

## SKILL & ENTREPRENEURSHIP: EMPOWERING RURAL WOMEN

*"...empowerment can accelerate development. From whichever direction the issue is looked into, it provides justification for giving economic empowerment to women".*

**Amartya Sen**

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Women have the capability to accelerate the economic growth of the country, if their participation in the workforce is increased. Census (2011) data has revealed that there has been a continuing fall in labor force participation rate of women from 33.3 per cent to 26.5 per cent in rural areas. Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.

**T**he Women in India lives in common milieu, she owns nothing, not even herself. Without any income or possession of property, they are more marginalized and oppressed than any other sections. This year on the occasion of International Women's Day, the same concern was reflected in the speech of former President. He said, "Government is equally concerned at the rising rate of violent crimes against women. It is inexcusable that women in India do not feel as secure and safe as they should. A greater emphasis on early sensitization of children and youth in schools and institutions of higher learning would help inculcate due respect for the female gender. This should be taken up through appropriate measures in our rural and urban populations and through well-conceived and coherent Government programs". Further, he focussed on the full government commitment to ensure the participation of women in democracy and development. On the same occasion, Prime Minister also appreciated indomitable spirit, determination and dedication of *Nari Shakti* (Women Power). PM further stated that the progress of civilization is "incomplete without the empowerment of women" and the issue is no longer women development but "women-led development." In a verdict, Supreme Court said "It is now realized that real empowerment would be achieved by women, which would lead to their well-being facilitating enjoyment of rights guaranteed to

them, only if there is an economic empowerment of women as well. Public employment... would naturally lead to empowerment of women, which is the need of the hour". Empowered women can make a strong contribution to the economic well-being of the family and communities, thus contributing to the Sustainable Development Goals.

Majority of our population lives in the rural areas (71.2 per cent). The challenges for women living in rural India are more severe as compared to their urban counterparts. In rural societies, gender discrimination reduces economic opportunities for girls and young women. Deprivation and bias, cultural norms force many girls from poor families into early marriage and childbearing, where they are extremely vulnerable to HIV, sexual violence and physical exploitation. The burden of domestic tasks



**Table 1: Number of females (per 1000 females of age 5 years and above usually engaged in domestic duties in the usual principal status) who carried out specified activities**

|    | Specified Activities                     | Rural         |                  |     | Urban         |                  |     |
|----|--|---------------|------------------|-----|---------------|------------------|-----|
|    |  | With SS Works | Without SS Works | All | With SS Works | Without SS Works | All |
| 1  | Maintenance of kitchen garden, etc.      | 239           | 232              | 233 | 95            | 77               | 78  |
| 2  | Work in hh. poultry, dairy, etc.         | 378           | 183              | 215 | 141           | 19               | 24  |
| 3  | Free collection of fish, etc.            | 221           | 182              | 188 | 51            | 16               | 18  |
| 4  | Free collection of fire wood, etc        | 580           | 407              | 435 | 175           | 48               | 53  |
| 5  | Husking of paddy (own produce)           | 71            | 51               | 54  | 12            | 2                | 3   |
| 6  | Grinding food grain (own produce)        | 45            | 41               | 41  | 9             | 5                | 3   |
| 7  | Preparation of gur (own produce)         | 0             | 2                | 2   | 0             | 0                | 0   |
| 8  | Preservation of meat (own produce)       | 6             | 8                | 7   | 0             | 1                | 1   |
| 9  | Making basket, etc. (own produce)        | 22            | 16               | 17  | 8             | 2                | 2   |
| 10 | Husking of paddy (acquired)              | 26            | 41               | 39  | 15            | 14               | 14  |
| 11 | Grinding foodgrain (acquired)            | 44            | 47               | 46  | 30            | 23               | 23  |
| 12 | Preparation of gur (acquired)            | 17            | 28               | 27  | 10            | 10               | 10  |
| 13 | Preservation of meat etc. (acquired)     | 25            | 34               | 32  | 16            | 13               | 13  |
| 14 | Making basket, etc. (acquired)           | 23            | 34               | 32  | 16            | 14               | 14  |
| 15 | Preparing cowdung cakes                  | 558           | 379              | 409 | 204           | 40               | 46  |
| 16 | Sewing, tailoring, etc                   | 280           | 272              | 273 | 378           | 229              | 235 |
| 17 | Free tutoring of own/ others' children   | 51            | 72               | 68  | 123           | 120              | 120 |
| 18 | Bringing water from outside hh. premises | 402           | 287              | 306 | 191           | 92               | 96  |
| 19 | Bringing water from outside village      |               |                  |     |               |                  |     |
|    | a) distance up to 1 km                   | 6             | 6                | 2   |               |                  |     |
|    | b) distance 2-5 km.                      | 3             | 2                | 2   |               |                  |     |
|    | c) distance 6 km & above                 | 0             | 0                | 0   |               |                  |     |
|    | d) all                                   | 9             | 9                | 9   |               |                  |     |

