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Empowering Rural Women



Today, women are playing a crucial role in almost every sector and have left their mark in the defence sector and police services as well. Women are capable doctors and brilliant engineers and successfully piloting the sky. Women, today, are breaking prevalent stereotypes and playing an important role in making of New India. The country has even witnessed historic improvement in the sex ratio.

Females constitute about 48.6 percent of rural population. Their empowerment is crucial for the socio-economic development of the country. Therefore, the Government of India has started several programmes and initiatives to empower the women especially those living in rural parts of the country. To celebrate rural women, the theme of this issue of Kurukshetra is *Empowering Rural Women*.

The article *Women Farmers* throws light upon the importance of women farmers in rural economy. It also brings to the spotlight the Mahila Kisan Sashaktikaran Pariyojna (MKSP). The MKSP was launched with the primary objective to empower women in agriculture and allied sectors by making systematic investments to enhance their participation and productivity in agriculture-based livelihoods and building the capacity around sustainable harvesting, post-harvesting techniques for NTFFs and value chain development through promotion of producer collectives.

The article *Sustainable Livelihood* addresses the concept of sustainable livelihood for women after the COVID-19 induced crisis has thrown up new challenges for rural Indian women and their participation rate in the rural workforce has declined. It highlights the importance of community ownership and SHGs for COVID-19 recovery. It states that the community designed local livelihood programmes and collective efforts for their implementation can be a big enabler for bringing rural women together and can work wonders.

To contribute positively to the society, rural women need to be healthy first. The article *Nutrition and Health Linked Empowerment* delves into the present health conditions of the rural women and the interventions done by the government to provide health/nutrition services to women and tackle the lack of awareness prevalent in rural India regarding health and nutrition of rural women and their families.

Women Entrepreneurship is central to any country's inclusive and sustainable economic development. They are recognised as the new engines of growth. The article *Women Entrepreneurs* states that entrepreneurship as an empowering mechanism needs to be strengthened, considering it provides the opportunity to have financial independence. It pushes you to decide how to spend the money personally and for the enterprise, thus giving control over the assets leading to economic freedom. This also plays a significant role in economic growth and poverty reduction in the society. In order to succeed female entrepreneurs need to be financially empowered. The article *Financial Empowerment of Women* lists some major initiatives taken by Government of India in this regard in detail.

The article named *Technology and Development* focuses on the technological developments in rural areas in general and puts an effort at highlighting that technology is driving rural development and if we keep up with this trajectory, rural India will be driving new technology initiatives in the country very soon.

We wish our readers a happy reading. Stay safe.

Rural Women: Integral for AatmaNirbhar Bharat

Dr Neelam Patel and Dr Tina Sethi

Government of India has made significant impact in empowering rural women through economic inclusion, ensuring social parity and ease of living. Rate of rural women participation in workforce was estimated to be 24.8 percent and out of which 80 percent are engaged in agriculture and allied sector. Being an important demographic dividend, rural women empowerment can be an important contributor for economic reforms in realising an ambitious target of a USD 5 trillion economy for India by 2024-25 and achieving UN- millennium goals by 2030.

New India, under the leadership of honourable Prime Minister Shri Narendra Modi, envisions rural India as an asset laden with great potential to speed up its economic development and also yield on delivering Sustainable Development Goals (SDG). Looking at spree of recent schemes targeting well-being of rural women like Ujjwala Yojana, Deen Dayal Antyodaya Yojana, Beti Bachao Beti Padhao (BBBP), National Health Mission and several other initiatives - empowerment of rural women seems to be the heart of a plan to attain dream of an Aatma Nirbhar Bharat. Dwelling deeper, most flagship schemes and programmes of Government of India are initiated to improve rural women's stature in society by creating diverse livelihood opportunities and engagements in paid employment. Schemes like Prime Minister's Employment Generation Program (PMEGP), National Livelihoods Mission, Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDUGKY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Rural Economic Transformation Project (NRETP), Pradhan Mantri Matru Vandana Yojana (PMMVY) etc. have evolved the rural ecosystem and facilitated socio-economic empowerment of women in India (Patel and Sethi, 2022). These measures have opened avenues for access to education, productive resources, capacity building, skill development, healthcare facilities and diversified livelihood opportunities through beneficiary schemes. These development initiatives across rural ecosystems have given a fillip to rural women participation in economic activities and improved quality of life. Hence, empowering rural women is vital to boost economy, food security, poverty alleviation, reducing impact of climate change and support in achieving the UN- millennium goals by 2030.



Rural Women Participation in Agriculture and Allied Sector

In the last decade, there was an absolute increase in population, primarily in urban area. The rural and urban population recorded in 2001 was 74.3 crore and 28.6 crore respectively; whilst in 2011 it was 83.3 crore and 37.7 crore, respectively (Census, 2011). At the same time, workforce participation rate for urban male and rural male was at par while participation of rural women was significantly higher than urban women. In 2011-12, workforce participation rate for urban male and urban female are 54.5 percent and 14.7 percent respectively whilst rural male and rural female are 54.3 percent and 24.8 percent, respectively (MoSP, 2017).

In rural communities, agriculture and allied sector is the primary source of livelihood of 80 percent of all economically active rural women. Thirty-three percent among them constitute agricultural labour force and 48 percent are self-employed farmers. Women are working extensively in farm activities like production of major grains, sowing, manure preparation, fertilizer/pesticide application, seed selection and seedling production, weeding, transplanting, threshing, winnowing, etc. Also, they are engaged

in allied activities viz. management of livestock, milk collection, fish processing, collection of non-timber forest produce (NTFP), etc. However, several impediments are limiting productive capacities of rural women viz. economic disparity, coupled with low levels of education, being unskilled, tradition limitations, unequal distribution of work, inequality in average wages, etc.

There has been a significant defeminisation of rural workforce in the year 2004-05 and 2011-12 as female workers withdrew from agriculture work in large numbers (Chand et al., 2017). Despite the reported decline, female participation is still higher in agriculture (Bhogal and Kamal Vatta, 2020). The traditional farming skills amongst rural women had significantly helped in enhanced farm productivity and lowered poverty and starvation. Hence, adoption of women-oriented reforms at grassroots level with ensured access to resources, skill development and opportunities in agriculture would increase agricultural output in developing countries between 2.5 and 4 percent (FAO, 2011).

Mainstreaming Women Farmers

Concept of 'Gender Mainstreaming in Agriculture' was laid by the present government to encourage participation of rural women in agriculture. The mission was propagated to ensure access to ongoing women-oriented schemes and resources across rural setups. Beneficiary-oriented schemes with special provisions for rural women are acquainted by Ministry of Agriculture and Farmers' Welfare. These special schemes provide for States and other implementing agencies to incur at least 30 percent expenditure on women farmers. Also, research programmes have been conducted to understand the major barriers and gaps amongst women farmers. The Indian Council of Agricultural Research through one of its Institute i.e. National Research Centre for Women in Agriculture (NRCWA) have been conducting several research programmes to improve rural setups and remove impediments for women engaged in farming activities. Exclusive research projects in aspect of gender equality in agriculture and household economy, management of coastal agro-eco system, extension methods for farm women, standardisation of women specific field practices, occupational health hazards, reducing drudgery of women in agricultural operations, eco-friendly

pest management technologies, evaluation of interactive learning modules, etc. are undertaken by NRCWA. With pro-women initiatives, percentage of female operational holding in the country has increased from 12.78 percent during 2010-11 to 13.78 percent during 2015-16 (Ministry of Agriculture and Farmers Welfare, 2019). Besides agricultural practices, studies have revealed that rural women are earning extra income from sale of products viz. dairy products, dung cakes, eggs and meat.

Evolving Rural Setup for Women Empowerment: Safety, Security and Ease of Living for all

The status of rural women is evolving since the inception of reforms in area of rural development. The schemes like Prime Minister's Employment Generation Program (PMEGP), National Livelihoods Mission, Deen Dayal Upadhyay Gramin Kaushalya Yojana (DDUGKY), Pradhan Mantri Koushal Vikas Yojana (PMKVY), Beti Bachao Beti Padhao (BBBP), Pradhan Mantri Matru Vandana Yojana (PMMVY) etc. have made significant contributions in improving stature of rural women in India at the grassroots level. The setting up of Mahila Shakti Kendras (MSK) at district level has provided safety and security to rural women.

Also, "Ease of living" led woman empowerment initiatives have been undertaken by the Government of India to improve well-being, environment and life style of rural women. Under its aegis, clean cooking fuel and drinking water is provided to all rural household through schemes i.e. Pradhan Mantri Ujjwala Yojana (PMUY) and Jal Jeevan Mission. The Pradhan Mantri Ujjwala Yojana was launched in May 2016 and aimed to provide clean energy fuel of Liquefied Petroleum Gas (LPG) to 80 million rural women in India. Studies have shown that all the dimensions of PMUY significantly influenced socio-economic aspects of women empowerment (Yadav 2020). Usage of LPG was meant to replace the use of traditional smoky chulhas that causes several health hazards. Combustion of biomass and coal is estimated to have caused approximately 780,000 premature deaths a year in India in 2016 (Pillarisetti et al., 2019). Hence, this initiative would help in reducing health disorders, indoor air pollution and deforestation in rural regions.

A flagship programme for providing tap water connectivity to rural household was implemented as Jal Jeevan Mission (JJM) under Ministry of Jal Shakti. The mission aimed to provide tap water connection to every rural household in country by 2024. About 101 districts, 1,159 blocks, 67,473 Gram Panchayats and 1,39,366 villages have achieved 'Har Ghar Jal' in the country. In the year 2021, Telangana, Goa, Haryana, Puducherry, Andaman and Nicobar Islands, Dadar and Nagar Haveli, and Daman and Diu have achieved 100 percent tap water coverage (Ministry of Jal Shakti, 2022).

Further, the drive for clean sanitation facilities in every rural household was initiated under SBM (G) (Swachh Bharat Mission-Grameen). The focus of the mission was to maintain Open Defecation Free (ODF) behaviour and solid and liquid waste management for clean rural environment. These measures have boosted self-confidence amongst rural women.

In the recently announced Union Budget 2022, funds allocation has been increased to scale up these missions towards public health and well-being of people living in rural areas. The fund allocation for JJM has been increased from Rs. 45,000 crore in 2021-22 to Rs. 60,000 crore in 2022-23. For SBM (G), Rs.7,192 crore have been allocated in budget for the year 2022-23 (Ministry of Jal Shakti, 2022).

Safety, security and socio-economic parity are important for rural women empowerment. In this direction, Mission Shakti, an umbrella scheme is implemented by Ministry of Women and Child Development. This scheme includes setting up of National, State and District level Hubs for empowerment of women, women helplines, one stop centres, Sakhi Niwas or working women hostels, shakti sadan's or homes for destitute and troubled women, crèches, etc. The Anganwadi Services are set up in rural areas to provide health services and to raise awareness towards health and nutrition. Through National Rural Health Mission (NRHM) and Public Health Infrastructure, a package of six services is available for pregnant women, lactating mothers and children under the age of 6 years viz. (i) Supplementary Nutrition programme (SNP); (ii) Pre-school non-formal education; (iii) Nutrition and Health Education; (iv)

Immunisation; (v) Health Check-up and (vi) Referral Services. POSHAN Abhiyan, Scheme for Adolescent Girls and Pradhan Mantri Matru Vandana Yojana are major initiatives to address malnutrition and provide timely access to maternity facilities and awareness to rural women.

To protect rural women against violence and abuses, Sakhi Centres or One Stop Centres (OSCs) are established to facilitate with a range of integrated services under one roof such as police facilitation, medical aid, legal aid and legal counselling, psycho-social counselling, temporary shelter etc. (Ministry of Women and Child Development, 2021; 2021a).

Skill Development and Entrepreneurship Opportunities for Rural Women

Participation of rural women in workforce is significant for economic development of the country (MoSPI, 2017). For this, capacity building and development of skills would be crucial for creating better livelihood opportunities for rural women. As per Invest India (2022), effective awareness generation campaigns are prerequisite to bridge the gap between the available options for vocational education and skill training. These awareness campaigns may encourage rural women to opt for non-traditional professions such as information and communication technology (ICT).

Several inter-ministerial initiatives of Government of India are focused on promoting women farmers to enhance their livelihood, social and economic gains. The Ministry of Agriculture and Farmers' Welfare and Ministry of Rural Development have been encouraging the participation of rural women farmer through various schemes. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) is one of the major initiatives for skilling rural women farmers. MKSP was introduced as a sub component of DAY-NRLM (Deendayal Antyodaya Yojana — National Rural Livelihoods Mission) by the Ministry of Rural Development. It is implemented through State Rural Livelihoods Mission (SRLM) across India. Under DAY-NRLM scheme, trainings on use of latest agricultural techniques, agro-ecological best practices, etc. are being imparted to women farmers through community resource persons and extension agencies. Under DAY-

NRLM, about 58,295 *Krishi Sakhi* were trained by 735 State Level Resource Persons (Ministry of Agriculture and Farmers Welfare, 2021a). Skill training courses in agriculture and allied areas (of minimum 200 hours duration) are conducted for farmers including women farmers through National Training Institutes, State Agricultural Management and Extension Training (SAMETs), *Krishi Vigyan Kendras* (KVKs) and State Agricultural Universities (SAUs), across the country. Apart from these, women farmer specific training programmes on topics like household food security by kitchen gardening and nutrition gardening; design and development of low/minimum cost diet; designing and development for high nutrient efficiency diet; minimisation of nutrient loss in processing; processing and cooking; rural crafts, etc. are organised through extension bodies (Ministry of Agriculture & Farmers Welfare, 2021).

With the engagement of Farmers Producer Organisation (FPO) and women Self-Help Groups (SHG), community level awareness on women-oriented programmes is reaching out to remote rural regions. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) implemented by the Ministry of Skill Development and Entrepreneurship provides several short duration skill training programmes for rural youth and women to earn their livelihood. Sixty-six per cent of total trained candidates under the Rural Self Employment Training Institutes (RSETI) programme are women. The RSETI provides several skill trainings on making of homemade incense sticks (*Agarbatti*), soft toys, *papad*, pickle, masala powder, beauty parlour management and costume jewellery, etc. Under the RSETI scheme, 10 training courses out of the total 64 are exclusively for women candidates. Under this programme, about 26.28 lakh women candidates have been trained since inception (Ministry of Rural Development, 2022a).

Several projects aimed to generate entrepreneurship opportunities for rural women are being undertaken by the Government of India. The Start-Up Village Entrepreneurship Programme (SVEP), implemented under Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) provides self-employment opportunities, financial assistance and training to create local community enterprises. Under SVEP, about 75

percent of the enterprises are owned and managed by women (Ministry of Rural Development, 2022).

Also, a nationwide placement-linked skill training program for rural youth was initiated as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). The Mahila Shakti Kendra (MSK) developed by Ministry of Women and Child development has empowered rural women through community participation and raising awareness on girl education, maternal care, health, etc.

