welfare paradigm. Marshall (1950) argues that modern welfare state is a distinctive combination of democracy, welfare and capitalism. Esping-Andersen (1990) identified three models of welfare regimes: The Residual Model, the Universal Model and the Corporatist Welfare Model. The residual model of welfare state is based on the belief that people should handle most of their welfare needs themselves and the role of the state should be restricted to providing safety nets for the poor. On the other hand in the corporatist model the social security is financed by the social contributions paid jointly by workers and their employers. In the universal models the state provides social insurance system that takes care of the social risks and services for most of the population throughout the life cycle. Universal welfare states depend on taxes rather than social contributions.

In the Indian scenario we will find a combination of all the three and there is a move towards universal coverage. The corporatist model is adopted in the formal sector for a very long time in the form of contributory provident fund and pension scheme. But in recent times government is shifting to the residual model, placing the responsibility with the people and facilitating the availability of schemes offered by the private sector. However, in order to include the 90 % of the Indian workforce employed in informal sector without any social security, government has introduced several schemes with joint contribution from the government and public. Sen's contributions to development literature influenced the development thinking to a greater extent in the 21st century. His definition of development as increasing choices and the need for social sector investments to improve the capabilities of people for leading the life that they have a reason to value brought out the importance of social policies and investments in any welfare state. Duggal (2012) observed that there are sufficient safety nets for those who are in organized sector with assured incomes. But majority of the people who are in unorganized sector are without any social protection need greater attention.

The present paper makes an attempt to discuss the social service policies in general and policies and programmes to address gender issues in particular in the Indian context.

Welfare State and Social Policies in India

Constitution of India declares India as a welfare state in which state takes the responsibility for the welfare of the people. The preamble of the Indian constitution describes India as "Sovereign Socialist Secular Democratic Republic". Directive principles of State Policy (Articles 36 to 51) of the Indian constitution provide the necessary guidelines for the policy

making. India adopted a mixed economy model where both public sector and private sector co-exist. However in the early years of post independence era heavy investments were made in public sector apart from spending on social welfare. But in early eighties planners stated opening the economy for greater participation of private sector in the production of goods and services for private consumption. But due to the policy failure coupled with external factors in the form of increased oil prices etc., India faced severe economic crises in balance of payments and approached IMF and World Bank for assistance and the assistance was granted under conditionalities: the conditionalities were to open the economy for greater participation of private sector and globalization for improving the competition and efficiency of the resources. India announced its New Economic Policy in 1991 with an emphasis as Globalization, Privatization and Liberalization. It is important to trace the chronology of these developments because these have influenced the thinking and philosophy of social services in India. With the introduction of neo-liberal policies private participation has increased in the production of goods and services in all sectors including services like health care and education. These macro policies influence individuals through meso-variables and markets (both product and factor markets) are the important meso-variables through which the policy changes have influenced the individuals. Since markets do not discriminate between classes, these are some gainers and some losers in the process of changing from state led economy to market led economy. Those who have access to resources in the form of education and assets gained more. The worst sufferers are women as they lack access to these resources.

Under the neoliberal policies huge investments are made by private sector resulting in increased employment opportunities in private sector. Given the plural society which is highly divided based on caste and class, the benefits of these investments are limited to some sectors. This created greater necessity for investments in social safety nets by the government to take care of those who are left behind. Government has introduced several programmes for the social protection and welfare of the vulnerable groups. These are classified into three groups i.e social insurance, social assistance and labour market programmes (Jha 2013). While the first category covers pension, health insurance, unemployment assistance, kind and cash, the second category covers social transfer in kind and cash, disaster relief, assistance to elderly, health, disability programmes etc. and the third category schemes are labour market programmes like food for work programmes and MGNREGA.

Another shift in the welfare regime is the entry of corporate sector in the provision of welfare services outside the category of employee welfare measures. The mandatory Corporate Social Responsibility under the new company's act 2013 made in mandatory for the companies to spend on social welfare. The new act mandates the companies to spent 2 percent of their profits on social welfare projects and the areas for investments are identified in the act. A recent survey shows that larger investments are made in the area of health, education and income generating activities (NGO BOX 2016).

