

Women and liveability – Best practices of empowerment from India

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Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically volatile and environmentally hazardous India life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were the success factors of the empowerment projects.

Keywords: empowerment projects, India, liveability, livelihood, success factors, womenfolk

Introduction

Modern India (Fig. 1) originated from the ancient Indus Valley civilization which flourished during the 3rd and 2nd millennia B.C. A region of historic trade routes and vast empires, much of its long history was identified commercial and religionswith cultural wealth. Four Hinduism, Buddhism, Jainism-originated in this sub-continent. Aryan tribes from the northwest infiltrated about 1500 B.C. and their merger with the earlier Dravidian inhabitants created the classical Indian culture. The Maurya Empire of the 4th and 3rd centuries B.C. - which reached its zenith under Ashoka - united much of South Asia. The Golden Age ushered in by the Gupta dynasty (4th to 6th centuries A.D.) saw a flowering of Indian science, art, and culture (Kulke & Rothermund, 2004; Singh, 2009).

Islam spread across the subcontinent over a period of 700 years beginning in the 10th and 11th centuries with the Turks and Afghans invasion which established the Delhi Sultanate (Stein,1998). In the early 16th century, the Emperor Babur established the Mughal Dynasty which ruled India for more than three centuries and shaped the region's diverse culture (Asher & Talbot, 2008; Robb, 2001).

European explorers began establishing footholds in India during the 16th century. By the 19th century, Great Britain had become the dominant political power on the subcontinent. India was gradually annexed by and brought under the administration of the British East India Company from the early 18th century and administered directly by the United Kingdom after the Indian Rebellion of 1857 (Copland, 2001).

After a struggle for independence that was marked by non-violent resistance led by Mahatma Gandhi and Jawaharlal Nehru, Indian achieved its independence in 1947 (Peers, 2006).

The subsequent partition of the sub-continent into present-day India and Pakistan sowed the seeds for future conflict. There have been three wars between India and its arch-rival Pakistan since 1947, two of them over the disputed territory of Kashmir (BBC, 2015). The last of the war was in 1971 and resulted in East Pakistan becoming the separate nation of Bangladesh. India's nuclear weapons tests in 1998 emboldened Pakistan to conduct its own tests that same year. In November 2008, terrorists originating from Pakistan conducted a series of coordinated attacks in Mumbai, India's financial capital.

Despite pressing problems such as significant overpopulation, environmental degradation, extensive poverty, and widespread corruption, economic growth following the launch of economic reforms in 1991 and a massive youthful population are driving India's emergence as the world's largest democracy and a regional and global power.



Fig. 1. Location of study

Economic profile

Economic liberalization measures, including industrial deregulation, privatization of state-owned enterprises, and reduced controls on foreign trade and investment, began in the early 1990s and served to accelerate the country's growth, which averaged under 7% per year from 1997 to 2011. India's diverse economy encompasses traditional village farming, modern agriculture, handicrafts, a wide range of modern industries, and a multitude of services. Slightly less than half of the work force is in agriculture, but, services are the major source of economic growth, accounting for nearly two-thirds of India's output with less than one-third of its labor force.

India has capitalized on its large educated English-speaking population to become a major exporter of information technology services, business outsourcing services, and software workers. India's economic growth began slowing in 2011 because of a decline in investment caused by high interest rates, rising inflation, and investor pessimism about the government's commitment to further economic reforms and about the global situation. Rising macroeconomic imbalances in India, and improving economic conditions in Western countries, led investors to shift capital away from India, prompting a sharp depreciation of the rupee. Growth in 2014 fell to a decade low, as India's economic leaders struggled to

improve the country's wide fiscal and current account deficits. However, investors' perceptions of India improved in early 2014, due to a reduction of the current account deficit and expectations of post-election economic reform, resulting in a surge of inbound capital flows and stabilization of the rupee.

The outlook for India's long-term growth is moderately positive due to a young population and corresponding low dependency ratio, healthy savings and investment rates, and increasing integration into the global economy. However, India has many challenges that it has yet to fully address, including poverty, corruption, violence and discrimination against women and girls, an inefficient power generation and distribution system, ineffective enforcement of intellectual property rights, decades-long civil litigation dockets, inadequate transport and agricultural infrastructure, limited non-agricultural employment opportunities, high spending and poorly-targeted subsidies, inadequate availability of quality basic and higher education, and accommodating rural-to-urban migration (CIA, 2015).