Financial Empowerment

The financial inclusion and accessibility to banking through Pradhan Mantri Jan-Dhan Yojana (PMJDY) has boosted prospects of rural women participation in formal sector. Jan Dhan campaign has ensured access to financial services viz. banking, savings and deposit accounts, remittance, credit, insurance, pension, etc. in an affordable manner to rural women. Through financial inclusion, transparent mode of transaction and timely access to financial services through direct benefits transfer (DBT) are provided to rural women. Since the implementation of this scheme, 43.04 crore accounts have been opened in the country. Further, this constitute 55.47 percent (23.87 crore) women account holders and 66.69 percent (28.70 crore) are Jan Dhan accounts in rural and semi-urban areas (Ministry of Finance, 2021).

This financial inclusion has helped rural population to fight the crisis during COVID-19 pandemic outbreak with uninterrupted access to financial aid. Other initiatives like Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, and Prime Minister's Employment Generation Programme (PMEGP) are additional supporting steps towards financial empowerment and entrepreneurship development of rural women. Over nine crore women have benefitted jointly from MUDRA and Stand-Up India (Ashish Kumar, 2019).

Conclusion

Rural transformation can be expedited by scaling up programmes for rural women's empowerment. Skill development, access to education, healthcare, safe and secure environment, ownership rights, and new technology can play a significant role in improving

lives of rural women. Empowering women farmers will enhance agriculture productivity and help in building an empowered nation.

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The MKSP was launched with the primary objective to empower women in agriculture and allied sectors by making systematic investments to enhance their participation and productivity in agriculture-based livelihoods and building the capacity around sustainable harvesting, post-harvesting techniques for NTFPs and value chain development through promotion of producer collectives.

On 12 August 2021 Honourable Prime Minister of India interacted with the Board of Directors of Balnee Milk Producer Company Ltd, Jhansi, Uttar Pradesh. He was pleasantly surprised to see the confidence of the women Board of Directors of the company. This completely women owned company is working in five districts of the Bundelkhand region covering 605 villages with more than 34,800 members. Their per day milk collection is more than 1,23,000 liters. Established in 2019, it has paid more than Rs.185 crores so far to its members; i.e., 88 percent of the turnover of Rs. 211 crores, which has been directly transmitted to the individual Bank accounts. Some of the input services provided to the members are: green fodder promotion, cattle feed availability, mineral mixture availability, artificial insemination, ration

balancing programme, clean milk production training, infertility camp, CMT test for mastitis, and ethnoveterinary practices.

Now this company has launched its own ghee under the 'Balnee' brand name. This clearly shows that when women farmers join hands then the sky is the limit. This silent revolution is taking place in the rural areas under the banner of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).

Launched in the year 2011, the DAY-NRLM aims to reach out to 9-10 crore rural poor households by 2023-24. The promotion of community institutions and their capacity building is one of the core components of DAY-NRLM. The Mission aims to mobilise one women member from each rural poor household into Self



Help Groups (SHGs). There are 10 to 15 members in each Group. These Groups are federated into Village Organisations (VOs) at the village level. Further, 10 to 15 VOs are federated into Cluster Level Federation (CLF). The Mission has mobilised 8.17 crore women into 75 lakh SHGs so far. These SHGs have been federated into 4.12 lakh VOs and 32,406 CLFs. These community institutions provide a collective platform for the rural poor to overcome poverty through the access to financial, technical and marketing resources. The Mission provides long-term support to the community institutions and their members in such a way that they diversify their livelihoods, improve their incomes and quality of life. Some of the critical interventions for the women farmers under it are as follows:

Mahila Kisan Sashaktikaran Pariyojana (MKSP)

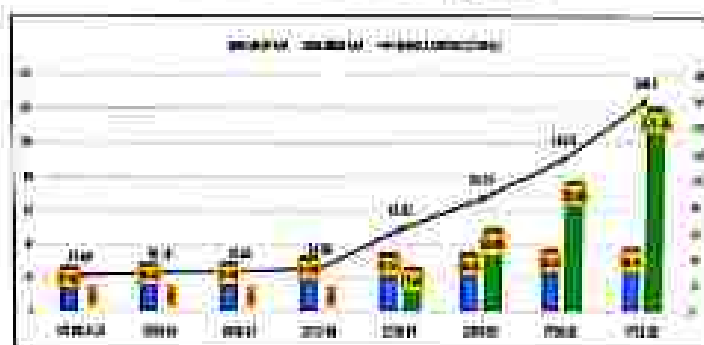
NRLM recognises that the poor have multiple livelihoods and one of the key components, as envisaged in the NRLM Framework, is enhancing and expanding the existing livelihoods of the poor. More than 70 percent of the rural poor are dependent on agriculture either as cultivators or as agricultural labour. Besides, livestock rearing is again a key livelihood of the poor. In forest fringe areas, non-timber forest produce (NTFP) is a major livelihood of the poor who mostly belong to tribal communities.

DAY-NRLM started promoting farm livelihoods intervention through MKSP. The MKSP was launched in the year 2010-11 with the primary objective to empower women in agriculture and allied sectors by making systematic investments to enhance their participation and productivity in agriculture-based livelihoods and building the capacity around sustainable harvesting, post-harvesting techniques for NTFPs and value chain development through promotion of producer collectives. It also aims at ensuring nutrition for poorest of the poor by securing and strengthening the primary livelihood basket of poor households. With the learnings of the MKSP, the State units of NRLM expanded their activities through the Annual Action Plans (AAP).

Under the MKSP, around 38.94 lakh *Mahila Kisans* (women farmers) have been covered

through 87 projects sanctioned to 26 States/UTs spread across 298 districts, 1853 blocks, and 32,901 villages. Combining the progress under MKSP and expansion through the Annual Action Plans, around 1.60 crores *Mahila Kisans* have been covered across 30 States/UTs.

Figure 1. Coverage of Mahila Kisan Sashaktikaran Pariyojana



The three broad focus programmatic areas of MKSP are (i) Sustainable Agriculture (ii) Non-Timber Forest Produce (NTFP) and (iii) Value Chain Development. Livestock interventions are integrated with both Sustainable Agriculture and NTFP projects.

Sustainable Agro-ecological Practices

The primary objective of the MKSP is to empower women by making systematic investments to enhance their participation and productivity, as also create sustainable livelihoods for rural women. The key objectives of the sub-scheme are-

- to enhance the productive participation of women in agriculture;
- to create sustainable agricultural livelihood opportunities for women in agriculture;
- to improve the skills and capabilities of women in agriculture to support farm and non-farm-based activities;
- to ensure food and nutrition security at the household and the community level;
- to enable women to have better access to inputs and services of the government and other agencies; and
- to enhance the managerial capacities of women in agriculture for better management of bio-diversity.

Therefore, the major focus has been on improving soil health; use of farmer saved seeds with required treatment and priming using locally prepared concoctions; in-situ soil and water conservation; use of non-chemical methods for pest and disease protection; improved livestock rearing; sustainable harvesting of NTFPs, etc.

The results have been phenomenal, with the adoption of sustainable agriculture, improved livestock management, sustainable NTFP collection and harvesting practices; and more importantly giving women the identity and status as "farmer".

The backbone for this successful intervention has been creation of a strong network of community cadres as a part of farm livelihood interventions. States are identifying livelihood community cadres for sustainable agriculture, livestock and NTFP. There are 108 National Resource Persons (NRPs) and 1,718 State Resource Persons (SRPs) in place who ensure proper training of the above community cadre. Out of the total community cadres created by States, a total of 1.26 lakh Krishi Sakhi (Community Resource Person-Agriculture), Pashu Sakhi (Community Resource Person-Animal Husbandry) and other CRPs have been trained through standardised training modules. This community cadre provides 24x7 handholding to the women farmers in the villages. These interventions have not only helped in restoring health of the soil, reduced cost of inputs but have also helped in ameliorating challenges faced due to climate changes. Hon'ble Prime Minister of India's clarion call on natural farming gets perfectly well with these interventions.

The Ministry of Agriculture and Farmers' Welfare has started hiring the services of Krishi Sakhis for awareness generation on Soil Health Card. The Ministry of Animal Husbandry and Dairying has also signed a MoU with the Ministry of Rural Development to train and utilise the services of these Pashu Sakhis for their various schemes.

Value Chain Development Interventions through Promotion of Producers Groups (PGs) and Producers Enterprises (PEs)

As is apparent from the details of the Balinee Milk Producer Company, in the initial part of this article, Value Chain Development is an important

farm livelihood intervention which has huge impact on the livelihoods of the rural women. The basic objective of this intervention is to support small and marginal rural producers to get better market access through aggregation, processing and marketing. The intervention covers promotion of the producer's collective's viz., Producers Groups and Producers Enterprises. The Producers Groups are informal organisations that support the small and marginal producers at village level through aggregation and marketing in nearby market whereas the Producers Enterprises are formal organisations who support for aggregation, processing, value addition, and forward marketing. The institutional structure would be based on the opportunities and existing gaps in the value chain.

To provide technical support on value chain development under DAY-NRLM, NDDB Dairy Services (NDS) and FDRVC (Foundation for Development of Rural Value Chain) have been recognised as NSOs (NRLM Support Organisations). The NDDB Dairy Services supports setting of large sized women owned Producers Enterprise on dairy sector whereas FDRVC supports other farm and Non-farm sectors. The Ministry of Rural Development in collaboration with the TATA Trust has set up this non-profit section 8 company FDRVC at national level. To facilitate the grounding of PEs smoothly, a number of professionals working in the field of value chain have been engaged by the FDRVC.

Till date a total of 183 PEs with 3.86 lakh members have been promoted by 17 State Rural Livelihoods Missions under DAY-NRLM. Further, around 1.77 lakh Producers Groups with 14.84 lakh members have been promoted under NRLM.

The present commodity portfolio of these collectives range from Dairy, NTFP, mango, ginger, hill-broom, vegetables, sesame seed, pulses and maize to floriculture. The key intervention is the formation of Producer Collectives (Producer Groups and Producer Enterprises), based on principle of mutual assistance, to ensure better economic returns to farmers for their farm produce through economies of scale, improved market reach, better access to funds, etc. Other interventions include — primary and secondary processing of farm produce, direct market linkage, etc.

Household Level Nutritional Security

It has been observed in various survey's that the rural households, especially of the poor areas, are suffering from various disease like anaemia, problems in child birth, etc. due to malnutrition. Therefore, to promote supplemental food production among the underprivileged and poor people in the rural areas, DAY- NRLM promotes the small Nutrition Garden model with an aim to improve nutrition security and supplement household income. This intervention is unique as it promotes nutritional security and round the year additional income to the family, optimally using the resources available to the poor farmer household. In a recent video conference during 'Azadi Ka Amrit Mahotsav' event, a member from Mizoram summed up the impact of the intervention beautifully. She stated that the Agri-Nutri Garden has helped her in ensuring good health of her family members during the COVID-19 pandemic, as good and nutritious food is available easily to them now. This has helped her family in saving medical expenditure also by avoiding falling sick. Further, besides selling the extra food and vegetables, she shares extra vegetables and fruits with other villagers.

Nutrition Gardens can be established and maintained on a small patch of land with minimum technical inputs. These gardens provide an assorted mix of vegetables and fruits for a considerable stretch of the year to the rural resource-poor communities. This also provides them with a platform for innovations in supplemental food production as well as an opportunity to improve their livelihoods. Family labour, especially efforts of women, becomes particularly important in the management of these gardens. Empowered with reasonably minimum amount of skills and knowledge, these women members of rural families can easily fight crop losses and other negative implications, thereby making Nutrition Garden a profitable initiative. Besides, the major use of organic farming practices makes these gardens environment friendly as well.

Various vegetables and fruit trees are selected considering the prevailing food habits and climatic conditions of the area in which Nutrition Garden is to be implemented, with the larger goal of ensuring availability of wholesome and nutritious

food. Models have been prepared and shared with the States/UTs prescribing optimum use of the land with climbers, herbs, shrubs, small trees and large trees, etc. occupying different areas.

Till date, 89 lakh SHG households have been covered under this initiative. Now, the thrust is to expand the Agri Nutri Gardens to saturation level, so that all the SHG members may have availability of nutritional food at household level throughout the year.

Custom Hiring Centre (CHC)/ Tool Banks

The WSHG members come from the poor families, so they have difficulty in accessing modern equipment's for agriculture. This not only increases their drudgery but also impacts productivity from their small land holdings. To address this issue, women owned and managed CHCs are being established. A Custom Hiring Centre / Tool Bank is a one-stop solution for farm equipment needs of constituent WSHG members. It offers agricultural equipment at an affordable rate on rent. A minimum rent is taken to ensure proper maintenance of the equipments. The CHCs are not uniform in composition across the country and are customised as per the local agricultural requirements of the fellow women farmers and the crops cultivated in the region. The clientele base also determines the quality and power inputs of the equipment. However, the fundamental objective is to provide equipment which is women farmer friendly, cost-effective, locally repairable and could be used by a large number of farmers.

The primary users of the CHC/Tool Bank being established under NRLM are the women farmers who are also the SHG members mobilised under the umbrella of DAY-NRLM. However, the equipments are available to other farmers (non-members of women SHG) on a first come first serve basis also. Till date, more than 23,800 Custom Hiring Centres/Tool Banks have been established. These CHCs being established in collaboration with Agriculture Department are quite popular in the rural areas and there is strong demand to establish more such centres. This is due to the fact that the easy accessibility of farm equipment's has not only increased productivity of the land holdings of the women farmers but also increased their respect in their families.

Partnerships

DAY-NRLM is working in a large number of areas. So, to strengthen various interventions, the partnership is being ensured with various expert organisations. Accordingly, National Support Organisations (NSOs) play an important role in bringing domain expertise. Central Silk Board (CSB) is supporting States of Bihar, Jharkhand, Maharashtra, Odisha and West Bengal in implementing Tasar silk-based livelihoods interventions. Digital Green is supporting DAY-NRLM for IT enabled information dissemination for effective extension services. PRADAN is supporting in knowledge management, identifying successful replicable models, capacity building. Tasar Development Foundation as NSO is supporting NRLM and States on Tasar based livelihoods interventions. Further, with the focus on up scaling livelihoods interventions, collaboration of the Civil Society Organisations (CSOs) is also being ensured. A MoU has been signed between NRLM, Department of Agriculture Research and Education (DARE) and Rapid Rural Community Response (RCRC). RCRC is a group of more than 81 Non-Government Organisation partners. A MoU has been signed with the Indian Institute of Millet Research (IIMR) Hyderabad to address capacity building aspects in value chain development in millet sector. Further, a MoU has also been signed with the Central Food Technological Research Institute (CFTRI) Mysore for training and capacity building in branding, packaging, etc. in food processing sector.

The basic guiding principle behind the program is that "Poor have a strong desire to come out of poverty and have innate capabilities for doing the same". If strong institutions for them are established and their capacity building is done through the community itself, it is sustainable and most effective. Based on this premise, the whole structure of the DAY NRLM is built. The results of various abovementioned interventions show that not only SHG members are moving out of the vicious poverty circle but they are also helping other SHG members to move up the ladder of development.