2 Public Expenditure on Social Services

Public expenditure of both central and state governments on education, health for the marginalized groups and disadvantaged groups has increased from 14.4 percent of the total plan outlay in sixth plan (1981-85) to 34.7 percent in twelfth plan (2012-17). Eleventh plan has seen a major jump from Rs. 3473.91 Billion to Rs. 11023.27 Billion. During twelfth plan an amount of Rs. 26648.43 Billion was allocated. During 2014-15, social service expenditure was 7.3 percent of the GDP and out of this major part was (3.1%) spent as education. Social services include education, medical and public health, family welfare, water supply and

sanitation, housing, urban development, welfare of SC, ST and OBC, labour welfare, social security and welfare, nutrition, relief on account of natural calamities etc.

Government of India has introduced a plethora of schemes to operationalize its concern for social reality. According to the national budget 2016-17 there are 950 centrally sponsored programmes spanning several sectors and target population. These are classified into two categories namely Core of the Core schemes and Core schemes. The actual money spent on these schemes during 2016-17 was Rs. 2412955. 5 Million and the budget estimates for 2018-19 is Rs. 3055171. 2 Million. This money is spent on centrally sponsored schemes. On the other hand each state government also contributes to the social expenditure either through state schemes or supplementing the centrally sponsored schemes. Recent studies have shown that the utilization of the schemes is low due to lack of awareness, corruption and difficulty in accessing. Though 71 to 78 percent of the people are aware of the scheme, only less than 20 percent availed it (UNFPA 2012). The study observed “A multiplicity of pension schemes, multiple implementing agencies, complicated application processes, impractical documentation demands are, to a large extent, responsible for the emergence of middlemen as well as for the limited utilization by the illiterate, poor, and rural elderly”. The public expenditure on social protection has neither kept pace with economic growth nor it made any significant influence on Social Protection Index Jha (2013). World Bank study (2011) on social protection for a changing India observed that poor is not able to reap the full benefits of public investment. The administrative capacity of the poorer states is typically low coupled with a range of implementation problems. While states with higher poverty are allowed more funds from the central budget, they have the lowest capacity to spend. Targeting is observed as a key hurdle faced in the implementation of social assistance programme (Unnikrishnan, 2016). Based on the analysis of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) the author observed that the strength of political network increases the odds of individual to receive the scheme. Local political leaders (MLA) influence the selection of beneficiaries while local political factors are considered as exogenous in designing social policies.

To tackle these issues, Government of India is shifting social protection from the transfers in kind (PDS, health delivery etc) to Direct Benefit Transfers (DBT) from 2013 in a phased manner. To facilitate the process of DBT, Government also launched PM Jan_Dhan Yojana (PMJDY) in 2014 which also promotes financial inclusion of rural poor. The latest in the programme is Universal Basic Income (UBI) scheme. The idea is to replace all the welfare programmes with Universal Basic Income. Though it is praised on the argument that it provides greater choices to people, it shifts the welfare burden to the people from the government. As observed by Sharma (2017) the UBI shifts the burden to people, while the responsibility of providing the services is with the government. Given the glaring differences between rural and urban population, social division based on class and caste, the UBI may only lead to huge burden to exchequer.

3 Social Policy and Gender

Gender is a social construct. Being social construct, gender issues are influenced by social fabric of the nation and social policies play an important role in addressing gender issues. Ester Boserup's path breaking work has shown to the world that 'trickle down' theory does not work and development is not gender neutral. Need for addressing the gender gap through appropriate gender sensitive social policies was realized and came into practice.