- GDP (purchasing power parity): \$3.304 trillion (2008 est.); \$7.376 trillion (2014 est)
- GDP per capita (PPP): \$2,900 (2008 est.); \$5,900 (2014 est.)
- Labor force by occupation: agriculture: 49%; industry: 20%; services: 31% (2012 est.)
- Population below poverty line: 25% (2007); 29.8% (2010 est.)

Social profile

The second most populous country in the world India is inhabited by Indo-Aryan 72%, Dravidian 25%, Mongoloid and other 3% (2000). Religious wise, the majority of the people are Hindu (79.8%) followed by Muslim (14.2%) while Christian (2.3%), Sikh (1.7%), and unspecified unspecified (2%) form the minorities (2011 est.).

Indian population has increased from 1,166,079,217 in 2009 to 1,251,695,584 in 2015 making India the second most populous nation in the world although the rate of population growth has decreased from 1.548% to 1.22% respectively (CIA, 2015). The national sex ratio is 1.08 male for every female in 2015 with both sexes experiencing some lessening of life expectancy at birth : male from 67.46 years in 2009 to 66.97 years in 2015 and female from 72.61 years to 69.42 years respectively. The national life expectancy was moderately high at 68.13 years placing India at 164 in world comparison (2015). Infant mortality stood at 41.81 deaths per 100,000 live births (2015), the 50th highest in the world.

With an improved health expenditure at 4% of GDP (2013) there is 0.7 physician (2012) and 0.7 bed (2011) for every 1,000 population. Drinking water source has improved for 97.1 of the urban population and only for 92.6% of the rural population (2015). By contrast, improved sanitation facility access only benefits less than 39.63 per cent of urban and rural population. For 37.4% of urban and 71.5 % of rural population their sanitation facility remains unimproved (2015). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and water contact disease of leptospirosis. Highly pathogenic H5N1 avian influenza has been identified in 2013. Undernourishment has seen 43.54% (2006) of Indian children under the age of 5 years underweight, the 2nd highest in the world. One bright aspect is that the adult prevalence rate of HIV/AIDS in India was only 0.26 % (2013) the 86th highest in the world. A total of 2,079,700 (2013) lived with this disease, the highest in the world , and 127,200 deaths in the country were due to HIV/AIDS in 2013 in contrast to Nigeria's 239,700 deaths, the highest in the world in 2012.

Urbanization increases from 29% of total population in 2008 to 32.7% in 2015. Education expenditure which comprised 3.8% of GDP (2012) only managed to produce a not very impressive national literacy rate of 71.2% (2015) for the population aged 15 and over with females lagging behind males at 60.6% and 81.3% respectively in 2015. Nevertheless, the females' 60.6% is a significant improvement of the 47.8% achieved in 2001. Both genders enjoyed a school life expectancy of 12 years (2011). Given the state of

the economy, child labour – the employment of children ages 5-14 – is significant totaling 26,965,074 or 12% (2006) of the total number of children in the age group (CIA, 2015).

State of socio- economic participation of women in the country

Despite improvement in literacy, Indian women have not achieved much improvement in the way of consistent empowerment. In fact, the overall score for economic participation and opportunity for women in the labour force falls from 0.412 in 2009 to 0.410 in 2014. With these worsening figures India's global ranking falls from 127 in 2009 to 134 in 2014. Nevertheless, the women's estimated earned income has more than doubled from USD 1,185 to USD 1,980 respectively (Table 1).

Table 1. Gender inequality in economic activity

Gender Gap Subindexes Rank	Score	Sample average	Female	Male	Female-to- male ratio		
Economic Participation and Opportunity 127	0.412	0.594				Female-to-male ratio	
Labour force participation122	0.42	0.69	36	85	0.42		
Wage equality for similar work (survey)72	0.66	0.66	_	_	0.66		
Estimated earned income (PPP US\$)121	0.32	0.52	1,185	3,698	0.32		
Legislators, senior officials, and managers123	0.03	0.30	3	97	0.03		
Professional and technical workers	_	0.84	_	_	_		
						0.00 = INEQUALITY 1.00 = EQUAL	ΓY