The other noteworthy achievement of the SHG members has been the response to COVID-19 pandemic. The institutional structure of the

program ensured that the message of promoting awareness on COVID-19 preventive measures and vaccination among rural households reached to crores of rural households in a smooth and effective way. Besides sensitising the community about COVID-19 and removing vaccination hesitancy, the SHGs have produced 16,89,27,854 masks, 5,29,741 Protective Equipment's, 5,13,059 litres of Sanitizer and managed 1,22,682 Community Kitchens which were set up for providing food to COVID-19 affected community members and migrants. They have also trained more than 5.5 crore SHG members on COVID-19 prevention and adoption of COVID-19 appropriate behaviour and mobilisation for COVID-19 vaccination.

In a nutshell, these remarkable contributions of the SHGs hold promise of the movement building more strength and charting a remarkable path during the period of 'Amrit Kal' whereby the strong impetus to growth of the country in the rural areas will be led by these women.

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GeM INCLUDES STITCHING & TAILORING SERVICES

Empowering Women Entrepreneurs:

- New opportunities for Women SHGs in urban & rural areas
- Addressing their capacity building & training needs
- Fulfilling the 3% procurement target set aside for Women MSE entrepreneurs

Jal Jeevan Mission has accorded rightful importance to women under the 'Har Ghar Jal' programme. Under the programme, even at local level, the women are empowered. It not just strengthens the role played by women but also provides women and young girls the opportunity to come out of the four walls of their homes into public spaces and work with confidence. Now, it is the rural women who are trained to work as water quality tester to pump operator to the manager of the water utility in the village.



How women participation can lead to successful implementation of welfare programmes is clearly evident from Jal Jeevan Mission. This Mission is one of key initiatives taken by the Government of India to ensure 'ease of living' for people residing in villages. Today, more than 9.24 crore rural households are getting potable drinking water on regular basis. It is a result of countless efforts made by women and young girls in a participatory manner.

Hon'ble Prime Minister, Shri Narendra Modi, announced Jal Jeevan Mission on 15th August 2019. At that time, out of 19.31 crore rural households

spread across 6.5 lakh villages in the country, only 3.23 crore people were getting water through taps. Today, after relentless efforts, tap water connections have been provided in 9.24 crore rural households. If we talk in terms of percentage then on 15th August 2019, less than 17 percent homes had access to tap water, which has now increased to 48 percent.

It is worth noting here that this achievement was made at a time when the entire world was gripped by COVID-19 pandemic. There were frequent disruptions and lockdowns which impacted the construction and implementation work on ground. In these difficult times, the central

and state governments worked in partnership with each other and tap water connections were provided in over 6 crore rural households of which many houses are located in very difficult mountainous region, while some others habitation are covered by thick forest or in desert.

The aim of 'Jal Jeevan Mission' is to provide every rural household of the country, no matter in how difficult terrain they are situated in, with adequate tap water of prescribed quality on regular basis by 2024. Following the philosophy 'leave no one behind', the Mission is ensuring that tap water connection is to be provided to every family no matter how poor, or to which marginalised community they belong.

For centuries, in every rural home, the task of fetching water, its storage and management lies with women. It is the woman of the house who was responsible to get water from long distance in difficult circumstances. In order to meet the daily household requirements, the mothers, sisters and daughters in the family are forced to walk long distance in search of water, collect it and carry big and heavy containers back home from the stand post, river, well or hand pump. In many regions spread across the country, women have spent half their lives in collecting and carrying water home to quench the thirst of the family members. Therefore, Jal Jeevan Mission has assigned a crucial role to women under the programme as they are the ones who benefit most with tap water supply reaching every rural household.

Imagine the situation in Gurnia village at Leh, which is located at a height of 14,000 feet. The village is mostly covered with snow. Women here are forced to walk long distance on slippery roads and by lanes even in peak winters. Women and young girls take multiple rounds with water filled buckets and big containers as they collect water from the river. The situation becomes more difficult in winters, as most water sources in the vicinity freeze due to fall in temperature.

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Talking about her concern with one of officials from Jal Jeevan Mission, an elderly woman named Sewang Dolma said, "It is not easy to walk on heavy snow because the road turns slippery and there are many times when one could get hurt. The chances of falling are more in case of people who carry water filled containers. But what could we have done. In order

to quench the thirst of the family members we were forced to walk in extreme cold weather. This was our daily routine" She went on to add, "In our region there is heavy snowfall during winters and the weather becomes extremely chilly. As we live at a very high altitude of the Himalayan belt, it was beyond our imagination to even dream of finding water in close proximity to our residences. I spent my entire youth fetching water for the family." Then she gets emotional and says, "I am very grateful to Jal Jeevan Mission because now in our homes, we are getting water through taps. I am happy that now my daughters will spend their time constructively by either going to school and studying or learning new vocational trades to earn better livelihood." Just like Sewang Dolma, today thousands of rural women have a similar story to share – the only difference is that instead of snow clapped mountains, the climatic condition is replaced by dry desert or in certain places by dense forest cover and in yet other places by hard rock or waste land.

Hon'ble Prime Minister while announcing the mission, from the ramparts of the Red Fort, spoke at length about the ordeal women faced:

"But still it is a fact that today almost half of the houses in India do not have drinking water. People have to struggle to get drinking water. Mothers and sisters have to travel two to five miles carrying the load of water on their heads. A large part of their lives is spent in struggling for water. Therefore, this government has decided to emphasise upon a special task and that is –How to ensure availability of drinking water in every house. How does every house gets water, pure

drinking water? And so I declare from the Red Fort today that in the days to come, we will take forward the Jal Jeevan Mission. The central and the state governments will jointly work on this Jal-Jeevan Mission."

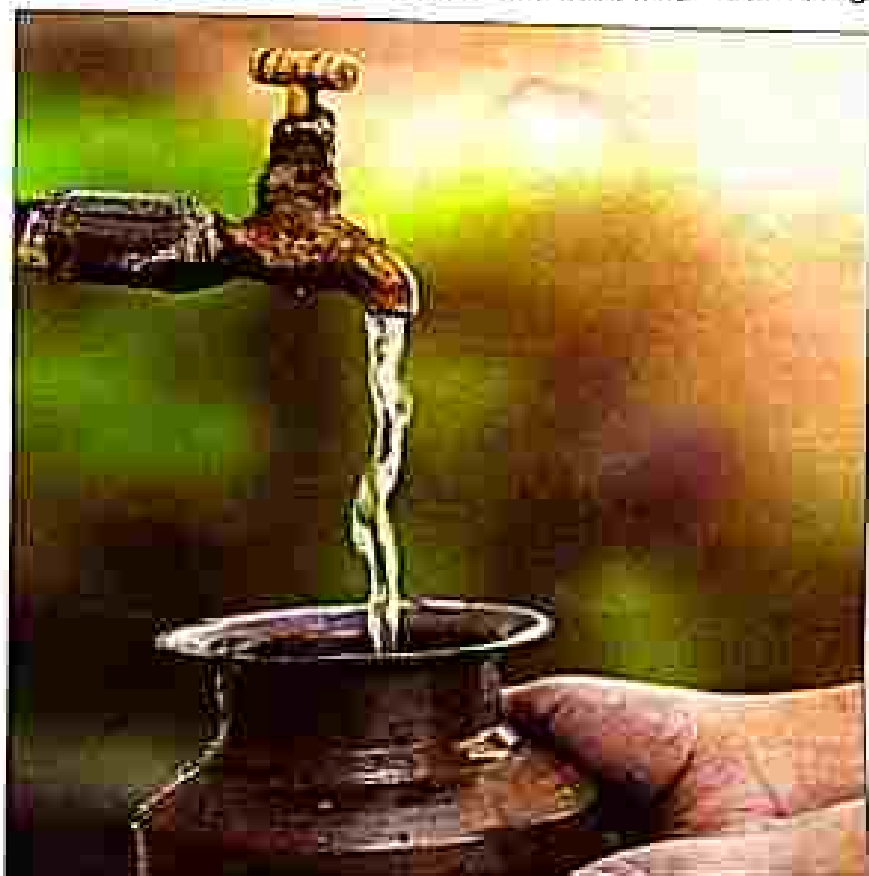
The Hon'ble Prime Minister envisioned to end the drudgery faced by women and young girls, by implementing the rural water supply programme. As many households in villages are now getting potable drinking water through taps, young girls now get time to attend school and educate themselves or learn new trades for gainful employment which will add to their income and thereby improve the family earnings.

In addition to end centuries old drudgery faced by women, Jal Jeevan Mission is also playing an important role in women empowerment. Today, women are playing an important role in management of water supply system in villages. In reality, it is a means to ensure community participation under Jal Jeevan Mission. In order to ensure regular supply of tap water, the Gram Panchayats are directed to form sub-committees which are called the '*Pani Samiti*' or 'Village Water and Sanitation Committee'. The '*Pani Samiti*' performs a very important role as they are responsible for developing the Village Action Plan (VAP) that details out the water supply system to be created in the Gram Panchayat (GP). They also ensure that infrastructure is developed in line with the plan proposed and sanctioned. In reality, this '*Pani Samiti*' develops a VAP for its village which will be in vogue for the next 5 years. The VAP is prepared keeping in mind the water source availability and future water requirement.

Till date, 3.88 lakh VAPs have been developed in the country which has also resulted in starting of the development work in these places. In the 6.5 lakh villages spread across the country, 4.71 lakh '*Pani Samiti*' have been constituted so far. In these '*Pani Samitis*', presence of 50 percent women as members of the sub-committee is mandatory. Proportional representation is given to scheduled castes and scheduled tribes in these '*Samitis*' based on their population

percentage in a given village. In many villages the '*Samiti*' consists of 100 percent women members, and they are successfully carrying out water related activities in their area. Through their works the '*Pani Samitis*' are setting forth example which needs to be emulated in other villages as well. '*Pani Samiti*' also ensures that the directions are properly followed as laid down by the Mission in its guidelines. This is a move to ensure that drinking water does not remain a facility for a few selected people but is made available to each and every person.

After creation of basic water supply infrastructure in the villages, the work of '*Pani Samitis*' is to start functioning as a 'public utility'. The role played by '*Pani Samiti*' under the water supply system is to ensure its operation and maintenance and carry out any minor repair in case of breakdown or small leakage, etc. It means that the entire responsibility of providing water to the villagers lies with the '*Pani Samiti*'. One important merit of Jal Jeevan Mission is that it not just believes in developing water supply infrastructure (like constructing water tank, pump house, pipeline and taps) but more importantly on maintaining the water structures developed on ground so that it functions properly in the long-



run. It focuses on service delivery so that villagers get clean drinking water in adequate quantity and quality on regular basis with required pressure.

It is the achievement of these Village Action Plans and *Pani Samiti* that today 9.24 crore homes are getting clean tap water supply. In order to guide the members of the *Pani Samiti* and provide them with initial handholding support at the State-level, in every village Implementing Support Agencies (ISAs) are engaged. The aim is to explain the roles and responsibilities assigned to the *Pani Samiti* so that in future they can carry out the tasks independently. Jal Jeevan Mission also provides training to the officials at Panchayat, district and state-level, so that the Mission and its work is not just limited to supply of drinking water but extends beyond and provides equal attention to water source strengthening and water conservation. It is being observed that since Jal Jeevan Mission came into being in 2019, the community at village-level has started appreciating the decisions made by the *Pani Samiti*/Gram Panchayats as they have been designated as the custodian of water supply infrastructure. This move has gone a long way in developing 'responsive and responsible' leadership at village level.

Under Jal Jeevan Mission, the rural households have not just provisioned adequate water (55 litre per person per day), but also ensured that the water supplied is of prescribed quality. It means that in over 9.24 crore rural households the water supplied is of specified quality and people can consume the water directly as is available in taps. To ensure the quality of water supplied, Jal Jeevan Mission has set up in every village, a 5-member woman led Surveillance Committee. The women in this committee are trained to use Field Test Kits (FTKs) which is a device to carry out water sample testing. Time-to-time, the sample of water is collected from taps and water sources. Today, over 9 lakh women are trained across the country to carry out such tests.

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Here, it is important to share the information, that under Jal Jeevan Mission even the government department conducts water quality tests once or twice in a year. The water samples from sources and delivery points are tested and the findings, from across the country, is uploaded at WQMIS portal. It is a move towards transparency so that the public as well is aware in case any irregularity is noticed. It also helps in initiating immediate corrective action wherever the situation so demands. This system also uploads the findings drawn through FTKs and departmental reports.

There are over 2,000 water quality testing laboratories in the country. These laboratories are now open for public where any person can walk in with his/ her water sample and get its quality tested at very nominal rates. At the same time, 'portable water testing devices' have been developed which helps to test the water supplied. These devices will be made available in the market very soon for anyone and everyone to use.

Jal Jeevan Mission has accorded rightful importance to women under the 'Har Ghar Jal' programme. Under the programme, even at local level, the women are empowered. It not just strengthens the role played by women but also provides women and young girls the opportunity to come out of the four walls of their homes into public spaces and work with confidence. Now, it is the rural women who are trained to work as water quality tester to pump operator to the manager of the water utility in the village. This work till now was carried out by men but now in many villages it is the women or the young girls who are working as a fitter or a pump operator etc. and taking on the responsibility to supply water everyday without fail in the village.

Reshma from Umaria village in Madhya Pradesh is one such women whose husband works at a shop and she is a trained pump operator. Her job helps in supplementing the family's income. In the same district, lives Rekha. She is from Bharmila, a tribal dominated village. She is setting

an example for others to follow because every morning she travels long distance from her village and operates the pump.

G. Kala, a 50-year-old woman from Vallam village of Vellore district in Tamil Nadu also works as a pump operator and ensures timely supply of water in the village. Through her earnings she substantially adds on to the family income. G. Kala is proudly working and earning the respect of her community as she provides water to 475 families in her village. With time she has also learnt how to carry out minor repair which is greatly appreciated by the villagers as she can address the small problems which occur on regular basis. The community appreciates and respects the service rendered by G. Kala for many years now.

By assigning important role to women, Jal Jeevan Mission is working relentlessly ensuring water security in villages. It ultimately results in creating a water secure nation because water supply can never be complete without water source strengthening and water conservation. To ensure continuous supply of water in villages, it is important that the sources are made sustainable. Along with source strengthening, rainwater harvesting is another important step in this regard. Providing detailed information on rainwater harvesting to the community is important. Women play a crucial role in sensitising the public on such social awareness campaigns. Ultimately, under Jal Jeevan Mission, women and young girls are made part of the activities related with water conservation and water source strengthening. They are integral part of any IEC campaign which aims to spread information, create awareness on important themes and sensitise the community. All the efforts are targeted and help in making the programme a *Jan Andolan*.

Usually, children are prone to water-borne diseases. It is for this reason that under Jal Jeevan Mission, special provision is made for providing potable drinking water in schools, anganwadi centres and *ashramshalas*. This will in turn reduce the spread of diseases associated with consuming unclean water. It will help improve the health parameters among children and school students. With availability of safe drinking water, children will now be able to spend their time and energy in learning and educating themselves.

Accepting the importance of clean drinking water for school children, in 2020 a campaign was launched on Gandhi Jayanti that aimed to reach every rural school, anganwadi centre and *ashramshala* with tap water connection. The States/ UTs went all out in support of the special campaign and have provided 8.52 lakh (82.82 percent) schools and 8.76 lakh (78.46 percent) anganwadi centres with clean tap water.