Social policy towards gender equality in India has witnessed a paradigm shift from welfare approach to empowerment approach from the sixth plan (1980-85) onwards. The sixth plan (1980-85) witnessed a shift from 'welfare' to 'development' recognizing women as participants of development and not merely as objects of welfare. The plan adopted a multidisciplinary approach with a special thrust on health, education and employment. Accordingly several programmes were introduced to create employment opportunities for women in agriculture, animal husbandry, small scale industries etc. The successive plans have focused on empowering women. The seventh plan (1985- 90) approach was to inculcate confidence among women and bring about an awareness of their own potential for development. Voluntary organizations and educational institutions were fully involved in launching organized campaign to combat the evils of dowry and harassment of women. Eighth plan adopted the strategy to ensure that benefits of development from different sectors do not bypass women. Special programmes were launched to complement the general programmes. Another important mile stone was the 73rd and 74th constitutional amendments for encouraging women to participate in governance. The vision for the XII Five Year Plan (2012–2017) was to improve the position and condition of women by addressing structural and institutional barriers as well as strengthening gender mainstreaming. The Ministry of Women and Child Development (MWCD), Government of India was established as a separate Ministry on 30th January 2006 carving out of Ministry of Human Resource Development. It is the nodal ministry for all matters pertaining to development of women and children in the country. The vision envisaged was "Ensuring overall survival, development, protection and participation of women and children of the country". The National Mission for Empowerment of Women (NMEW) was launched by the Government of India (GoI) on International Women's Day in The Mission aims to provide a single window service for all programmes run by the Government for Women under the aegis of various Central Ministries. Gender budgeting is another tool introduced to track gender sensitive public investments in 2005-06. Since then expenditure division of the ministry of finance has been issuing a note on gender budgeting as a part of the budget circular every year. This GB Statement comprises two parts- Part A and Part B. Part A reflects Women Specific Schemes, i.e. those which have 100% allocation for women. Part B reflects Pro Women Schemes, i.e. those where at least 30% of the allocation is for women.

4 Social Policies addressing gender gap

India is one of the countries with high gender inequalities. According to the World Economic Forum's Global Gender Gap index, India is in 108th position (WEF 2016) and it stands at 125th out of 159 countries in the Gender Inequality Index (Human Development Report, 2016). Social institutions play an important role in perpetuating gender gap. The role of social institutions is reflected in the Social Institutions and Gender Index (SIGI, 2012) of India at 56th position out of 86 countries. Several policies and programmes are introduced for reducing the gender gap. But only the policies which have a direct influence on capabilities of women are discussed below.

Education Policy

Promotion of education among the girls was identified as an important strategy by the Government of India with the *National Policy on Education-1986, revised in 1992(NPE)*. The NPE proposes national education system to play a positive interventionist role in the empowerment of women, fostering of development of new values through redesigning of curriculum, text book, training and orientation of teachers. It aimed at vigorous pursuit to eliminate sex stereo-typing in vocational, technical, and professional education at different

levels and to promote women's participation in non-traditional occupations, as well as in existing and emergent technologies (National Policy on Education 1986)

As part of New Education Policy 1986 Mahila Samakhya (MS) Programme was launched in 1989 in 10 districts across the states of Gujarat, Uttar Pradesh and Karnataka with the objective of Promoting education and empowerment of marginalized women in rural areas. By the end of 2006 it was implemented in 80 districts across 9 states in India. MS aims at empowering marginalized women in rural India through a range of activities centered around self-help groups (Sanghas) that focus on education, livelihood development strategies, awareness, and self-reliance (Mahila Samakhya 2014: A National Review, 2014) and develop ability to think critically and to make decisions. MS introduced several innovative methods like Nari Adalat and Kishori Mancha to tackle the issues of domestic violence and empowerment of adolescent girls. Another important education intervention is the implementation of Sarva Siksha Abhiyan launched in March 2002 with the objective of Universal Elementary Education. Special provisions are made to attain gender parity in enrollment and reducing the dropout rates among girls in the form of free textbooks to all girls up to class VIII, provision of separate toilets for girls, bridge courses for older girls, recruitment of women teachers, gender-sensitive teaching-learning materials including textbooks etc.