Source: http://www.weforum.org/pdf/gendergap2009/India.pdf

Rank	Score	Sample average	Female	Male	Female- to-male ratio			
Country Score Card								
ECONOMIC PARTICIPATION AND OPPORTUNITY 134	0.410	0.596				Female-to-male ratio		
Labour force participation130	0.36	0.67	30	84	0.36			
Wage equality for similar work (survey)109	0.56	0.61	_	_	0.56			
Estimated earned income (PPP US\$)135	0.24	0.53	1,980	8,087	0.24			
Legislators, senior officials and managers	_	0.27	_	_	_	1		
Professional and technical workers	_	0.65	_	_	_			
						0.00 = INEQUALITY	1.00 = EQUALITY	1.50

Source: http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf (p.206)

Best practice project 1: Women's empowerment in Andhra Pradesh

Project initiators: The World Bank in India, Government of India and The Government of Andhra Pradesh. The World Bank is one of the world's largest sources of funding and knowledge for developing countries. India is one of our oldest members, having joined the institution at its inception in 1944. In India, the World Bank works in close partnership with the Central and State Governments. It also works with other development partners: bilateral and multilateral donor organizations, nongovernmental

organizations (NGOs), the private sector, and the general public—including academics, scientists, economists, journalists, teachers, and local people involved in development projects.

Project design: The women's movement in Andhra Pradesh originated from the anti arrack (anti liquor) movement started by the state's rural women in the 1990s. The state government built on its momentum to start a women's literacy movement.

In 2000, with World Bank support, it expanded this program as a thrift-based program where women could make small savings, revolve their own resources, and meet their families' critical consumption and food needs. The program, earlier called Velugu and now called the Indira Kranti Patham, has since evolved into a movement for the all-round empowerment of poor women - social, legal, political, and economic. The World Bank's Andhra Pradesh Rural Poverty Reduction Project supports the programme. It promotes women's social, legal and political empowerment to reduce poverty among the poor and the poorest of the poor.

The 2003 Andhra Pradesh Rural Poverty Reduction Project development objective is to enable the rural poor, particularly the poorest of the poor, in all 22 districts of Andhra Pradesh to improve their livelihoods and quality of life. The project supports the Government of Andhra Pradesh's ongoing long-term Rural Poverty Reduction Program, which aims to eradicate poverty; promote human capital development; focus on the welfare of children, particularly girls, women, the old, and the infirm; and build an equitable society in which people participate in making decisions which affect their lives and livelihoods.

The project components are: 1) institution and human capital development; 2) establishment of the Community Investment Fund (CIF) designed to transfer financial and technical resources to Community Based Organizations (CBOs) and local governments to support subprojects in a) social development, b) community-level infrastructure, c) income-generation and livelihood improvements, and c) land purchases and development, and water resource management; 3) support to pilot programs; 4) educational support for out-of-school children and dropouts; 5) support to persons with disabilities; and 6) support activities for project management to the main implementing agency, SERP. The project strongly contributes to the Bank's Country Assistance Strategy (CAS) objectives and main goal, to assist the pro-poor rural development sector.

The women Self Help Groups (SHGs) hold regular weekly meetings, save and repay regularly, and use trained bookkeepers for proper bookkeeping. All SHG members abide by the principles of saying no to child marriages, child labor, domestic violence and wasteful expenditures. The weekly meetings provide a platform for sharing and discussing broad social, legal, political and economic issues that affect their lives. Issues range from entitlements to land, access to teachers and health workers, and women's own rights in the case of domestic violence. The women discuss family planning, the number of children they should have, and the spacing between births, indicating a significant change in their ability to exercise reproductive choice within the household. They have also not hesitated to take up difficult issues like the trafficking of women and children, and the *jogini* system of exploitation.

Project impact: While this is a continuous and evolving process, these poor women's groups have made a number of gains in a variety of spheres:

- (i) Child marriage, trafficking of women and children. Women's groups have been able to prevent over 5000 child marriages. A study by the Center for Economic and Social Studies in Hyderabad finds that the incidence of child marriage has declined among project participants. Groups have also started campaigns against the trafficking of women and girl children with the support of police, the revenue administration and NGOs.
- (ii) Child labour. In a bid to reduce child labor, new residential schools have been set up in six districts to provide quality education to girl child laborers. Over 40,000 girls are now enrolled in these schools. According to an impact evaluation, these schools have outperformed other public

schools in terms of regular attendance, academic results and facilities provided to students, leading to a fall in the drop out rate from 14.8% in 2001 to 4.3% in 2005-2006.