Children are now returning to schools, anganwadi centres and *ashramshalas*. With installation of tap water connections, children are getting safe and clean water to drink. In all these learning centres, special attention is being paid on grey water management and rainwater harvesting. Special efforts are being made to teach children about different aspects of water conservation and good habits with respect to judicious use of water. Learning good habits at the tender age will help in bringing about behavior change among children. They will be the agents of this change ensuring water security in future.

Under Jal Jeevan Mission, efforts are being made to complete the work of developing water supply infrastructure at 'speed and scale'. The Mission ensures operation and maintenance of the water supply infrastructure created under the programme. Under the programme, local people are skilled as plumber, mason, electrician, motor mechanic, fitter, pump operator, etc. Training is provided to various stakeholders so that there is no interruption in regular flow of water supply. In this way Jal Jeevan Mission is playing an important role in providing employment opportunities in villages.

Jal Jeevan Mission is inspired by the philosophy of 'Antyodaya' which means that the poor and marginalised people in the society get access to basic needs like potable tap water thereby ensuring 100 percent tap water coverage. The net result of working on this philosophy is that, six states/ UTs in the country have become '*Har Ghar Jal*' which means that every household in these villages have access to tap water connection. These are: Goa, Telangana, Andaman and Nicobar Islands, Puducherry, Haryana, Dadar and Nagar Haveli and Daman and Diu. Shortly, Punjab will become '*Har Ghar Jal*' as it stands at 99.36 percent tap water supply coverage. Three

other States about to become 'Har Ghar Jal' are: Himachal Pradesh, Gujarat and Bihar as more than 90 percent of rural homes in these states have been provided with tap water connection.

Along with this, today there are 117 Aspirational districts in the country where tap water connection coverage has increased from 24.32 lakhs (7 percent) at the time of launch of the Mission in 2019, to 1 Crore 42 lakh (41.6 percent) as on date. There are 61 Japanese Encephalitis - Acute Encephalitis Syndrome (JE-AES) districts spread across five states, where at the time of the launch of the Mission only 8.02 lakh (which is 2.6 percent) homes were getting water through taps but today about 1 Crore 25 lakh (41 percent) households have been provided tap water connection in these districts. Provisioning potable drinking water has not just improved the health parameters of especially women and children, but at the same time reduced the impact of JE-AES in these districts.

Jal Jeevan Mission is improving the lives of people living in villages in many ways. First aspect is that villagers are getting clean and safe water for drinking and cooking within the household and secondly, it ensures 'ease of living' which leads to healthier as well as hygienic living conditions in rural areas. Thirdly, and most importantly it has ended the century old drudgery where women are forced to walk long distances and fetch water to meet the household needs. Fourthly, by ensuring community participation at village-level, Jal Jeevan Mission is helping develop local leadership that is based on Gandhiji's philosophy of 'Gram Swarajya'. Jal Jeevan Mission is helping the country achieve the dream of Gandhiji. Fifth aspect is that, the Mission is playing a crucial role in long-term sustainability of water sources. Efforts are directed towards solid and liquid waste management so that the villages are free of litter and garbage.

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Sixth step taken up by the Mission is creation of new employment avenues for rural people living in remote villages. To maintain the water supply infrastructure skilled workforce is needed who can regularly monitor, operate and maintain the systems created under the programme. Touching the mark of 9 crore households with tap water is not just a milestone but also an objective which has put India on a platform where the people are determined to achieve the targets set and have the resources as well and the strength to reach the goal.

There is no dearth of funds under Jal Jeevan Mission for the implementation of the programme. During the 73rd Independence Day celebration, the Hon'ble Prime Minister while rendering his speech from the ramparts of the Red Fort on 15th August 2019 announced that more than Rs. 3.50 lakh crore has been earmarked for this water supply programme. In addition to this amount, under the 15th Finance Commission, Rs. 1.42 lakh crore has been allocated as tied grant for carrying out water and sanitation related activities. In this way, ample funds are available for the Mission. As programmes under the Mission are being implemented in partnership with the States/ UTs there is enough human resource available to carry out the work in the field. In this way the Hon'ble Prime Minister has laid down the road map for successful implementation of the programme with the motto, 'Sabka Saath, Sabka Vikas, Sabka Vishwas aur Sabka Prayas.' Women are playing a crucial role in this initiative. By assigning important roles to women under the water supply programme, nation recognises the selfless and efficient service rendered by women. This is a true service for the country as we celebrate 'Amrit Mahotsav' upon achieving 75 years of country's independence.

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Women Entrepreneurs

Irif Lane

Empowerment and autonomy of women is essential for the sustainable development and economic growth of the country. In increasing the women participation, Government has come up with various schemes and initiatives specifically for womenfolk. In addition to the capacity building programs, easy access to finance and mentorship programs have been at the core of these initiatives. Entrepreneurship has risen as an important means to empower the womenfolk to make decisions regarding their domestic, social, political and economic life. However, the need to scale these initiatives is immense considering the economic developments targets we are setting for ourselves as a country and more importantly creating a conducive ecosystem for women entrepreneurship. Therefore, strengthening the women's rights and opportunities is an essential step towards a more robust and inclusive country.

Empowerment has been at the centre of discussion for a long time now and is seen as a form of strength and confidence instilled through the exercise of power-sharing and decision-making. It has been defined through various prisms of individuals and societies' political, social, and economic conditions. Therefore, the policy changes which have come over a period have had the idea of empowerment at the core of their policies. The democratic processes have played an essential role in addressing these issues extensively; however, we are still to reach the moment we have justifiable systems in place.

Women have been at the pivot of this entire empowerment discussion, irrespective of the geography. In most regions globally, they receive lesser education, lesser opportunities and face many hurdles in achieving social, political, and economic autonomy. The fact of the matter is women are the building blocks of a nation and essential for sustainable development that be a social, economic, or political sphere in the country. With the advent of modern thinking and technological advances, the disparity between men and women remains. The challenges to this end have been innumerable; their underrepresentation at the various levels of decision-making, societal

pressures and unrecognition of their efforts and achievements are some stark realities of today's world order.

Though there has been particular progress and significant empowerment of women, there still is much room for improvement in societies for women's economic and political participation. Also, we have often been speaking about the role of women's financial independence, leading to their partaking in decisions right from their personal lives to their homes and society. Therefore, women's economic freedom is one of the basic building blocks



of the aspirational society we intend.

The economic disparity between men and women has also been brought up by the World Economic Forum report in 2019, which states for every dollar a man gets paid, a woman on average is paid 54 cents.

The old perceptions of family responsibility on womenfolk pose an overwhelming challenge; the patriarchal attitudes restrict women's duties to domestic and family work, thus preventing them from acting independently.

A recent report published on 1 March 2022 by the World Bank, "Women, Business and the Law 2022", focuses explicitly on women's economic empowerment and involvement in the business. According to this report, "nearly 2.4 billion women of working age worldwide still are not afforded equal economic opportunities. Just 12 economies score 100 indicating that women are of equal legal standing with men across all areas. The most persistent gaps remain in the areas of Pay and Parenthood, demonstrating that many economies have yet to remove restrictions or introduce the good-practice legal rights and benefits identified."

The report further states, "Women earn only two-thirds of men's expected lifetime income; therefore, reducing the inequalities in economic opportunity that could close this gap may lead to enormous benefits for the world (Wodon et al., 2020). Discriminatory practices not only hold women back, but also impede organisations' productivity, as they are associated with lower levels of sales and labour productivity (Hyland, Islam, and Muzi 2020)."

In India, gender equality is enshrined in the constitution and grants equality and empowers the state to adopt measures in favour of women. The Government and its policies have had the empowerment of women at the core since its fifth five-year plan 1974-79, considering the role women entrepreneurs can play in the development of the economy of the country.

Women have been at the pivot of this entire empowerment discussion, irrespective of the geography. In most regions globally, they receive lesser education, lesser opportunities and face many hurdles in achieving social, political, and economic autonomy. The fact of the matter is women are the building blocks of a nation and essential for sustainable development that be a social, economic, or political sphere in the country.

As such, entrepreneurship as an empowering mechanism needs to be strengthened, considering it provides the opportunity to have financial independence. It pushes you to decide how to spend the money personally and for the enterprise, thus giving control over the assets leading to economic freedom. This also plays a significant role in economic growth and poverty reduction in the society. Despite many efforts by the government and various

policy level decisions incentivising women entrepreneurship, the women's entrepreneurial capacity has not been appropriately tapped. Men mainly dominate the business; however, we have seen an increasing number of success stories coming from the womenfolk in the recent past.

Women Entrepreneurship is central to any country's inclusive and sustainable economic development. They are recognised as the new engines of growth. However, it significantly impacts the urban centres and the rural population where the patriarchy affects. The Sixth Economic Census is the most cited data in the literature on Women Entrepreneurship in India. It reveals that out of the 58.5 million businesses, only 8.05 million were owned by women, which is a mere 13.76 percent of women among the total number of entrepreneurs in India. As per the female Entrepreneurship index, out of 77 countries covered, India ranks 70th. And as per the August 2019 report of the International Finance Corporation, India ranks third among countries reporting gender gaps in business.

Therefore, the need to accelerate women's entrepreneurship in the country is immense. And this must be in both the quantity and quality of the start-ups and enterprises established by the womenfolk. The capacity-building programmes in fields like marketing, operations management, quality controls, and financial management are just a few to mention. Increasing their access to capital and various forms of funding would make it easier for them to start-up and scale-up. Most importantly, support during the pregnancy and

other benefits about childcare can create a supportive work environment for them to choose entrepreneurship as a career choice.

Entrepreneurship is gender agnostic, and a fundamental approach for any government to push for the overall economic development of a country must be gender-neutral. Therefore, the need for womenfolk to be fully participative in this field becomes more important. Considering the importance of promoting women's entrepreneurship in India, the government has continued to push forward various policies and schemes.

Entrepreneurship comes with its own set of challenges for both genders. However, the challenges for women are more significant. They are confronted with societal pressures in most regions in India and globally. Access to finance is limited; however, the Government of India has created an ambit of new schemes in India. Additionally,

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many state governments have rolled out their plans for them. The Women Entrepreneurship in India is receiving a three-tier boost today, which can be mainly characterised in the following.

1. Self Help Groups
2. Women-Led Enterprises
3. Women-Led Start-ups

In Self-Help Groups, rural women are engaged in small-scale entrepreneurship programmes created with the intention that the joint efforts can be much successful in overcoming various obstacles faced by the individuals. They are usually voluntary groups with similar backgrounds and purposes. The members typically use savings, credit, or social involvement to support their entrepreneurial ventures. Through these efforts, the self-confidence level of women is increased. Their engagement in small-scale entrepreneurship programmes with the help of Self-Help Groups by which they are economically empowered bring

about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, etc. So far, micro-enterprise has proven to be the best tool for rural women. It enables them to add to the family income and provide family members with a better lifestyle, including education for the children and improvement of family health. Most importantly, promoting entrepreneurship through a micro-enterprise approach significantly helps poverty eradication in the rural population.

However, with the success of these SHG programmes, it is predicted that Women-owned enterprises can generate over 50-60 million jobs by 2030. Therefore, the financial reforms must come with a gender lens

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GOV
at work



**Empowering
Women
Entrepreneurs**

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|  <p>PM Mudra Yojana</p> <p>Over 60% of the account holders are women</p> |  <p>Stand Up India</p> <p>83% of the entrepreneurs are women</p> |  <p>Deen Dayal Antyodaya Yojana - NRLM</p> <p>Over ₹3.85 lakh crore of bank credit to SHGs since 2013-14</p> |
|--|--|--|



as micro-enterprises led by women, particularly in rural setups, face specific issues that require interventions such as digital and financial literacy programmes, handholding for reliable market access, and a more significant network of Self-Help Groups (SHGs). The lack of access to formal financing institutions, coupled with a lack of collateral for loans, often keeps women away from entrepreneurship opportunities.

In women-led enterprises, the support from the government has been enormous as well. The Government of India has also initiated various flagship programmes to facilitate women entrepreneurs, such as Stand-up India. The Stand-up India scheme aims at promoting entrepreneurship among women and SC and ST communities. The system is anchored by the Department of Financial Services (DFS), Ministry of Finance. Under this scheme, bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribes (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, or the trading

sector. In the case of non-individual enterprises, at least 51 percent of the shareholding and controlling stake should be held by either an SC/ST or a woman entrepreneur. So far, as per the figures available, 81 percent of beneficiaries of this scheme are woman entrepreneurs.

Another initiative by the government to provide marketing support to Women Entrepreneurs is Mahila e-Haat, an online marketing platform to support women entrepreneurs. The platform offers an opportunity for women entrepreneurs to leverage technology for showcasing products manufactured by them. For the facilitation of buyer and seller, the photographs of products, description, cost, and mobile number/address of the producer are displayed on the e-Haat portal.

Pradhan Mantri MUDRA Yojana is another scheme of the Government of India, which provides access to institutional finance to micro/small businesses, under which aspiring female entrepreneurs can now avail funds of up to Rs. 10 lakh to start a small or micro-enterprise.

The focus on skill training and career guidance is another factor. The lack of technological exposure further creates barriers to the success of women as entrepreneurs in rural areas specifically. UNIDO-led study on barriers to women's entrepreneurship found that women were influenced more by traditional and internal factors than by legal or regulatory obstacles when starting their business.

The government, policymakers, investors, corporates, and other civil society organisations have developed various ways to promote women's entrepreneurship programmes. They range from technical training to business development services, capacity building, investment funding, amongst many other services they offer through their programmes.

In Jammu and Kashmir, two centres for Women Entrepreneurship under the aegis of Jammu and Kashmir Entrepreneurship Development Institute were established, substantially increasing the number of women entrepreneurs availing various facilities to set up their business. The government has started various other programmes to promote women entrepreneurship in the Union Territory. Under the aegis of Mission Youth – a pioneering initiative of the Government of Jammu and Kashmir, to provide all-around facilitation for the youth, various schemes such as "Tejaswani" have been explicitly launched for female folk. J&K Trade Promotion Organisation came up with another such initiative, "Hausla", providing capacity building to Women Entrepreneurs.

WE Hub, an initiative of the Telangana Government, is India's first State-led Incubator to promote and foster women's entrepreneurship. It is one of the most successful incubators focusing on women within Telangana and across India. They are concentrated on incubation, acceleration and building a collaborative ecosystem. They facilitate the access to technical, financial, governmental, and policy support required to start-up, scale-up, sustain and accelerate for the women-led start-

The government, policymakers, investors, corporates, and other civil society organisations have developed various ways to promote women's entrepreneurship programmes. They range from technical training to business development services, capacity building, investment funding, amongst many other services they offer through their programmes.

ups. So far, they have reached more than 3000 women entrepreneurs through various programmes they offer.

Indian Institute of Management- Bangalore's Start-up and Innovation Hub runs a Women Start-up Programme. The programme aims to support ambitious and innovative women entrepreneurs by transforming their idea into business ventures and enhancing their entrepreneurial and managerial skills.