5 Promotion of Self Help Groups

The Self Help Group Bank Linkage programme (SBLP) was launched as a core strategy for women empowerment during the Ninth Plan (1997-2002) and Tenth Plan (2002-2007) by the Government of India. The SHGs are formed, nurtured and linked to banks through the self help promoting institutions like non-governmental organisations (NGOs), banks or government etc., In Karnataka, it was started by NGOs and later it became a state sponsored programme. When it became state sponsored programme its spread became universal. As observed by RBI, it was an innovation harnessing the synergy of flexibility of informal system with the strength and affordability of formal system. Flexibility components of this programme are acceptance of informal groups as clients and collateral free lending to the groups. The number of SHGs having savings linkage increased to 8.58 million as on 31 March 2017. At present the SHGs cover 100 million families with savings deposits of Rs. 161140 Million of which, 88% are rural women.

Conditional Cash Transfers (CCT)

Conditional cash transfers (CCTs) are programmes that transfer cash, generally to poor households, on the condition that those households make specified expenses on particular aspects, such as investing in the human capital of the household or in their children (Schady, 2009). Conditional Cash Transfers (CCT) are used as a tool to provide incentives for reducing the gender gap in sex ratio, literacy and also to avail health facilities. These are adopted with different design and targeting options. In general, it is believed that conditional cash transfer (CCT) programmes seek to alter the behaviour of the people and enable them to take responsibility for themselves. Co-responsibility is the key feature of CCT programmes and this reflects the fact that social security is no longer seen as residing solely with the state. Instead, it now involves a co-management of risk, where the family too must play their part (Joseph 2016).

The Girl Child Protection Scheme in Tamil, Nadu, is one of the oldest cash transfer schemes launched in India. The national Dhanlakshmi scheme, launched in 2008, is the only CCT scheme fully funded by the central government. The other schemes are Ladli Lakshmi scheme

in Madhya Pradesh launched in 2007, Girl Child Protection Scheme in Andhra Pradesh, the Ladli Scheme in Delhi, the Rajalakshmi Scheme in Rajasthan, the Balika Samridhi Yojana and Kunwar Bainu Mameru schemes in Gujarat, the Beti Hain Anmol and Indira Gandhi Ballika Suraksha Yojana schemes in Himachal Pradesh, the Rakshak Yojana in Punjab, the Mukhya Mantri Kanya Suraksha Yojana and Mukhya Mantri Kanya Vivah Yojana schemes in Bihar and the Mukhya Mantri Kanyadaan Yojana in Madhya Pradesh and Bhagyalakshmi Scheme in Karnataka . In some states cycles were provided to girls on enrolment in secondary school (in Bihar, Karnataka and Chhattisgarh) and on completion of education (Uttar Pradesh) (Ghatak et al. 2016).

6 Changing Status of Women in India

Women constitute 48.5 percent of the population in India. Literacy rate of women has increased from mere 29.6 percent in 1981 to 64.63 percent by 2011. The increased education levels have a positive influence on women. For urban women, the share of workers in regular employment increased to 42.9 per cent (albeit, representing only 11.7 million working women), compared to 28.5 per cent in 1993-94. Wage gap has reduced and women earn 62 % of what men earn. Out of 11.7 million working women in urban areas 43 percent were in regular salary. A number of different data sources show that the participation of women in IT in India is consistently rising. In 2011, according to the Indian National Sample Survey (NSS) data, women represented 21% of the Indian IT labour force. A 2014 figure from the World Bank Enterprise Survey – India estimated this figure to have risen to nearly 27%; and the 2016 India Skills report has updated that estimate to up to 30%. The share of women who are married below 18 years has declined from 45.6 percent in 2005-06 to 28 percent by 2015-2016 (NFHS-4). There is a considerable reduction in the teenage pregnancies and increase in the age of delivery of first child. There is an increased participation of women in decision making. However the social factors still have greater influence. India ranks among the category higher discrimination according to the Social Institutions and Gender Index. The discrimination is highest in son bias, discriminatory family code and high in restricted resources and assets. Continuous decline in the sex ratio and a significant decline in the age group of 0 – 6 years shows the son preference. The child sex ratio (number of girls per 1000 boys) declined from 976 in 1961 to 911 by 2011. The lowest sex ratio among the States has been recorded in Haryana (877), Jammu & Kashmir (883) and Sikkim (889). According to Economic Survey 2018, 21 million girls in India were “unwanted”. This notionally “unwanted girls” is estimated as the difference between the actual sex ration and the ideal sex ratio at each birth order. Sex Ratio of the Last Child (SRLC) was 1191 males per 1000 females and it is 1,750 of males for 1000 females in Haryana. There is a marginal change in the perceptions of women regarding son preference. Son preference is more among the rural women with no schooling and from poorer families (NFHS 3 and 4).