- (iii) Exploitative social practices. Groups have achieved considerable success in eradicating exploitative social practices such as the "jogini" (temple concubine) system. Says a Community Activist, from Mahabubnagar District: "I was made a jogini when I was eleven years old by my parents. Joining the SHG gave me confidence and, despite opposition, I got married to lead a normal life. There are still thousands of joginis still operating in and around my community, whom we are trying to rehabilitate. As the children of these jogini mothers are considered illegitimate by the village, we are going to conduct DNA tests for four thousand of them to determine who their father is and ask them for support. We want to ensure that these children are proud of their mothers and lead a normal life".
- (iv) Gender violence. Women's groups discuss sensitive issues such as gender violence, and make special efforts to identify victims and help them to start new livelihoods.
- (v) Food security. The project has helped to improve food security of the poor. Over half a million households in six districts have benefited from access to food grains and other essential commodities of good quality at relatively lower prices, provided on a credit basis. Destitute women, especially elderly widows, are being helped by a special program through which community members contribute a fistful of rice to a common pool which is then distributed among these women.
- (vi) Health insurance for the poor. Over 21,000 households have been covered with health insurance on a pilot basis. The community managed risk fund aims to provide quick financial support to meet families' health expenditure, including during emergencies. 1.2 million women SHG members have purchased life insurance cover.



(vii) Disabled persons. Over 160,000 disabled persons have been mobilized into some 17,500 SHGs and have received support to start new livelihoods.



(viii) Land access for tribals and the poor. The project has facilitated the resolution of several land issues affecting the poor including the restoration of illegally occupied land. Para legals have been trained, and efforts are on to establish a land rights center for tribal areas in association with the Law College at Hyderabad, and organize lok adalats (public courts).



(ix) Improved farming practices. In a forward-looking move, women's groups have also developed a local movement against the indiscriminate use of pesticides, covering 186,000 acres by 2006-07. By replacing chemical and other external inputs with local knowledge and natural methods of pest management, they are reducing the cost of cultivation. Cost savings have ranged from about US\$40 to US\$120 per acre leading to a 75% increase in the income of a farmer. This has also had positive effects on farmers' health status.



(x) Economic empowerment. Social empowerment issues have become the basis for the subsequent economic empowerment of women. The program enables women's organizations to develop the



(xi) Political empowerment. Grassroots leaders developed through the program have contested local government elections; 32000 candidates have filed their nominations for a variety of positions, and 9500 women from SHGs and their federations have been elected at various levels (http://go.worldbank.org/DKHDONO4G0).

Best practice project 2: The Sandanapalaya Tribal Community Development

Project initiators: The Good Shepherd International Foundation is an Italian non-profit organisation established in 2008 to support the missions of the Sisters of the Good Shepherd in the developing world. The Foundation is based in Rome and works in Partnership with Good Shepherd Mission Development Corporation in the USA, a 501(c)3 and with the Good Shepherd partners in Africa, Asia and Latin America. The foundation goals include promoting justice for women and children victims of poverty violence, war, eradicating poverty through a sustainable development and dignified economic

development led by women, working against human trafficking, a modern form of global slavery, offering relief and hope to migrants and refugees, and supporting capacity building of local communities

Project design: The Sisters of the Good Shepherd arrived in Sandanapalaya in the year 2002 in response to the needs expressed by the late Bishop Dr. Roy. Since then, the sisters have had the opportunity to interact with the local community at Sandanapalaya and the neighbouring villages, particularly with people belonging to the tribes of Soliga and Lambani and the Scheduled Castes. On their arrival in the area, they conducted surveys in 25 villages, mainly inhabited by these tribal groups and the scheduled castes. The surveys were carried out by doing home visits and getting the people together in larger groups. The sisters met with the local people and shared with them the importance of gathering together on a regular basis and form *sanghas*, which are community-based organizations to help them in planning initiatives towards sustainabile socio-economic development, empowerment and independence.