Today, in the start-up ecosystem, the number of women entrepreneurs has significantly increased to 14 percent, up from 10 percent and 11 percent in the last two years, as per the data available with Start-up India. Last year, India added more than 40 unicorns to the list, and many of them are led by women. Divya Gokulnath founded BYJU's, Falguni Nayar's NYKAA or Upasana Taku's Mohliwik; the success stories are building and inspiring many young women to jump into the fray and become entrepreneurs.

Various programmes focus on women taking up science, technology, engineering, and math (STEM) as their core discipline. Women make up only 28 percent of the STEM workforce, and men vastly outnumber women majoring in most STEM fields in college. This will also bring parity in sectors the women choose as entrepreneurs since these sectors will throw up more jobs than expected in the future.

NITI Aayog has also launched the Women Entrepreneurship Platform (WEP), a platform to bring together various resources to facilitate the ease of entrepreneurial journey for women. The portal is a common platform for women to nurture an ecosystem through collaboration and partnerships. The entire platform is built on three pillars: (i) Ichha Shakti represents motivating aspiring entrepreneurs to start their businesses, (ii) Gyaan Shakti provides knowledge and ecosystem support to women entrepreneurs to foster entrepreneurship and (iii) Karma Shakti means providing hands-on support to entrepreneurs in setting and scaling up businesses.

Through its partnerships, services are provided in 6 main focus areas: Community and Networking, Funding and Financial Assistance, Incubation and Acceleration, Compliance and Tax Assistance, Entrepreneur Skilling and Mentorship and Marketing Assistance.

As the country progresses economically and targets a USD 5 trillion economy by 2024-25, the need to push women entrepreneurship in the country and bridging the rural-urban divide through these enterprises become necessary. This would help the economy run on the double engine and achieve desired results.

A report published by McKinsey Global Institute states that USD 12 trillion could be added to global GDP by 2025 by advancing women's equality. The number could even touch USD 28 trillion, an impact roughly as the size of the combined economies of the US and China. The report further identifies six types of intervention to bridge the gender gap: financial incentives and

support; technology and infrastructure; creating economic opportunity; capability building; advocacy and shaping attitudes; and laws, policies, and regulations.

Inequalities also exist in the funding spaces where financial institutions and alternate investment funding organisations tend to invest in start-ups founded by males. This contrasts with the many types of research that have shown that the success of women-led start-ups is much higher than that of men-led start-ups.

Therefore, there is a need for emphasised and positive policies in favour of women for building strong economics of the country, through various initiatives and scaling up of the initiatives already exist in the country.

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Nutrition and Health Linked Empowerment

Dr. Santosh Jain Passi and Dr. Akanksha Jain

Women play a dominant role in rural economy; hence, their optimised health and nutritional status is of paramount importance to the family as well as for the community and the nation. Women not only constitute almost half of the total population but they also form a big chunk of the total workforce.



Nutrition and health status of the masses in general, and that of the women in particular, has a direct bearing on well-being of the nation. Health is one of the basic needs and a fundamental right of each and every citizen which assumes a special significance in the case of women. Very often, women not only shoulder the household responsibilities including child-rearing and childcare but they are also actively involved in economically gainful employment outside home or they significantly contribute towards the family enterprises – be it agriculture or animal husbandry or small-scale industry or some other allied activities. Women play a dominant role in rural economy; hence, their optimised health and nutritional status is of paramount importance for the family as well as for the community and the nation. Women not only

constitute almost half of the total population but they also form a big chunk of the total workforce. Since women are majorly responsible for bearing/rearing the children, their health status directly influences the health and well-being of their young ones. Inadequate intake of nutritious diet, both in terms of quantity and quality can lead to malnutrition, deficiency diseases and other ailments/disorders which in turn can lower their life expectancy and also result in increased morbidity and mortality. Women's poor health condition not only reduces their productivity and earning capacity but also hampers their ability to take care of the family.

In rural areas, finding and maintaining employment is much more difficult for women, particularly for the ones with little or no education

and/or limited job-related skills. Compared to urban and suburban areas, rural settings offer fewer jobs and that too with lower wages for which the women have to often travel long distances with negligible public transport facility.

Even if they are able to manage some job, they are often engaged in lower-wage jobs than their male counterparts. Apart from constraints on job availability, the dominant traditional attitude primarily identifying woman as wife or mother contributes to their lowered participation in work force. There are several factors that pose hurdles in rural women's gainful employment which include patriarchal society; gender discrimination (from birth onwards itself), malnutrition, illiteracy, lack of appropriate skills/training, early marriage, multiple pregnancies at frequent intervals and poverty. Despite being biologically superior, morbidity/mortality rates among women are rather high and they often suffer from nutritional deficiency disorders, other diseases and gynaecological-cum-pregnancy related health issues. Poor health and malnutrition (including anaemia) among women, particularly prior to- and during pregnancy, is a matter of serious concern; it may lead to high incidence of low-birth weight (LBW)/pre-term deliveries, still-births, abortions as well as high maternal mortality rates.

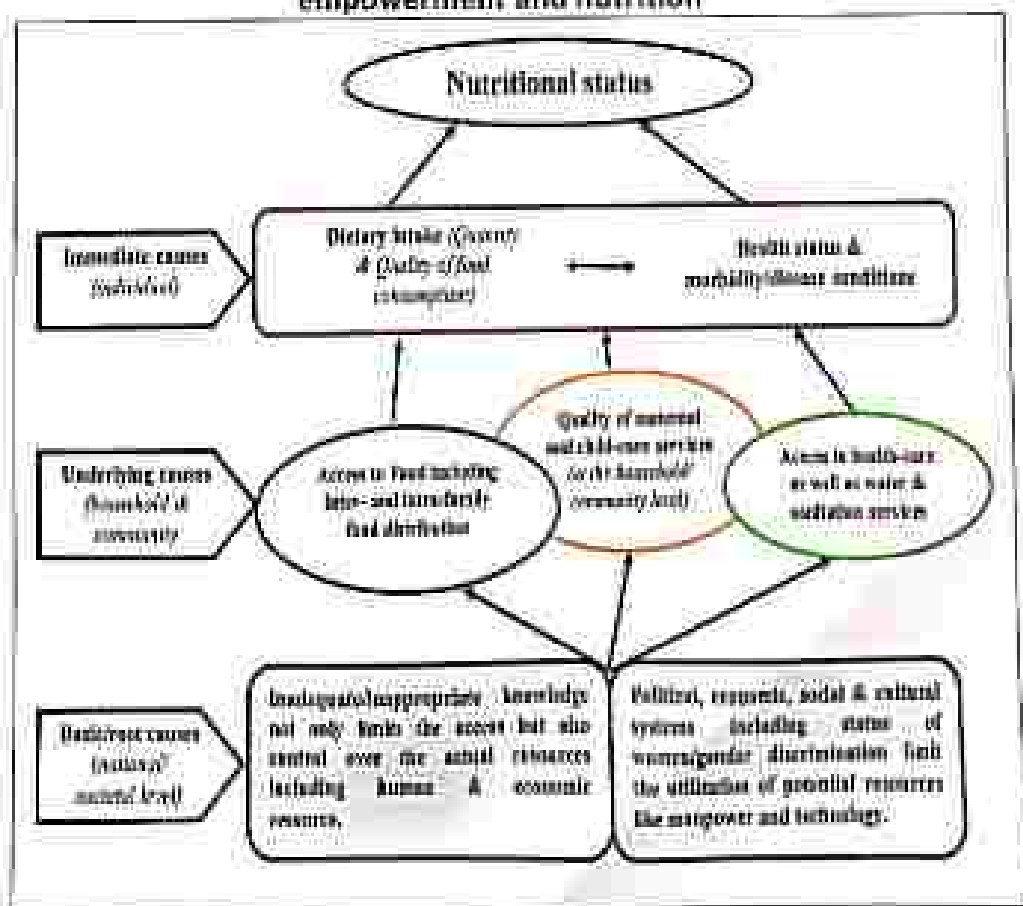
On the other hand, women play a critical role in meeting the nutritional needs of their children and the family. They are an integral part of nutrition-sensitive interventions and optimising food systems to address the double burden of malnutrition characterised by the co-existence of nutritional deficiencies and being

A holistic approach towards women's health and nutrition needs to be adopted with a special focus on the needs of women at all stages of life cycle. Widespread nutrition related awareness needs to be generated for addressing the issue of gender bias in intra-household food distribution and nutrition imbalances.

underweight on one hand and obesity on the other in low/middle-income countries including India. Women empowerment is necessary for optimising infant and young child feeding as well as for improving the family's food basket by ensuring

dietary diversity. Empowerment of women is central for enabling them to live a fulfilling life. It is also critical for improving household education, healthcare, and nutrition. When women are entrusted greater participation in decision making, household finances and usage of time, their families as well as their own nutrition tend to improve. Empowerment, thus, can enhance women's contribution to food and nutrition security by increasing food production, income generation and child-care including care of the entire family. Causes of malnutrition and the linkages between women empowerment and nutrition are given in figure-1.

Figure-1: Causes of malnutrition and the linkages between women empowerment and nutrition



Adapted from International Food Policy Research Institute (IFPRI)

Strategies to empower rural women cannot be 'one-size-fits-all'. Focusing on women farmers and the self-help groups (SHGs) will not only help in increasing food production but also achieve gender equality; this is in-synch with the clarion call by our Prime Minister for 'Vocal for Local' and 'AatmaNirbhar Pushan'. Transferring the responsibility of manufacturing units for supplementary nutrition from multi-national companies to self-help groups is an unprecedented paradigm shift in economy. Thus, preparation of supplementary nutrition by rural women using the locally procured raw material can help in making them as well as the concerned state self-reliant.

A holistic approach towards women's health and nutrition needs to be adopted with a special focus on the needs of women at all stages of life cycle. Widespread nutrition related awareness needs to be generated for addressing the issue of gender bias in intra-household food distribution and nutrition imbalances.

The 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs) adopted by the world in 2015, provide the roadmap for a sustainable progress that 'leaves no one behind'. Achieving gender equality and women empowerment is integral to each of the 17-SDGs. Only by ensuring the rights of girl-child and women across all the goals, we will be able to achieve justice and sustain our shared environments, not only for the present but also for the future generations.

Even today billions of people lack access to safe drinking water services. When water is not available at home level – as is the case in majority of the rural areas in developing countries – women and girls are entrusted with the responsibility of fetching water from long distances which usually

The year 2023 has been designated as the International Year of Millets, and our government is committed to provide support for post-harvest value addition and enhancing the domestic consumption of millets along with the branding of millet products for national as well as international use.

In 2022, an open platform for the National Digital Health Ecosystem is being rolled out comprising digital registries of health providers and health facilities, unique health identity for providing universal access to health facilities. Further, in the year 2022-23, nearly 2 lakh Anganwadi centres (under ICDS) are slated to be upgraded for providing better women and child health-related services/facilities.

being time-consuming, limits their engagement in productive activities like education and gainful employment. SDG-6 addresses the issue of clean water and sanitation. It is envisaged that in the coming years, women will be saved from this drudgery and that they shall be able to devote their time to gainful activities.

For cooking purposes, rural women are more likely to rely on solid fuels such as wood, crop-waste, charcoal, coal and cow-dung which cause high levels of household and environmental air pollution. Further, women are also forced to spend large chunk of their precious time in collecting the fuel. By increasing the availability of clean energy sources, on one hand, environmental pollution

can be curtailed while on the other, it can help in improving women's health. This aspect is being addressed under SDG-7 (affordable and clean energy for all).

In developing countries, majority of the rural women depend on natural resources for their food as well as income and livelihood; the adverse impact of ensuing climate change has already reduced agricultural yields in many places. It has been projected that by the year 2050, climate change will have reduced wheat production by nearly 36 percent (sub-Saharan Africa) to 49 percent (South Asia). Further, due to unequal access to land, credit facilities, marketing techniques, agricultural inputs (such as fertilisers etc.) and information & technology, rural women are at a greater disadvantage in adapting to the climate change as well as in adopting the mitigation techniques. SDG-13 addresses the issue of climate change and the necessary actions.

Due to inequalities in land tenure and access, compared to men, many more rural women are dependent on common resources such as forests for meeting the food and fuel needs of their

household. Hence, rural women are particularly affected by the continuous loss of forest at a massive pace. This issue is being addressed under the SDG-15.

Food insecurity is a global problem contributing to nutritional deficiencies and poor health. It can affect health either directly or indirectly by way of under-nutrition, macro-, micronutrient deficiencies or over-nutrition coupled with lack of dietary diversity. Inadequate or improper dietary intake by the women, particularly during their reproductive years, results in the deficiency of essential nutrients causing grave consequences not only on their own health but also that of the children borne by them. Women's nutritional status is a documented indicator of overall well-being of the society and nutritional security of the children. Nutritional status of women during reproductive-age is the single most important criterion influencing their pregnancy outcome. Since unhealthy eating habits are the major cause of nutritional deficiencies/health problems, adequate knowledge regarding healthy food choices is rather important for inculcating appropriate dietary practices. Lack of nutrition-related knowledge among women is an underlying cause for high rates of undernutrition and micronutrient deficiencies. Therefore, women's food and nutrition-related knowledge needs to be improved for enhancing household food security as well as for raising nutritional status of the family. Nutrition education highlighting the importance of balanced diet and eating right (as per body's requirements) needs to be imparted employing various media along with necessary technology. Social media and grassroots level functionaries

can play a vital role in creating nutrition and health related awareness among rural women.

In India, unhealthy dietary patterns and nutritional deficiencies remain a public health problem; and achieving food, nutrition and health security a major challenge. Most of our nutrition programmes have primarily focused on feeding-centred interventions post child-birth while it is well known that 50 percent of the growth failure in children accrued by the second year of age occurs during their foetal life (in the mother's womb) owing to poor maternal nutrition - both prior to and during pregnancy.

Appropriate nutrition is prime for human development; nutritional status of the women can make or mar the entire generations, thereby creating a deep furrow in the nation's human resource pool. Under-nourished women of child-bearing ages (more so in rural India) usually end up being under-nourished mothers who bear under-nourished children with poor physical and mental development. Therefore, it is extremely important to focus on women empowerment by ensuring appropriate policy changes for breaking the inter-generational cycle of malnutrition and poor health of our people. In India, women and child nutrition need special attention, more so after the COVID-19 pandemic which has put an extra-economic burden on the women.

Essential Nutrition Linked Interventions for Women

- Improving the quantity and quality of food consumption through an easy access to food/ration through public distribution system as well as dignified access to supplementary nutrition to the eligible beneficiaries under the ICDS (Integrated Child Development Services) scheme.
- Generating awareness to improve household diets using local foods, increasing food production especially that of the fresh vegetables including green leafy vegetables, fruits and modifying dietary behaviours through effective nutrition and health education.
- Preventing micronutrient deficiencies including anaemia through iron folic acid (IFA) supplementation, deworming, pre-/



peri-conceptual folic acid supplementation, universal access to iodised salt, malaria prevention and treatment in malaria-endemic areas and calcium, iron and vitamin A supplementation during pregnancy along with appropriate knowledge and support to stop tobacco abuse, if any.