Economic growth is expected to create opportunities for the participation of women in employment. But data available with the International Labour Organization (ILO) shows otherwise for India. When the Indian economy grew at a healthy average of about 7% between 2004 to 2011 female participation declined from over 35% to 25%. It’s a puzzling picture; when there is an increase in access to education and gender parity is achieved in education over the past few decades, but still they have increasingly stayed away from employment. Employment among currently married women age 15-49 has declined from 43 percent in NFHS-3 to the current 31 percent NFHS-4. However, among the employed, the percentage of women who earn cash has increased from 64 percent to 80 percent. Research done by ILO shows that there has been some increase of women employment in urban areas,

rural India shows the exact opposite trend since 2004. ILO attributes this to three factors: increasing educational enrolment, improvement in earnings of male workers that discourages women's economic participation, and the lack of employment opportunities at certain levels of skills and qualifications discouraging women to seek work. Most of the Indian research in 1970s and 1980s has primarily focused on "role conflict" of educated working women who used to face the competing demands of home and paid work. However, the subsequent research in 1990s has been more critical in exploring the processes involved in work-family linkages and documented the importance of some significant mediating variables such as nature of work, spousal support, child-care arrangements, type of family structure, perception of family environment, attitude towards wife's employment, extent of involvement in work or family and their impact on mental health outcomes of employed women. Some strong predictors of work-family conflict have emerged like lack of clarity in division of domestic responsibilities, lack of spousal and social support in sharing domestic responsibilities, inadequate child-care arrangements, and difficulties in commuting to the workplace. Many IT companies in India have implemented various family friendly policies but there still exists a gap between employee's practical needs and the availability of family friendly policies.

7 Measuring the Impact of Social Policy

Measuring the impact of social policy and return on social investment is challenging because of difficulties in conceptualizing social benefits, identification of social benefits and attributing a value. Capability Approach is an appropriate tool to measure the impact of social interventions because it goes beyond the economic considerations. The success of development programmes cannot be judged merely in terms of their effects on income and outputs, and must at basic level, focus on the lives that people can lead (Dreze and Sen 2002). If development is viewed as increasing choices and giving freedom to people in Sen's framework, capability approach provides the tools to measure the impact due to its emphasis on social variables rather than economic variables. Capability approach argues that development should improve choices to people in all spheres of life, i.e. social, economic and political (Sen 1980, 1984, 1999). Sen defines development as "a process of expanding the real freedoms that people enjoy to live the lives that they have reason to value" (Sen 1999). According to capability approach, the ultimate goal of all policies should be people's well being in all dimensions, i.e their capabilities. The external interventions of these programmes are capability inputs. The capability inputs are (Robeyns,2005) Resources in the form of income, Non-monitory production like care, domestic work, voluntary work, Public goods and services e.g child care facilities, high quality education etc., Social institutions e.g. a fair and efficient legal systems and the community's culture e.g. attitudes towards working mothers, minorities. "For each capability, it is important to ask which the most important capability inputs are, and how we can change them" (Robeyns 2005).

Based on the nationally representative study of National Family Health Survey (NFHS), the impact of social policy were analyzed in terms of improving the choices for women in different domains viz. reproductive choices, freedom of mobility, freedom to earn money and to spend, freedom from domestic violence.

7.1 Reproductive Choices

Choice over sexual and reproductive integrity is an important factor determining the other choices that girls can make in future. In patriarchal societies there is little choice for the girls to choose the age at which they can get married and start the family as these decisions are made by others. Another factor which reflects on the restrictions on girls is the presence of

consanguineous marriages. These marriages are high in southern states like Tamil Nadu (33%), Andhra Pradesh (32%), Karnataka (26%) and Telengana (30%). Early marriages for girls are very common in India. In India, the 2006 Prohibition of Child Marriage Act has seen numbers of early marriage decline; however, the country still has the highest numbers in the world, and early marriage represents 47% of all marriages (WHO, 2013).