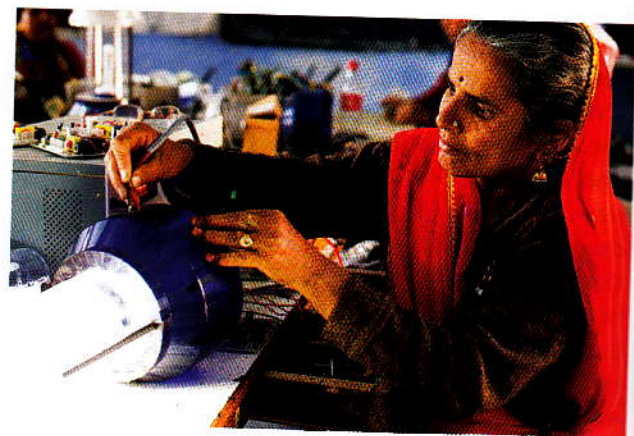
(Source: NSS Report No. 559: Participation of Women in Specified Activities along with Domestic Duties)

– such as caring for siblings or the elderly, tending to livestock and collecting water and firewood – also restricts girls' access to educational, social and economic opportunities. Poverty compels many young women to seek employment in the informal sector, where they find themselves limited to low-skilled jobs with minimal income potential, long hours and unequal power relations that often lead to exploitation. Opportunities for women in rural areas are limited in rural areas, due to restricted mobility and access to education.

The NSSO 68<sup>th</sup> Round Report (Table 1) reflects the huge gap between the participation of women in care economy, situation is worse in rural areas. It shows that during 2011-12, an estimated 57 per cent of the rural women of age 5 years and above engaged in domestic duties pursued any activity

under specified activities while the corresponding figure for Urban India is only 13 percent.

For lack of education or specific skill, for most of the rural women, manual work is still the



easily available work. As depicted in Table 2, the women above the age 15 years who had any skill/experience to undertake the desired work was the highest for the work 'dairy' (74 per cent).

**Table 2: Proportion of women having Skill/Experience to Accept Specified Work**

| Type of work acceptable                | Rural | Urban |
|--|-------|-------|
| Dairy                                  | 735   | 645   |
| Poultry                                | 529   | 557   |
| Other animal husbandry                 | 655   | 711   |
| Food processing                        | 543   | 514   |
| Spinning                               | 546   | 612   |
| Manufacturing in wood and cane product | 483   | 239   |
| Tailoring                              | 465   | 574   |
| Leather goods manufacturing            | 400   | 433   |
| Others                                 | 358   | 449   |
| All                                    | 536   | 544   |

(Source: NSSO 68<sup>th</sup> round)

A number of policy initiatives have been taken in this regard. The main focus of the government is to transform the manual labour into skill based workforce. This article discusses the various programs related to the women empowerment in rural India like Skill Development, MUDRA Bank, STEP, DDU-GKY, Stand-Up India and DAY-NRLM.

### Skill Development :

Women have the capability to accelerate the economic growth of the country, if their participation in the workforce is increased. Census (2011) data has revealed that there has been a continuing fall in labor force participation rate of women from 33.3 per cent to 26.5 per cent in rural areas. Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.

The National Policy on Skill Development and Entrepreneurship 2015 focused on improving the productivity of the economy through participation of women in the labour force. The aims and objective of this mission is to ensure skill development of women by creating more seats in the vocational training institutions. In order to bridge the gender gap, the policy identifies the need for special delivery

mechanisms such as mobile training units, flexible afternoon batches along with local needs based training. The policy also deals with issues of safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. Skilled women get an internet or mobile based platform to keep regular touch with the employers.