- Improving access to basic health, nutrition services and promoting early registration of pregnancy, providing quality antenatal check-up and monitoring weight gain during pregnancy along with screening and specialised care of at-risk mothers.
- Improving access to water, sanitation, and education facilities by promoting easy access to safe drinking water, hygiene and sanitation facilities as well as imparting education in general and hygiene including menstrual hygiene in particular.
- Empowering women for preventing too early, too frequent and/or closely spaced pregnancies by ensuring girls' marriages at/after the legal age of 21 years through awareness generation and education; the parents are advised to ensure that their girl-child is married only after she completes her secondary education; and this education will empower the girls to make proper decisions during their married life. Also, by delaying the first pregnancy/ repeat pregnancies and limiting the number of pregnancies through appropriate family planning methods, reproductive health information, incentives and services will help in preventing the depletion of maternal stores; and this will ensure better pregnancy outcome as well as better maternal health. In addition, providing community support systems to women, helping them in decision making, confidence building, providing facilities for skill development and economic empowerment (as part of maternity entitlements) will go a long way in improving nutrition and health status as well as dignity of the women.

Empowerment and protection of women and children (constituting nearly two-thirds of our population) as well as ensuring their wholesome development in a safe and secure environment is crucial for sustainable development of the country. The Ministry of Women and Child Development

(MoWCD) strives to ensure well-nourished and happy children; and confident and self-reliant women by providing them an accessible, affordable and reliable environment free from all forms of discrimination and violence.

The National Policy for Women (drafted by MoWCD in 2016) has inter-alia the objective of changing societal attitudes and community practices by active participation/involvement of the both - men and women. This draft policy addresses diverse needs of the women through identified priority areas – health, food and nutrition security; education; economy (including agriculture, industry, labour, employment, service sector, and science and technology); governance and decision making; violence against women; enabling environment (including housing/shelter and infrastructure, drinking water and sanitation, media and culture, sports and social security); and climate change. It provides policy directions to ensure the inclusion of women's perspectives in designing and implementing macro-economic and social policies by institutionalising their participation in such processes. The policy aims to recognise women as producers and workers both in the formal and informal sectors (including home-based workers) and accordingly proposes to draw-up appropriate policies relating to employment and working conditions for the women.

Similarly, National Skill Development Policy focuses on inclusive skill development, with an objective to increase women participation for better economic productivity. For achieving this, emphasis has been laid on creating additional infrastructure for women's training and apprenticeship; flexible training delivery mechanisms such as mobile training units, flexible-time along with local need-based training for accommodating women; and ensuring safe, gender sensitive training environment, employment of women trainers, equitable remuneration and establishment of (complaint) redressal mechanisms.

Pradhan Mantri Mahila Kaushal Kendra (PMMKK) and Special Women-Centric Projects: The National Skill Development Policy through its training partners such as Mann Deshi Foundation, Shri Mahila Sewa Sahkari Bank Limited and Sri Sarada Math Rasik Bhita is exclusively working

on women's (especially the rural women's) skill development. The training comprises imparting of digital, accounting and entrepreneurial skills to facilitate the setting up of their own business.

Government of India is taking numerous steps through various schematic interventions for ensuring empowerment of women by way of their social, educational, economic and political upliftment. Various governmental schemes like Beti Bachao Beti Padhao, Pradhan Mantri Awas Yojana (Rural/Urban), the National Social Assistance Programme, Pradhan Mantri Vaya Vandana Yojana and the Scheme for Adolescent Girls (SAG) aim to provide social security to women and girls. Similarly, initiatives like Samagra Shiksha, Babu Jagjivan Ram Chhatrawas Yojana, Swachh Vidyalaya Mission, Scheme of National Overseas Scholarship etc. ensure the availability and establishment of girl-friendly schools with adequate facilities in place to meet their special needs, especially for the girl-children from vulnerable sections of the society.

Recently, the Cabinet has approved MoWCD's three important umbrella schemes – Mission Poshan 2.0, Mission Shakti and Mission Vatsalya to be implemented in mission mode during the 15th Finance Commission period (2021-22 to 2025-26).

Mission Poshan 2.0 is an integrated nutrition support programme which addresses the challenges of malnutrition in children, adolescent girls, pregnant women and nursing mothers through a strategic shift in nutrition content/delivery and by creating a convergent eco-system to develop and promote practices that nurture health, wellness and immunity. It also seeks to optimise the quality and delivery of food under the supplementary nutrition program. It is envisaged that Mission Poshan 2.0 will contribute to human capital development in the country; address malnutrition challenges; promote nutrition awareness and appropriate eating habits for sustainable health/well-being as well as address nutritional deficiencies through key strategies. It will also bring under its ambit three important programmes/schemes – namely Anganwadi Services, Scheme for Adolescent Girls and Poshan Abhiyaan. Further, Mission Poshan 2.0 shall focus on maternal nutrition, infant and young child feeding norms, treatment of MAM/

SAM and wellness through AYUSH; and it will integrate several key strategies including nutrition awareness and communication strategies.

Under the Poshan Tracker – digital infrastructure rolled out by the MoWCD as a governance tool (in March 2021) will bring transparency and strengthen the nutrition delivery support systems. This technology is being leveraged for dynamic identification of stunting, wasting and under-weight among children along with last mile tracking of nutrition service delivery.

Mission Shakti envisages a unified citizen-centric lifecycle support for women through integrated care, safety, protection, rehabilitation and empowerment. It has two sub-schemes – 'Sambal' and 'Samarthya'. The Sambal sub-scheme is for safety and security of women and comprises existing schemes – One Stop Centres (OSC), Women Helplines (181-WHL) and Beti Bachao Beti Padhao (BBBP) along with the new component of *Nari Adalats* for promoting alternative dispute resolution and gender justice within the families as well as society. The Samarthya sub-scheme for empowerment of women comprises already existing schemes – Ujjwala, Swadhar Greh and Working Women Hostel (for safe and secure accommodation to working women); and National Creche Scheme for children of working mothers and the Pradhan Mantri Matru Vandana Yojana (PMMVY), which had been under umbrella ICDS Scheme.

Mission Vatsalya aims to secure a healthy and happy childhood for children; foster a sensitive, supportive and synchronised ecosystem for optimising child development; assist States/UTs in delivering the mandate of Juvenile Justice Act 2015 for achieving the SDG goals.





The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the jobs generated under the MGNREGA scheme should be given to women. Provisions have also been made for allowing women's participation in non-conventional sectors such as fighter pilots, Commandos, Central Police Forces and admissions at Sainik Schools.

Other schemes and awards for empowering women include Swadhar Greh (for women in difficult circumstances); Mahila Shakti Kendras and Mahila police volunteers; and various awards - Nari Shakti Puraskar; Rajya Mahila Samman and Zila Mahila Samman; Nirbhaya etc. instituted for recognising the contributions of women. In addition, we – as individuals, can also help in empowering women by abolishing social evils like dowry system, child marriages and women's abuse as well as by according them due respect, valuing their suggestions and extending necessary support to the women in distress. These small steps will improve the status of women, boost their confidence and empower them.

Researches have documented positive linkages between women's empowerment and nutritional

outcomes of own, infants'/children's and the family's as a whole. Women being the primary caregivers, directly influence their children's nutrition through appropriate child-care practices; and indirectly, through their own improved nutritional status. While enhanced empowerment indicators are associated with improved maternal/child nutrition; women's disempowerment leads to poor maternal/child nutrition and health outcomes.

Nutrition and health related empowerment, particularly that of the rural women, can go a long way in improving household dietary patterns and diversification of diets; and thus, achieving improved health and nutrition outcomes of women, children, family and the nation as a whole.

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Digital literacy and connectivity have strengthened the labour market, provided a platform to people in rural areas and helped them become financially independent. Enhanced innovation has helped the rural areas improve their growth prospects, and the policymakers support reforms beyond subsidies and sector-specific approaches.

Technological upgradation and inclusive growth have been focal development points in rural India. Higher and better productivity, socio-economic equality, harmonising modern technology, and sustainable growth can be considered the pillars for a nation's progress. The Government of India has rolled out schemes from education to financial literacy and agritech to skill development that caters to nearly 900 million people living in rural regions. It is admirable to see that the central and state governments are united with a vision for the betterment of rural India. Digital literacy and connectivity have strengthened the labour market, provided a platform to people in rural areas and helped them become financially independent. Enhanced innovation has helped the rural areas improve their growth prospects, and the policymakers support reforms beyond subsidies and sector-specific approaches.

Agriculture

Rural India is home to 65 percent of the total population of our country. Center for Monitoring Indian Economy (CMIE) data from the consumer pyramid household survey shows the share of agriculture in total employment has gone up from 35.3 percent in 2017-18 to 36.1 percent in the year 2018-19 and further to 38 percent in 2019-20. The Center has promised to work shoulder-to-shoulder to implement specific schemes and technological advancements in agriculture.

In April 2016, the Government of India launched e-NAM (National Agriculture Market), an online platform for farmers that integrates



agricultural markets pan-India with a theme of one nation, one market. The platform aids farmers and traders to view all Agriculture Produce Market Committee (APMC) related information, commodity arrivals, and buy and sell trade offers thus helping farmers bid for the best prices across markets. The objective was to promote uniformity in agricultural marketing and remove the information asymmetry between the buyers and sellers. The number of registered farmers has risen to 1.66 crores, while 1.28 lakh traders transact on this platform. More than 1000 Farmer Producer Organizations (FPOs) have also been enrolled on this platform.

The government is also investing in mapping all of India's aquifers. The National Aquifer Mapping and Management Programme (NAQUIM) aims at 3D mapping of the aquifers and characterising them in terms of quantity, quality, and spatial and temporal distribution of water level and resources in them. The Jal Shakti Abhiyan primarily focuses

on saving and conserving rainwater for creating appropriate rainwater harvesting structures in urban and rural areas of all the districts in the country.

The Union Budget of 2022 has also pushed for an array of digital technologies and drones to propel growth in the farm sector. The promotion of drones to monitor the produce and spray insecticides will help scale up precision farming massively.

Alternate Sources and Sustainable Livelihoods

To effectively realise the positive impact of the fourth industrial revolution, it is essential to use technology to bridge the gap between skilled and unskilled labour. Nearly three-quarters of the Indian population is employed in low-productivity agriculture, making growth and advancements critical in these areas. The use of technology to increase productivity in these sectors would be an essential public policy endeavour in the future. As more and more men from rural areas start to migrate to urban areas in search of employment opportunities, the brunt of agriculture is being borne by women who now have to perform highly labour-intensive roles on their own. They further face a lack of access to land, irrigation, credit, inputs, and markets. The Pradhan Mantri Krishi Sinchay Yojana was also launched to improve water-use efficiency and expand irrigation on every farm in India.

Digitalisation will go a long way in reducing traditional bottlenecks such as shrinking markets and low density that have been roadblocks in building long-term and sustainable rural economies. Often, issues like these can lead to economies of scale, wherein skilled individuals from rural areas cannot find the right employment opportunities, and small businesses lose out on opportunities to grow. Digitalisation can provide new opportunities for growth and better and more diverse occupations in rural areas. Reduced

Technological advancements can lower trade expenses, allowing rural areas to tap into new markets. Rural goods and services are likely to reach more distant markets at a lesser cost and faster than they are now, thanks to new technologies. Driverless vehicles, for example, can operate 24 hours a day and travel for further distances than traditional trucks, lowering transportation costs and shipment times. Drone-based deliveries are also expected to be deployed in their initial phase in rural areas, where regulations are less stringent, and roads that are not populated by high rise buildings making it easier for drones to maneuver.

trade times and prices, the exchange of unique sorts of products and services, and disruptive ways to work and join the labour market are some of the benefits of the digital era that might be beneficial for rural communities.

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thanks to new technologies. Driverless vehicles, for example, can operate 24 hours a day and travel longer distances than traditional trucks, lowering transportation costs and shipment times. Drone-based deliveries are also expected to be deployed in their initial phase in rural areas, where regulations are less stringent, and roads that are not populated by high rise buildings making it easier for drones to maneuver. This type of delivery system can help rural regions overcome geography and infrastructure challenges.

In rural economies, new technology can help to improve the entrepreneurial business environment. Small and medium-sized enterprises (SMEs) in rural areas benefit from technological advancements. Cross-border e-commerce, or commerce through digital platforms, has proven critical in lowering entry barriers for enterprises and SMEs looking to sell in worldwide markets. Similarly, new technologies such as additive manufacturing, for example, 3D printers, have the potential to lessen the need for economies of scale by making small-scale production more cost-effective. Small businesses can use 3D printers to create items and standard parts according to local demand without importing or storing vast quantities of materials from elsewhere, reducing their dependency on imports.

Financial Inclusion

The economic development of a country relies heavily on the accessibility of the citizens to

various financial goods and services. This has been a significant focus area for the government. Over the last few years, on account of the persisting COVID-19 pandemic, the financial inclusivity in the country has gained pace. Technological efforts and innovations have played a significant role in this regard. Modern information and communication technology (ICT) has acted as a catalyst in establishing a platform that extends financial goods and services even to remote and marginalised regions and individuals. These efforts have also helped commercial banks reduce their cost, increasing customer reachability and efficient management of risk in businesses.

There exist several efforts of the Government of India to utilise a technology's potential to harness financial inclusion in rural areas. For instance, the Direct Benefit Transfer (DBT) programme aims at initiating a direct transfer of benefits across the country. This platform, accompanied by the unique Aadhaar ID programme, has eliminated duplications and frauds. The platform has further been instrumental in increasing transparency and accountability in financial transactions, including benefit transfers to pension owners and other beneficiaries of various schemes. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) has made significant strides in channelling all government benefits from the centre, state and local bodies to the beneficiary accounts and furthering the Direct Benefit Transfer (DBT) scheme of the government. For instance, overall, around INR 21 lakh crore has been disbursed via DBT to the underprivileged.

Additionally, under PM Garib Kalyan Yojana, around 8 crore of PMJDY account holders have received direct benefit transfer (DBT) from the government under various welfare schemes across the several waves of the pandemic. Evidences suggest an established link between the DBTs and a reduction in women's financial dependence. Ensuring that women have control over their bank accounts can transform women's labour force participation, financial independence, bargaining power and overall economic decisions. Through DBT their wages, benefits and remittances can be transferred directly to their accounts, rather than into a joint account or into the accounts of their male family members.

Secondly, the initiation of the Bharat Interface for Money (BHIM) app has aimed at facilitating the growth of the cashless economy in the country. The app merely requires the consumers to link their bank accounts with the mobile application and exploit direct transactions to their vendors or merchants. The BHIM users can also use QR codes, mobile numbers, and Virtual Payment Addresses (VPA) to facilitate the payment. For opening up a BHIM account, customers are required to have a smartphone, a mobile number registered to a bank account, and a debit card. This helps to ensure that citizens in tier 2 and 3 cities, along with rural areas, can opt for UPI-based transactions. Moreover, the BHIM app also functions efficiently offline, addressing the challenges of poor internet connections and the inaccessibility of smart mobile phones.

These initiatives leveraging technological interferences with the existing financial inclusion and other welfare schemes contributed extensively in increasing access to banking facilities for those in isolated, rural regions and have further made it possible to adopt a multi-stakeholder collaborative approach, helped check leakages or wastage in welfare schemes, eradicated mediators in the transactional processes, and reduced scope of fraud and corruption.