The early legislation restricting child marriage in India was The Child Marriage Restraint Act, which was also known as Sarda Act, was promulgated in 1930. It was replaced by The **Prohibition of Child Marriage Act, 2006** and the act fixed the legal age for marriage at 18 years for girls and 21 years for boys. Due to these legal interventions and interventions of the NGOs and changing gender norms, there is an improvement in the age at marriage. The average age at marriage of girls has increased from 17.2 years to 19.2 years during the same period. The share of women who are married before reaching the legal age has reduced considerably from 45.6 percent in 2005-06 to 28 percent in 2015-06 which is a great achievement. However, in states like West Bengal, Rajasthan, MP, Bihar more than 40 percent of the girls are married before the legal age.

Another indicator for the exercise of reproductive autonomy is awareness and exercise of reproductive autonomy. Women are forced to adopt contraceptive methods without knowing the consequences. According to the NFHS-4, only 54 percent women are taking informed decisions. However when it comes to the decision about permanent contraceptive measure of vasectomy/tubectomy, the gender bias is very clear. During 2015-16, 36.3 female sterilizations were reported while only 0.3 male sterilizations were reported. In several households the female has to undergo tubectomy after delivering the required number of children without a word.

7.2 Freedom of Mobility

Freedom of mobility to attend to her health care, major household purchases and visiting her friends has increased considerably both in rural and urban areas for both educated and uneducated women. However, the percentage of women reporting freedom is high among educated and employed women. According to NFHS-4, nearly 50% of women do not have freedom to visit market, health care centre and relatives living outside their village by themselves.

7.3 Freedom to Earn and Spend Money

NFHS Survey shows that there is a reduction in the percentage of women who have earned money by themselves both in rural and urban areas. This is also supported by the fact that there is an increase in the percentage of women engaged in only household activities from 42.4% in 1994 to 49.9% in rural areas. The main reason cited was lack of support at home. However, there is an increase in the percentage of women who have bank account used by themselves increased from 24 to 61% in urban areas and 11 to 48.5% in rural areas. It has increased with education and health status of the family. The share of women reporting joint decisions regarding spending money increased from 55% to 58% in urban and 57% to 63% in rural India.

7.4 Women and Girls Enjoying Freedom from Violence

Living without experiencing violence is the basic right of any individual. Efforts to reduce violence against women requires state intervention in the form of enforcing specific laws and also changes in the attitude of men and women. Enacting and strict implementation of laws

are extremely important if giving support to the victims and also giving right signals to the perpetrators/offenders. In 2016, 7% of the total crimes reported are the crimes categorised as 'crime against women'. Among the crime against women 'Cruelty by Husband and relatives' has the highest share (33%) followed by 'Assault on women with intent to outrage her modesty (25%)'. 67% of the cases of crime against women were disposed of by the police during 2016. Data from NFHS - 3 and NFHS - 4 reveals a marginal reduction in the percentage of women reporting domestic violence. Physical violence is the higher form of violence.

7.5 Freedom to get educated

Freedom to get educated for girls is restricted due to domestic activities. Girls are constrained to exercise their choices. As per NSS results (NSS, 2014) 218 out of 1000 girls reported that they were never enrolled due to domestic responsibilities. One of the main reasons cited by 297 per 1000 girls to drop out of school was also domestic responsibilities.