### Deen Dayal Upadhyay Grameen Kaushalya Vikas Yojana (DDU-GKY):

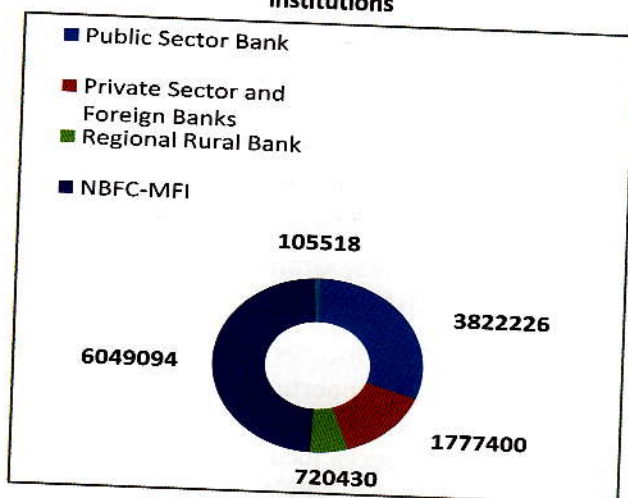
The DDU-GKY focuses on providing high quality skill training opportunities through Project Implementing Agencies (PIAs) to rural poor youth, though there is a special focus on women. **Ministry of Rural Development** administered the DDU-GKY which is the skill training and placement program carried out as part of the National Rural Livelihoods Mission. The programme provides funding support for placement linked skilling projects ranging from INR 25,696 per person to over INR 1 lakh. The scheme has special focus on women by reserving 1/3rd of the seats for women; migration support centers are set up to monitor the needs of the vulnerable

### Trade Related Entrepreneurship Development Assistance Scheme (TREAD) women entrepreneurship programme

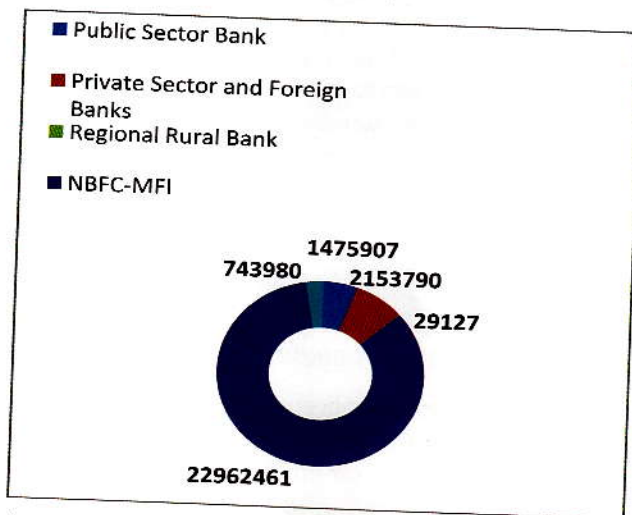
Trade Related Entrepreneurship Development Assistance Scheme (TREAD) envisages economic empowerment of women. There is a provision of Govt of India Grant upto 30 per cent of Loan/credit sanctioned subject to maximum ceiling of 30 Lakhs to NGOs as appraised by Lending Institutes/Banks for undertaking capacity building activities such as Training, counselling, Participation in exhibitions, establishment of new SHGs etc and other components as approved by Bank/Steering Committee.

The focus of the scheme is to promote self-employment and income generation activities for women mostly from SHG groups in non-farm sector. The non-farming activities usually taken up by women include Tailoring, Handicrafts, Embroidery, Toy making, Readymade garments, Candle making, Agarbatti making, paper cup and plate making, Masala powder making, Saree weaving, Coir mat making, Pickles making, Readymade garments, basketry and brooms making, Jute bag making etc.

**Figure 1: Lending to new entrepreneurs by type of institutions**



**Figure 2: Lending to women entrepreneurs by type of institutions**



(Source: MUDRA Annual Report 2015-16 (Available on <http://www.mudra.org.in>))

population, specially women. Special attention is focused on establishing training centers with focus on women trainers in line with the National Policy of Skill Development.

### Support to Training and Employment Programme for Women (STEP)

The STEP program is a Central Sector Scheme of Ministry of Women and Child Development under which, training is provided to poor and marginalized women in traditional trades to improve employability. The scheme is intended to benefit women who are in the age group 16 and above. Under the programme, grants-in-aid are provided by the central government to societies, voluntary

organizations, and cooperatives providing skills in sectors ranging from agriculture to hospitality.