The results of the survey indicated several problem areas affecting the two tribal groups. First, the isolation of the villages and the lack of infrastructures, like communication and transportation systems, which hinder local community development. Secondly, social inequality; higher castes have easier access to the facilities offered by the local authorities known as Panchayats, but the marginalized castes and the tribal communities are ignored. Only 25% of the population own from a ½ to 2 or 3 acres of land, the rest is landless and live on a daily wage. Thirdly, education and skills training deprivation. To access these, the people would need to move to cities like Mysore, Bangalore or other cities located 80 to 220 km away. Fourthly, high drop out rate. There is a high drop out rate among those who do commence education/skills training. Fifthly, lack of job opportunities locally. This forces many people to migrate to other states and to the cities in search of jobs where they are forced to live in dehumanizing conditions. Sixthly, lack of health care services. This is most evident for the absence of health care focussing on the needs of HIV/AIDS patients. Finally, young girls who are forced to go to the bigger cities as domestic workers or as assistants in the tailoring business they are exposed to and involved in human trafficking.

The nine-fold objectives of the *sangas* are to create awareness among the tribal and the scheduled castes communities on their basic human rights and on the local and national socio-economic and political situation; to ensure quality education for the children of the villages; to raise awareness among children on their basic rights and the importance of democracy and good governance, inviting them to play a positive and active role in protecting and promoting their rights; to educate women and children on hygiene and disease prevention through the use of home remedies and herbal medicines available within the villages; to raise awareness on Government programmes available for these communities; to create awareness on Government programmes available for these communities; to create awareness on Government policies through lobbying and advocacy; to improve people's skills in agriculture and organic farming; to preventing human trafficking; and to facilitate alternative employment possibilities for young tribal and scheduled castes girls.

The project activities are summarized in Table 2:

	Quality education program	Micro credit and income generating programs
•	2,100 children, from Scheduled Tribes and Castes in	• 10 Training sessions on the basics of Micro
	25 villages, are helped to continue their education.	entrepreneurship for the production and sale of
	They are provided with coaching in all subjects,	handcrafted goods, Business planning &
	education on nutrition, healthcare and emergency	Management.
	needs.	• Following the training sessions, the equipment
•	Through CCCI (Christian Child Care International -	and raw materials for the handcrafting of the
	CHALICE) the sisters have started a Sponsorship	traditional Bamboo furniture will be bought to
	Program that has helped 120 children so far.	support the women starting income generating
•	The sisters are in the process of offering pre-School	programs. 100 families will be involved in this
	facilities for children who are below 6 to prepare	program.
	them for higher classes and minimize drop out rates.	

Table 2. The Sandanapalaya Tribal Community Development projects

	 Women and widows in particular, who have business skills will be able to set up small stores to sell eatables, vegetables, and other consumable products. Construction of 4 weaving sheds and 1 skills training Centre. The land is being contributed by the local community.
Agriculture programs	Animal husbandry
• Promotion of herbal medicines and cultivation of kitchen garden to have nutritious vegetables using	the training of goats rearing. 10 goats will be
organic manure.	purchased for each group. 300 families in total
Training in organic farming	will benefit.Training in rearing milk animals and production
	of milk products. 30-50 families will benefit.
Basic community needs	Children's parliaments
• Meetings take place regularly in Sandanapalaya –	
gatherings of 15 to 20 families from the neighbourhood.	according to their respective neighborhoods. They can meet once a week and discuss about the
• They can reflect, identify their problems, discuss	situation of their education, their health and the
Socio-Economic and Political issues and be informed	needs of the surrounding villages.
about basic human, political and economic rights.Sometimes experts come to give input, advice, and	• The whole concept is based on democratic principles and all the children are helped to take
information about human rights or health.	responsibility.

Project impact. At least 8 women's groups have received credit to start up small businesses for a total number of 160 women while 25 women so far have ventured into individual business. Another 25 women have been offered job opportunity throughout the year in weaving centres and 20 other women and young girls in garment making. Some 85 people in 6 centres are currently involved in skill development and vocational trainings in tailoring and weaving. Two units for training in tailoring - one in Sandanapalaya and one in Ponnachi- were established with Nakundi getting prepared for another unit. Pre-School Centers were constructed in Asthur, Nakundi and Odakehalla as the existing ones were too far for the kids.

Future projects include consolidating the 8 women's groups formed in the previous year and increase the number of women involved by 10% while maintaining previous businesses, employment and vocational training in tailoring and weaving. To further projects which enable people to become self reliant several different activities would have to be planned and designed (http://www.fondazionebuonpastore.org/about).

Best practice project 3: CECI India empowerment projects for disadvantaged women

Project initiators. Founded in 1958, CECI is a private, not-for-profit corporation, whose mission reads as follows:

CECI fights poverty and exclusion; it strengthens the development capacity of disadvantaged communities; it supports initiatives for peace, human rights and equity; it mobilizes resources and promotes the exchange of know-how.