8 Is there a Policy Conflict?

The social welfare policies in the form of public distribution of food grains, rural employment schemes, increase in rural wages both nominal and real due to the availability of food grains, mid-day meals to children in schools has a negative impact on labour force participation and increased unpaid work at home. While there is no change in the percentage of men engaged in domestic duties, the share of women has increased. The main reason cited by majority of women is lack of support and non affordability of support from outside. The number of women who reported this is more in urban areas. On the other hand more women from rural areas have reported Social and Religious Constraints. Engagement in domestic activities is also cited as an important reason by majority of girl students. The NSS data shows that while 48 boys have cited the reason of domestic work, 297 girls have cited this. On the other hand the number of boys discontinued due to lack of interest is more than girls. While 238 boys out of 1000 dropped due to lack of interest, 156 girls cited this reason. Sanghi et al.,(2015) observed that though part of the withdrawal of women from labour market can be attributed to the income effect, it is mainly due to lack of opportunities for the women who are educated.

9 Policy Interventions needed

Several studies have revealed that the existing social policies for the empowerment of women have not yielded outcomes at expected level indicating the need for relook at the social investments. An empirical analysis in UP has shown that the availability of certain types of infrastructure along with off-farm employment opportunities at the village level have a positive influence on female autonomy rather than a female heading a Panchayat (Self and Grabowski 2013). The creation of additional off-farm employment opportunities involving wage payments for female will enhance their autonomy. In addition, infrastructure investment will also have similar effects.

Under CCT, wrong beneficiary selection criteria leads to misunderstanding of the scheme as reported in the case of Haryana. It is important to understand the direct and indirect linkages between the desired outcomes and the usage of the services outlined in the scheme. When Haryana started the Apni Beti Apna Dhan (ABAD) scheme in 1994, the main aim was to improve the sex-ratio at birth but its evaluation a decade later revealed that the community perceived it as a 'scheme that supports the marriages of children from poor families' (Krishnan et al. 2014). Schemes with multiple conditionalities and eligibility criteria become cumbersome to track and increase private costs incurred by individuals and households. More

importantly, the focus is diverted from the programme goals and desired outcomes among the variegated pool of conditionalities that need to be fulfilled (Sekher 2010).

Kapsos et al., (2014) argue that due to a number of factors including social norms, women in India have limited choice in terms of occupation. They are disproportionately engaged in occupations experiencing little to no employment growth, this has limited their overall opportunities to seek and find employment. Social policies should be aimed at reducing occupational segregation in India such as discouraging discriminatory employment practices.

Some studies observed (quoted in Pattenden, 2010) that SHGs have a negative influence on poor due to their lack of credit worthiness. It is observed that poorest of the poor are expelled from the groups due to either pressure from the peer groups or NGOs. Poorest require 'special programmes' that provide a range of services covering training, health provisions and more general social development as well as grants of assets or credits (Pattenden 2010).

With the increased education and work participation in service sector (women constitute 30.55% of which 36% of the to 100 IT/ ITE companies and 12 % in financial sector, The Hindu Business Line, 2017), women are facing new social risks . The risks are increasing job uncertainty, performance expectation, migration, problems due to increased urbanization, sexual harassment in work place, increased divorce rate etc. Recent report by TeamLease reports projected the job loss to women to the tune of 1.1 to 1.8 million in 2018-19. State has an important role in addressing some of these issues through social investments in collaboration with the private sector and civil society. Gender issues cannot be left to market as markets fail in guiding public investment to social sectors due to the positive externalities of these investments. There is enough empirical evidence from studies conducted by World Bank and other researchers to establish the positive impact of investments in ensuring equal opportunities to women and girls. Based on the study report on the negative impact of recent the Maternity Benefit (Amendment) Act 2017 by TeamLease, (The resent act has mandated maternity leave and increased the duration), Agarwal (2018) observed that such social policies are to be supported financially by the government in sharing the cost so that private sector does not discriminate against women employees. As quoted in her paper "Companies are less likely to discriminate against women if the government pitches in. The 2018 ILO report on Care Work and Care Jobs emphasizes the need for government support up to at least two- thirds of the costs of maternity benefits, under ILO Convention 183". Therefore state's role in the liberalized Indian economy is clear as far as gender equality is concerned. State has to play a corrective role for the market failures by formulating gender sensitive polices and making appropriate investment. Investment in establishing high quality crèches at work place which are accessible to organized and unorganized sector workers, extra benefits to mothers with infants, provision of infrastructure are some of the areas which need to be done by the state.

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