### Pradhan Mantri MUDRA Yojana (PMMY):

The MUDRA loan has the objective of 'funding the unfunded' that has twin purposes of seeding new enterprises and expanding existing units, with special focus on providing financial support to women entrepreneurs, for both financial inclusion and empowerment. Out of a total of 3.49 crore enterprises supported under PMMY during 2015-16, nearly 36 per cent (1.25 crore accounts) were for first time borrowers (new entrepreneurs) (Figure 1), a whopping 79 per cent (2.76 crore women) were funded under PMMY (Figure 2). Almost 99 per cent of the PMMY loans extended by MFIs were for women borrowers, which contributed significantly for the share of women borrowers under this program.

### Stand Up India:

'Stand Up India' scheme has special provisions for women. In this scheme, each bank branch will provide loans of up to Rs 1 crore to at least two such projects per bank branch on an average, one for each category of entrepreneur (SC/ST and Women), in case of firm 51 per cent of shareholding and controlling stake held either by SC/ST or women entrepreneurs to ensure financial availability to set up big industries and turn into big entrepreneurs. The portal of Stand Up India, assist the beneficiaries with the information through the network of 17000 Help Centres across India and collect the information of more than 1.25 lakh bank branches. The Union Cabinet had approved the refinance window of Rs 10,000 crore that Small Industries Development Bank of India (SIDBI) will disburse for the Stand-Up India scheme.

Currently at national level, this scheme provides subsidy to Mahila Coir Yojana run by MSME, Govt. of India. It is the first women oriented self employment scheme being implemented by the Coir Board for the empowerment of rural women artisans in the coir sector. The scheme imparts skills among the artisans through the training programs in collaboration with co-operatives, NGOs and other recognized training institutions.

### National Rural Livelihoods Mission (NRLM):

NRLM is, perhaps, the largest poverty reduction initiative, the largest program for women, in the

world with its goal of reaching nearly 70 million rural households. NRLM provides platform to mobilize the poor households (women) in to Self Help Groups of the poor that provide them with voice, space and resources. These platforms 'of the poor' and 'for the poor' would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor. While agriculture is a critical source of food and income for the rural poor, it alone cannot raise most families out of poverty, so the SHG members are trained to manage their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness etc.

NRLM fund is managed by the Government of India and the World Bank. As per the World Bank Project Report (No. P104164, 8<sup>th</sup> August 2017), the project has already achieved the targets related to social mobilization, institution building and mobilization of community savings. Currently, the project is being implemented in 571 blocks from 161 districts, across all thirteen participating states. The program is intensively working with more than 7.5 million households, mobilized into 6.5 Lakh SHGs. These SHGs have been federated into 41000 Village Organization (VO) of which 4.08 Lakh SHGs are part of these VO network.

### Conclusion:

Women's economic empowerment is one of the world's most promising areas of investment, biggest

emerging markets, talent pools and demographic dividends to be tapped. Indeed, gender equality and women's empowerment are integral to the 2030 Agenda for Sustainable Development, adopted by the United Nations General Assembly in September 2015. Government of India through its various programs for Skill Development is providing skill to the youth like PMMY allocating loans to start new entrepreneurship, DDU-GKY imparting skill by reserving seats in vocational training institutions, Stand-Up India to transform job seekers to job creators especially women and SC/ST and NRLM providing a platform to mobilize women in SHGs to raise their voice and uplift their family from poverty. This will enable them to access new job opportunities in the services sector, connecting the hitherto lagging rural regions to the mainstream economy, and help India to capitalize on its demographic dividend. It will also assist India's growing private sector enterprises to tap into a ready pool of trained labour, assisting them in hiring and placement, especially given the shortage of appropriate skills in India's labour market. These programs connect rural women to the mainstream economy where they claim their stake in global economy and became the engine of economic growth.

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### Record Foodgrains Production of Major Crops in the Year 2016-17

The 4th Advance Estimates of production of major crops for 2016-17 have been released by the Department of Agriculture, Cooperation and Farmers Welfare on 16th August, 2017. As a result of very good rainfall during monsoon 2016 and various policy initiatives taken by the Government, the country has witnessed record foodgrain production in the current year.

As per 4th Advance Estimates, the estimated production of major crops during 2016-17 is as under:

- Total Foodgrains production is estimated at record 275.68 million tonnes
- Rice is estimated at record 110.15 million tonnes
- Wheat is also estimated at record 98.38 million tonnes
- Coarse Cereals estimated at a record level of 44.19 million tonnes
- Pulses is estimated at record 22.95 million tonnes
- Oilseeds production is estimated at 32.10 million tonnes
- Cotton is estimated at 33.09 million bales
- Sugarcane is estimated at 306.72 million tonnes