Education

As part of the Aatma Nirbhar Bharat Abhiyan, a comprehensive initiative called PM e-VIDYA was launched, which combines all-digital, online, and on-air education to offer multi-mode access to education. The initiative entails the following:

- **DIKSHA (Digital Infrastructure for Knowledge Sharing and Sharing)** is a one-nation, one-digital-platform initiative. In states and union territories (UTs), the nation's digital infrastructure delivers high-quality e-content for education.
- **SWAYAM (Study Webs of Active Learning for Young Aspiring Minds)** is a Government of India initiative to achieve the three cardinal principles of education policy: access, equity, and quality. This initiative aims to make the best teaching-learning tools available to everyone, particularly the most disadvantaged. For

students who have been disadvantaged by the digital revolution and are unable to participate in the knowledge economy fully, SWAYAM aims to bridge the digital divide. It is a platform that allows anyone, anywhere, at any time, to access all the courses taught in classrooms from grade 9 through post-graduation. All of the courses are interactive, designed by some of the finest teachers in the country, and are entirely free.

Government Schemes for Technology Enabled Rural Development

- **Technological Advancement for Rural Areas (TARA)**

This scheme under the Skill Enhancement Education and Development Program (SEED) is critical in providing long-term core support to science-based voluntary organisations and field institutions in rural and other disadvantaged areas to promote and nurture them as "S&T Incubators" and "Active Field Laboratories" to work and provide technological solutions and effective delivery of technologies for livelihood generation and societal benefits.

- **Ayushman Bharat Digital Mission**

The Ayushman Bharat Digital Mission (ABDM) aims to develop the infrastructure necessary to support India's integrated digital healthcare infrastructure. It will use digital highways to bridge the distance between diverse players in the healthcare industry.

- **Ayushman Bharat Health Account (ABHA)**

Achieving safer and more efficient digital health records originates with ABHA. A digitally secure ABHA permits health data access and sharing with participating healthcare providers and payers. Anyone who wants to join ABDM and has digital health records must first create ABHA. People are identified authenticated, and their health records are threaded across many systems and stakeholders (with their informed consent).

- **E-Shram**

e-Shram is a platform designed by the Ministry of Labor and Employment to benefit

unorganised workers who are not Employees' State Insurance (EPFO) or Employees' State Insurance (ESIC) members. Signing up for the Shramik Yojana and acquiring an e-Shram card entitles many benefits. The government's acceptance of social security measures will also assist workers.

- **National Optical Fibre Network (NOFN)**

All state capitals, districts, and headquarters have OFC connectivity down to the block level. The country's 2,50,000 Gram Panchayats would be linked. This will be done by using existing Public Sector Undertaking (PSU) fibres (BSNL, RailTel, and Power Grid) and laying new fibre to connect to gram panchayats when needed. The gram panchayats will benefit from the increased bandwidth created by the dark fibre network. This will be called the National Optical Fibre Network (NOFN). Thus, the connectivity gap between gram panchayats and blocks will be filled.

- **Common Service Centres (CSC)**

The CSC programme is one of the Digital India Programme's mission mode projects. CSCs serve as the access points for essential public utility services, social welfare programmes, healthcare, finance, education, agriculture services, and a variety of business-to-consumer (B2C) services to citizens living in rural and distant areas of the country. It is a pan-India network that caters to its regional, geographic, linguistic, and cultural diversity, enabling the government to fulfil its mandate of a socially, fiscally, and technologically inclusive society.

- **Digital India Programme**

Digital India is India's flagship initiative to transform the country into a knowledge-based economy and a digitally empowered society. Digital India covers three essential areas: digital infrastructure as a utility for all citizens, governance and on-demand services, and citizen empowerment through digital technology.

- **Digital India Land Records Modernisation Programme (DILRMP)**

A central sector scheme aims to leverage existing commonalities in land records to develop an appropriate Integrated Land Information Management System (ILIMS). Individual states can also add state-specific requirements as deemed necessary and proper.

Conclusion

In a country like India, where a majority of population still lives in rural hinterland, rural development is synonymous with India's growth story. While development of our rural regions has always been a priority, the onset of digitisation has accelerated the pace of rural development. What is especially notable about the development that the Indian rural regions are witnessing is the inclusivity and sustainability of this development. With schemes like Jan-Dhan Yojana being tremendously successful in rural India and agriculture activity being pushed towards modern, greener methods, inclusivity and sustainability of this development goes without saying. This article is an effort at highlighting that technology is driving rural development and if we keep up with this trajectory, rural India will be driving new technology initiatives in the country very soon.

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As we have adopted the transformative Sustainable Development Goals as a roadmap to a more equitable, just, and sustainable world by 2030; to fulfil these goals, particularly the goals on ending poverty and hunger, achieving gender equality, and sustainable economic growth, we must recognise the continuum of women's work to include subsistence, care, and livelihoods. In fact, to make any scheme successful in empowering rural women, it becomes necessary that they participate in large numbers in the Gram Sabhas and voice their preferences and concerns regarding the implementation of government schemes, meant for their welfare.

While describing the inherent strength of women, the American sociologist and civil rights Activist, W.E.B Du Bois aptly said, "There is no force equal to a woman determined to rise". For ages, the world has witnessed the strength of her unsaid diligence, now is the time when she once again needs to stand for herself and the community. The women have appointed themselves as the caretakers of not only the household but also farms and landscapes, which leaves them shouldering multiple responsibilities in agriculture and homes. A study conducted by University of Maryland and National Council of Applied Economic Research (NCAER, 2018) stated that women constitute over 42 percent of the agricultural labour force in India. The estimate of 10th Agriculture Census (2015-16) is quite heartening that the percentage of female operational holdings in the country has increased from about 13 percent during 2010-11 to around 14 percent during 2015-16. The United Nation's Food and Agriculture Organization (FAO) estimates that if women had the same access to productive resources as men, they could increase yields on their farms by 20-30 percent, leading to higher agricultural output in developing countries and a dramatic reduction in hunger. In this backdrop, exploring new and novel options for sustainable livelihood for women needs to be prioritised.

Now, let us understand the concept of Sustainable Livelihood—the development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Virtually, sustainable development also means meeting the basic needs of all and extending to all the opportunities to



satisfy their aspirations for a better life. It also dictates that societies meet human needs both by increasing productive potential and thereby ensuring equitable opportunities for all. From this viewpoint, women's engagement with natural resources begins very early in life. They have traditionally been great recycling agents converting old clothes into quilts, cow dung into fuel, wild grass into good quality baskets, vegetable peels into organic manure, the list goes on. So, the sustainable development agenda will be greatly served by women but not just as caretakers of the planet but as stakeholders in its bounty. The Sustainable Development Goals adopted by the UN General Assembly are also woven around concerns like eliminating poverty, reducing gender inequality, climate action, affordable and clean energy, good health, clean water, and sanitation among women.

The COVID-19 induced crisis has thrown up new challenges for rural Indian women. The Centre for Monitoring Indian Economy (CMIE) has been observing that the female labour force participation rate in India has been consistently falling for the last few years touching 19 percent in 2022 (as per ILOSTAT database dated 08 Feb. 2022) from a high rate of 33 percent in 1972 with


95 percent engaged in unorganised sector or in unpaid work. Lack of security and support for child care, wage gap, dismal working conditions, poor career progression in so-called women-centric jobs like teaching and nursing are some of the reasons attributed to this decline. It has further set them back in the labour market with more women losing jobs than men. Further, due to the loss of jobs many families are unable to afford child care and the responsibility of caring for infants and school children, who have been locked up at home and require supervising, has disproportionately fallen on women forcing many of them to quit full-time jobs across the spectrum. MGNREGS, a labour demand-driven programme, provides 100 days of paid labour on public works projects per year. The few paid, formal jobs available, besides MGNREGS, tend to go to men and women with degrees, leaving women educated till the secondary school level in limbo. Thus, the lack of formal jobs, coupled with the shrinking availability of agricultural work, has led to a decline in the number of women in the rural workforce. Therefore, women need livelihood options that are sustainable and give them flexibility.

Despite the increasing feminisation of Indian agriculture, the contribution of women

to agricultural labour and subsidiary agricultural activities like rearing milch-cattle, sheep, goat, etc. remains unacknowledged nor is she the face of Indian farming. Therefore, we need to uncork the productive potential of women by promoting not just agri-labourers but agri-entrepreneurs with sustainable enterprises that gives them control over their livelihoods, provides adequate income, and qualifies them for green finance. In the present scenario, solar farming as a third crop would be one of the best options. Since women are a large part of the agri-economy, women farmers should be encouraged to take it up where financial assistance is available and they can sell the additional electricity to the grid to augment their income. Likewise, the battle against plastic was just half-won when the pandemic unleashed mountains of PPE kits, masks, sanitizer bottles leaving opportunities for women to become health entrepreneurs. Banana fibre based sanitary napkins, masks, PPE kits, and garbage bags are as well, a sunrise area. A large number of women SHGs, already engaged in making masks, sanitary pads, PPE kits, can be motivated to use Banana Fibre as a raw material. This biodegradable, environment-friendly product can extend them an opportunity to not only diversify their business and product range but also is a sustainable business with emerging demand.

Now, let us ponder over the myriad measures adopted by the Government of India and different banks for facilitating sustainable employment opportunities for rural women. For encouraging women farmers, the Ministry of Agriculture and Farmers' Welfare has directed the states to incur a minimum 30 percent of expenditure on women farmers. These schemes include support to State Extension Programmes for Extension Reforms, National Food Security Mission, National Mission on Oilseed and Oil Palm, National Mission on Sustainable Agriculture, Sub-Mission for Seed and Planting Material, Sub-Mission on Agricultural Mechanisation, and Mission for Integrated Development of Horticulture.

Correspondingly, the Ministry of





Surakshit Bharat for SUKANYA


- ♀ Provision of Capital Punishment in Heinous Cases
- ♀ Massive fall in Dropout Rate of School Girls
- ♀ 80-82% reduction in Triple Talaq Cases within Two Years
- ♀ Sanitary Napkins available at ₹1 through 8000 Jan Aushadhi Kendras
- ♀ Maternity Leaves increased to 26 Weeks

Rural Development had started Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-component of Deendayal Antyodaya Yojana (National Rural Livelihood Mission) (DAY-NRLM), which is under implementation since 2011 through State Rural Livelihoods Mission as Project Implementation Agencies. Under this, in order to familiarise women with the latest techniques in agriculture and allied sectors, training is being imparted to women which includes Support to State Extension Programmes for Extension Reforms (ATMA) under Sub-Mission on Agriculture Extension (SMAE). Skill training courses in agriculture and allied areas (of minimum 200 hours duration) through National Training Institutes, State Agricultural Management and Extension Training (SAMETIs), Krishi Vigyan Kendras (KVKs), and State Agricultural Universities (SAUs) across the country. Since many Jan Dhan accounts are opened in the names of the women for direct transfer of money from the government to the account holders, women farmers also get benefits under PM-KISAN scheme.

NABARD, the apex bank for agriculture and rural development, right from its inception has continued its role as the facilitator and mentor of microfinance initiatives in the country with the vision to facilitate sustained access of financial services to rural women through various microfinance innovations in a cost-effective and sustainable manner. Self Help Group-Bank Linkage program (SHG-BLP), which started as a pilot to link around 500 Self Help Groups to the formal financial institutions during 1992-93 has now become the largest microfinance program in the world with about 90 percent of Women Self Help Groups. Today, more than 112 lakh Self Help Groups (as per NABARD Annual Report 2020-21) have been operating across the length and breadth of the country with the aim to empower rural women economically as well as socially. Similarly, financing of Joint Liability Groups (JLGs), introduced as a pilot


in 2004-05 by NABARD was mainstreamed for the banking system in 2006. JLGs are informal groups of 4-10 members who are engaged in similar economic activities and who are willing to jointly undertake to repay the loans taken by them from the banks. Apart from extending grant support for the formation of JLGs, NABARD also imparts financial support for awareness generation and capacity building of all stakeholders under the scheme. Further, subsequent to an announcement in the Union Budget 2011-12, a scheme for promotion and financing of Women Self Help Groups (WSHGs) in association with the Government of India is being implemented across 150 backward and Left-Wing Extremism (LWE) affected districts of the country since March-April 2012. The scheme aims at saturating the districts with viable and self-sustainable Women SHGs by involving anchor agencies who shall promote and facilitate credit linkage of these groups with banks, provide continuous handholding support, enable their journey to sustainable livelihoods and also take the responsibility for loan repayments. To facilitate implementation of the scheme, an exclusive fund viz. 'Women SHG Development




WOMEN


The Game-Changer of New India




1020 Females per 1000 Males: Historical Change in Sex Ratio




5/11 Start-ups led by Women with at least 1 Female Director



15% of Commercial Pilots in India are Female



More Women Voted than Men in 2019 Elections



Women ministers handling important assignments in Govt

Fund' was set up by the Ministry of Finance in NABARD with a stated corpus of Rs.500 Crore Grant support @ Rs 10,000/- per SHG to the anchor agencies and also the cost of publicity, training, and other capacity-building initiatives are met out of this fund. Realising that rural credit services are the most important tool for providing sustainable livelihood for rural women, all the Regional Rural Banks have been playing a vital role in supporting them. HDFC Bank's Parivartan program works towards mainstreaming economically and socially challenged rural folks with a special focus on women across the nation through 5 Key Focus Areas: Rural Development, Promotion of Education, Skill Training and Livelihood Enhancement, Healthcare and Hygiene, Financial Literacy and Inclusion.

Small Industries Development Bank of India (SIDBI) also under its mission Swavalamban has tied up with Usha International Ltd (UIL) for encouraging women entrepreneurship at the village level by imparting sewing and stitching skills and repairing stitching machines as well. Earlier in 2019, SIDBI along with the World Bank and UN Women had launched a social impact bond called Women's Livelihood Bonds to help rural women in India set up or scale up their own enterprises.

Along with this, changes in reporting proformas have been made to maintain statistics of benefits reaching women. A National Gender Resource Centre in Agriculture has developed a women sensitisation module to bring about change in the mindset and behaviour of male programme operators. Under the revised Agricultural Technology Management Agency (ATMA) scheme in 2014, a mandatory position of a woman coordinator in the team of committed personnel has also been created in every state. Regular

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Cooperative Education programmes of women are also being organised by National Cooperative Union of India (NCUI) through the state cooperative societies. In addition, the appointment of a woman scientist has been made mandatory in each of the 721 Krishi Vigyan Kendras across the country. Since 2016, Rashtriya Mahila Kisan Diwas is being celebrated as well.

The flagship programmes implemented by the Government of India for the welfare of rural women have undoubtedly contributed to improving their lives. Schemes like Pradhan Mantri MUDRA Yojana, Mahila Shakti Kendras, etc. strive to empower rural

women with opportunities for skill development leading to employment.

Desired Steps to Generate Sustainable Livelihood for Rural Women?