The organization carries out its mission by means of partnerships with organizations in developing countries and in association with groups in Canada or other countries of the North, including France, Australia, the United States, and others. CECI also carries out awareness-raising activities aimed at the

Canadian public, particularly in Québec; it conducts fundraising campaigns and participates in national and international discussions on development policy.

In Asia, CECI has developed recognized expertise in rural community economic development, cooperatives, natural resource management, disaster related humanitarian interventions and community radio. These skills, developed in neighbouring countries, have been adapted to the context of India in a few selected states where CECI has partners, a comparative advantage, and State government support.

With a population of more than one billion, India faces some of the most complex challenges in development today. These include reducing vast persisting social and economic disparities, reducing poverty: India continues to have the highest number of poor people of any country and accounts alone for over a third of the World's poor, developing efficient strategies to deal with natural disasters as they always disproportionately affect the poorest, most vulnerable groups, and promoting the role of civil society and communication between civil society and government. CECI began to work in India in 2000. Most notably, CECI seeks to work with regions and communities left behind despite economic growth in India, e.g. hill/mountain communities of Sates of Uttranchal, Gujarat and Bangalore.

Project design. CECI India seeks to work with regions and communities left behind despite economic growth in India, (i.e. hill and mountain communities). It developes efficient strategies to deal with natural disasters as they always disproportionately affect the poorest, most vulnerable groups. It also promotes the role of civil society and communication between civil society and government.

The Community Based Economic Development (CBED) Project, managed by CECI and implemented by local partner NGOs, was aimed at helping prove the social and economic well being of poor households and communities in selected mountainous districts of Uttaranchal. The project focused on the strengthening of community-based organisations, including NGOs and cooperatives. An important dimension of the project was to expose communities and their leaders to responsive and participatory modes of designing and implementation of development activities. Project activities helped promote and improve livelihoods through the production and marketing of off-season agriculture and herbal and aromatic plants, as well as other micro enterprise activities and improved access to micro-finance services.

Another pilot project was operated in 250 villages in designated cluster areas in Pithoragarh and Champawat districts.

Project impact: Reaching the poorest bottom-up bottom-up

CBED works in an isolated hill region in the Indian Himalayas. Populations here are often excluded from economic progress and suffer from food shortages and high unemployment. This is primarily due to poor infrastructure, and a lack of technical skills and organizations to increase production and market products. Yet their situation in the hills provides an opportunity to produce vegetables in the off-season, when prices are highest, and to meet demand in the growing Indian market.

These hill communities are also able to produce high-value medicinal and aromatic herbs for which there is a large market. CBED provides the opportunity to overcome this isolation and helps communities organize production and marketing to increase their income and improve their living standard. In CBED, "helping communities help themselves" means firstly, greater involvement of local organizations in identifying, planning, and implementing appropriate development activities and projects. Secondly, it means strengthening communication between community organizations and government to improve awareness and access to services, and provide a voice to the people in these isolated hill communities. Thirdly, it means increase in environmentally sustainable income generating activities of households such as land irrigation, crop development and time-saving iniatives for women. Finally, it means the establishment of economically viable Community-Based Organisations including Agro-Forestry Service Cooperatives and Savings and Credit Organizations that are effectively managed by local populations.

Using participatory techniques designed for community-based organisations (CBOs) throughout the project, CBED builds the capacity of CBOs. Members themselves determine their priorities and their vision for services and organisational growth. The Responsive Development Fund was established to

support small community projects such as irrigation canals and drinking water schemes needed to increase production and reduce the workload of producers, especially women.

Contributions to the responsive fund are used to meet the needs identified by the producers themselves. Such community projects will have long-lasting impact because they are community-owned and managed, they respond directly to the needs identified by the community members, they involve strong local financial and in-kind contributions, and they complement a development model that has proven successful in other ceci projects in the Himalayas (http://www.ceci.ca/ceci/en/where we work/asia/ceci in india.html).

Conclusion

Socio-economic empowerment projects have enabled disadvantaged Indians, in particular, vulnerable women, to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Indian cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on remotely located and chronically neglected women adds value to the projects.

The Indian experience also underlines the vital role of enlightened policy makers, prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, often with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative but pragmatic techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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