Given the women's low levels of literacy and lower access to communication technologies, governments and organisations need to disseminate information in formats that are accessible and understandable by them, distribute mobile phones to them, prioritise local radio with targeted messaging for women, etc. The role of Women Groups-social, farming, saving, and also community organisations is also crucial here. The laudable steps taken by SHGs in Kerala, Bihar, Haryana, Punjab, etc. for bringing pandemic prevention information to 'hard-to-reach communities' through posters, leaflets, songs, and videos in vernaculars, distributing sanitary pads, supplying the necessities need to be emulated by others.

Equally significant is ensuring female farmers' access to markets and agricultural resources. Let us learn from a women-led cooperative-The Rural Urban Development Initiative, which scaled up



procurement of seasonal produce from small and marginal farmers and partnered with delivery apps for last-mile delivery in urban areas. Agricultural stimulus packages and subsidies must include specific targets for women, such as cash transfers to help with the purchase of seeds, fertilizers, and tools to grow food. Government and private-sector financial institutions can set up mechanisms such as credit lines with lower interest rates, expand acceptable collateral such as jewellery, crops, and livestock. Interest payments have already been deferred.

It is high time that the measures to prevent domestic violence are implemented in utmost earnestness. Governments must establish appropriate safety nets and fund women's organisations that provide protection against domestic violence. Designating shelters as essential services, establishing free helplines and other safe reporting mechanisms and outreach centers, and providing health and other support services can be taken up on war-footing. It is also important to invest in women's leadership and empower them to participate and contribute to

the design of policy measures to address future crises.

Succinctly speaking, as we have adopted the transformative Sustainable Development Goals as a roadmap to a more equitable, just, and sustainable world by 2030; to fulfil these goals, particularly the goals on ending poverty and hunger, achieving gender equality and sustainable economic growth, we must recognise the continuum of women's work to include subsistence, care, and livelihoods. In fact, to make any scheme successful in empowering rural women, it becomes necessary that they participate in large numbers in the Gram Sabhas and voice their preferences and concerns regarding the implementation of government schemes, meant for their welfare. Despite seeing an improvement, there is a requirement to focus and make efforts to increase women's representation in local institutions and governance mechanisms and include them in decision-making within their households and communities.

The most critical issue that needs to be addressed is minimising the gulf between ownership versus control of land by addressing

patriarchal conventions and bottlenecks in interpersonal legislations to achieve economic equality in gender, as also guaranteed by the Indian Constitution, under Article 14. There should be a special thrust on formation of Women Farmer Producer Organisations (FPO), under the Government of India's 10,000 FPOs scheme. Enhancing participation of women farmers in FPOs

and providing them the right knowledge, tools, and market ecosystem linkages can recreate synergistic demand and supply conditions in agricultural societies that are still practicing subsistence agriculture, leading to the creation of thriving agricultural production clusters in a much shorter time frame. Besides facilitating access to resources, FPO membership will make it easier for women to register themselves in the local land records and establish themselves as farmers with access and control over local resources. Women FPOs could also form a parallel structure based on the existing social network and positions. In fact, correcting gender imbalances must be central to COVID-19 recovery measures as well as future pandemic preparedness. It is highly imperative to increase vocational training, skill-building, and entrepreneurship training programs so that it ensures greater participation of women in the labour force and provide them financial security. This will help reap an equitable gender dividend which is the only way for India to guarantee peace, prosperity, and the well-being of its citizens.

COVID-19 Recovery: How to Rebuild Sustainable Livelihoods?

Beyond doubt, the community ownership is the way to make rural communities truly self-reliant. One must start by creating empowered and motivated communities to take charge of village development, particularly of the rural women. Hence, community designed local livelihood programmes and collective efforts for their implementation can be a big enabler for bringing rural women together and can work wonders. Linking them to formal financing institutions and banks can help them get easy loans to

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pursue different income-generating activities. Investing in vocational skilling, if initiated 11th standard onwards, can assure uptake of rural entrepreneurship and readiness of skilled labour force for the formal sector. Apart from the above, a 4-E model (Empower, Engage, Execute, and Exit) for self-reliance and sustainability can scale these interventions. Engaging

deeply with the rural women to understand their real needs, empowering them through various institutions, and providing them technical training and financial literacy, before executing the programs will allow for a kind of exit strategy where the women are empowered to take care of their own lives. Lastly, the rural women also need to not only assimilate the words of Angela Davis, professor at University of California but also put every effort to translate them into reality:

"I am no longer accepting the things I cannot change. I am changing the things, I cannot accept".

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Financial Empowerment of Women

Vishnu Sharma and Dr Tasneem Q. Khan

Financial empowerment of rural women is a priori for the overall development of the Indian society. Financially empowered rural women, are key to the success of families, communities and national economies. In recent years, the Government of India has given major impetus in this direction and the results of its efforts have been overwhelming.

According to UN Women, the United Nations entity dedicated to gender equality and the empowerment of women, rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development. With this the agency also highlights that limited access to credit, healthcare and education are among the many challenges rural women, in several parts of the world, face which are further aggravated by the global food and economic crises and climate change. Hence, empowering rural women is a key not only to the well-being of individuals, families and rural communities, but also to overall economic productivity.

UN Women says that gender equality is not only a basic human right, but its achievement has enormous socio-economic ramifications. Empowering women fuels thriving economies, spurring productivity and growth. Yet gender inequalities remain deeply entrenched in every society.

Today, women, in most of the countries, lack access to decent work and face occupational segregation and gender wage gaps. They are too often denied access to basic education and healthcare. Also, women in all parts of the world suffer violence and discrimination. They are under-represented in political and economic decision-making processes.



In India, economical and social condition of its women population has been a matter of concern since long time. As per the Global Gender Gap Index Report 2020 published by the World Economic Forum, India ranks 112 out of 153 countries with a score of 0.668 out of 1. India ranked 108 out of 149 countries with a score of 0.665 as per the Global Gender Gap Index Report 2018. Thus, India's performance has marginally improved from 0.665 in 2018 to 0.668 in 2020.

Global Gender Gap Index (GGGI) consists of four dimensions, namely, (i) economic participation and opportunity (ii) educational attainment (iii) health and survival, and (iv) political empowerment. As per the computational mechanism of GGGI, highest performance score on each of these four dimensions is 1. According to the GGGI Report 2020 India has scored 0.354 in economic participation and opportunity, 0.962 in educational attainment, 0.944 in health and survival and 0.411 in political empowerment.

In an interaction with women associated with various Self Help Groups (SHGs) in July 2018, Prime Minister Shri Narendra Modi had said, "For women empowerment, financial independence is necessary. Women are enterprising, they don't need to be taught, only need to be given opportunities to perform." In the same programme Prime Minister also highlighted the importance of empowerment of rural women for the holistic progress of the Indian society. He said that rural women have huge potential and our country needs to realise their capabilities. He said, "Financial Independence makes a woman assertive and empowered. Financially empowered women are a bulwark against societal evils."

Based on the above principle, the Government of India has been running various schemes for the rural women under its several ministries. These schemes and programmes have been designed to have a positive impact in overall condition of our rural women. Financial empowerment through financial inclusion of rural women has been one of the significant achievements of Prime Minister Jan Dhan Yojana (PMJDY). By August 2021, seven years since its inception, there are 43.04 crore PMJDY accounts. PMJDY was announced by Prime Minister Narendra Modi in his Independence Day address on 15 August 2014. While launching the

programme on 28th August, the Prime Minister had described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle. On the 7th Anniversary of PMJDY, Finance Minister Smt. Nirmala Sitharaman had reiterated the importance of this scheme for the financial inclusion of country's marginalised sections, including rural women. She said, "The journey of PMJDY led interventions undertaken over a short span of seven years has in effect, produced both transformational as well as directional changes thereby making the emerging financial-inclusive ecosystem capable of delivering financial services to the last person of the society-the poorest of the poor. The underlying pillars of PMJDY, namely, Banking the Unbanked, Securing the Unsecured and Funding the Unfunded has made it possible to adopt multi-stakeholders' collaborative approach while leveraging technology for serving the unserved and underserved areas as well."

On the same occasion Minister of State for Finance Dr Bhagwat Karad also said, "Pradhan Mantri Jan Dhan Yojana (PMJDY) has been one of the most far reaching initiatives towards financial inclusion not only in India but in the world. Financial inclusion is among top-most priorities of the government as it is an enabler for inclusive growth. It provides an avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families besides taking them out of the clutches of the usurious money lenders."

As per the government data 55 percent Jan-Dhan account holders are women and 57 percent Jan Dhan accounts are in rural and semi-urban areas. For rural women, this scheme has played a very vital role in securing their interest during COVID-19 pandemic. Under PM Garib Kalyan Yojana, a total of Rs. 30,945 crore have been credited in accounts of women PMJDY account holders during COVID lockdown. Within 10 days of nationwide lockdown more than about 20 crore women PMJDY accounts were credited with ex-gratia.

Apart from this there are several other schemes currently running for the empowerment of women. Women and Child Development Ministry, has adopted a two-pronged strategy (i) Monitoring the performance by engagement

with publishing agency of GGGI, namely, World Economic Forum (ii) Identification of Reform Areas and Reform Actions in consultation with concerned Ministries and Departments.

Some major initiatives taken by Government of India in this regard are:

1. Beti Bachao Beti Padhao (BBBP) to ensure the protection, survival and education of the girl child.
2. Mahila Shakti Kendra (MSK) aims to empower rural women with opportunities for skill development and employment.
3. Working Women Hostel (WWH) ensures the safety and security for working women.
4. Scheme for Adolescent Girls aims to empower girls in the age group 11-18 and to improve their social status through nutrition, life skills, home skills and vocational training.
5. Mahila Police Volunteers (MPV) envisages engagement of Mahila Police Volunteers in States/UTs who act as a link between police and community and facilitates women in distress.
6. Rashtriya Mahila Kosh (RMK) is an apex micro-finance organisation that provides micro-credit at concessional terms to poor women for various livelihood and income generating activities.
7. The National Crèche Scheme ensures that women take up gainful employment through providing a safe, secure and stimulating environment to the children.
8. Pradhan Mantri Matru Vandna Yojana aims to provide maternity benefit to pregnant and lactating mothers.
9. Pradhan Mantri Awas Yojana aims to provide housing under the name of the women also.
10. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) aims to enable a large number of Indian youth including women to take up industry-relevant skill training in securing a better livelihood.
11. Deen Dayal Upadhyay National Urban Livelihoods Mission (DAY-NULM) focuses on creating opportunities for women in skill development, leading to market-based employment.
12. Pradhan Mantri Ujjwala Yojana empowers women and protects their health by providing LPG cylinder free of cost.
13. Sukanya Samriddhi Yojana (SSY) scheme has empowered many girls economically by opening their bank accounts.
14. Skill Upgradation and Mahila Coir Yojana is an exclusive training programme of MSME aimed at skill development of women artisans engaged in coir industry.
15. Prime Minister's Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector.
16. Female Entrepreneurship: To promote female entrepreneurship, the government has initiated programmes like Stand-Up India and Mahila e-Haat (online marketing platform to support women entrepreneurs/ SHGs/NGOs), Entrepreneurship and Skill Development Programme (ESSDP). Pradhan Mantri Mudra Yojana (PMMY) provides access to institutional finance to micro and small businesses.

Likewise several steps and initiatives have been taken up in school education system such as National Curriculum Framework (NCF) 2005 and flagship programmes like Samagra Shiksha and the subsequent Right to Education Act (RTE). Kasturba Gandhi Balika Vidyalayas (KGBVs) have been opened in Educationally Backward Blocks (EBBs).

KGBVs, under Samagra Shiksha, now provide access and quality education to girls in the age group of 10-18 years aspiring to study in Classes VI to XII; belonging to SC, ST, OBC, Minority communities and BPL families to ensure smooth transition of girls from elementary to secondary and up to class XII wherever possible. KGBVs provide the facility to have atleast one residential school for girls from Classes VI-XII in every EBB. Gender sensitisation is also done which includes gender sensitisation Module - part of in-service training, construction of toilets for girls, construction of residential quarters for female teachers and curriculum reforms.

More so, to bring women in the mainstream

of political leadership at the grassroots level, government has reserved 33 percent of the seats in Panchayati Raj Institutions (PRIs) for women. Clause (3) of Article 243D of the Constitution ensures participation of women in PRIs by mandating not less than one-third reservation for women out of total number of seats to be filled by direct election and number of offices of chairpersons of Panchayats. As per the information provided by the Rural Development and Panchayati Raj Ministry in September 2020, 20 states namely Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand and West Bengal have made provisions of 50 percent reservation for women in Panchayati Raj Institutions in their respective State Panchayati Raj Acts.

Also, gender Budget has been made a part of Union Budget of India since 2005 that entails fund allocation towards programmes/schemes dedicated to women. Through this effort the Government is continuously promoting gender parity/equality with a focus on alleviating gender gap in all sectors and at all levels of governance. As per the Gender Budget Statement, Government has earmarked Rs.15,3,326.28 Crore for FY 2021-22 to be used by the Ministries towards schemes/programmes aimed at reducing gender gap in all aspects of social, economic and political life.

Likewise, Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Giriraj Singh, informed while replying to a question in Lok Sabha on 11 February 2019 that his ministry, through Khadi and Village Industries Commission (KVIC), is implementing a number of schemes for rural women so as to improve their social and economic conditions, including those living below the poverty line.

The MSME Ministry through the Prime Minister's Employment Generation Programme (PMEGP), a major credit-linked subsidy scheme since 2008-09, is setting up micro enterprises to generate employment in rural and urban areas of the country. The maximum cost of the project under PMEGP scheme is Rs. 25 lakh for manufacturing sector units and Rs. 10 lakh for units under service sector. Under the scheme, women

entrepreneurs are covered under special category and are entitled to 25 percent and 35 percent subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5 percent of the project cost while for general category it is 10 percent. About 30 percent projects have been setup by women out of total projects set up under PMEGP. Since its inception till January 2019, women entrepreneurs have set up 1,38,916 projects.

The ministry of MSME, through KVIC, implements schemes under its Khadi Programme with the support of 34 States/UTs Khadi and Village Industries Boards (KVIBs), and 2,518 Khadi Institutions. These schemes are providing employment to 4.65 lakh people (cumulative) out of which more than 80 percent artisans are women. During 2016-17, 14,768 projects were set up by women entrepreneurs and Margin Money (MM) of Rs. 38,949.15 lakh were disbursed. During 2017-18 the number of projects set up by women entrepreneurs was 15,669 with MM of Rs. 46,355.86 lakh. The MSME Ministry's Village Industries Programme, Mission Solar Charkha, Khadi Reform and Development Programme, Scheme of Fund for Regeneration of Traditional Industries, Capacity Building through training programmes and Research and Development (R&D) for stepping up productivity have helped women entrepreneurs.

In conclusion, the economic empowerment of rural women is a priori for the overall development of the Indian society. Financially empowered rural women, are key to the success of families, communities and national economies. In recent years, the government of India has given major impetus in this direction and the results of its efforts have been unprecedented.

Data Source

<https://pib.gov.in/PressReleasePage.aspx?PRID=1707475>

<https://pib.gov.in/Pressreleaseshare.aspx?PRID=1563819>

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