

ECONOMIC EMPOWERMENT OF RURAL WOMEN

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Rural women are the key agents for development. They play a catalytic role towards achievement of transformational economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they face. These are further aggravated by the global food and economic crises and climate change. Empowering them is essential, not only for the well-being of individuals, families and rural communities, but also for overall economic productivity, given women's large presence in the agricultural workforce worldwide.

Delivering multiple roles every single day, women are undoubtedly the backbone of any society. However, they have also been an ignored fraction of the society in many parts of the world. To restore their rightful and dignified status, empowerment programmes need to be initiated to provide a solid foundation to nurture the inner strength and self-esteem for the rural women. Education is a potent tool to progress in life serving as a catalyst that has unsettled centuries of restrictions and given women the much deserved platform to set themselves free and rise as equals.

The systematic focus on women's awakening, galvanised over the last couple of decades, has been consolidated into a more holistic, sharper mission under the Centre, via the appropriately named Mission Purna Shakti, which provides a single window for all women centric programmes run by various ministries. The internet and the social media have fuelled online women activism in a big way. Projects like Digital India promise to provide opportunities for e-learning and to open earning avenues for women. Meanwhile, in the hinterlands, there's the real-life version of Gulaab Gang (a 2013 film in which a woman protagonist battles social

injustice and creates a platform for abused women), with women in one of the most backward regions of Uttar Pradesh getting together to build a historic movement to battle multiple forms of social biases and exploitation. It has expanded to include girls' education on its agenda.

Rural women still remain a disadvantaged segment of Indian society. Statistics show that whereas 86.1 per cent females are engaged in agriculture, the figure of males is 74 per cent. But there are hardly any special programmes for enhancing women's agricultural skills. While 7.1 per cent rural females are engaged in manufacturing, the percentage for rural males is 7 i.e. less than that of females. Most of the training programmes have less female participation. While rural males have opportunities in construction, trade, transport, storage, and services, these are mostly denied to rural females. Obviously, opportunities must be created to enable them to acquire the skills necessary for entering these newly emerging occupations. Majority of rural women suffer not only from economic poverty but also from 'information poverty'. Rural women are vital and productive workers in India's national economy. There is statistical bias in under estimating the role of rural women in development. Though women work for longer hours than men and contribute substantially to family income, but they are not perceived as productive workers. (Pankajam and Lalitha, 2005).

Equal pay for equal work is one of the cornerstones of the gender equality movement the world over. Wage disparities have always existed in rural parts of the country, but in some spheres of activity, the divide has widened. So while men were paid 70 per cent higher wages than women for ploughing work at the end of 2004-05, the difference



rose to 80.4 per cent in end March 2012 and stood at 93.6 per cent at the start of 2013-14. While men were paid 75 per cent more than women for well-digging work in March 2005, the difference stood at nearly 80 per cent in 2013-14. The data indicates that daily wage disparities have, by and large, remained constant since 1999, though they did rise in the early 2000s. In 2013, the discrimination in wages paid to women was higher in physically intensive activities (such as ploughing and well-digging), but lower in the case of work such as sowing and harvesting. In rural India, very few women have ownership over land or productive assets which proves to be a road block in institutional credit. Majority of the agricultural labourers are women and they are mainly assigned manual labour. Men perform operations involving machinery. (Kurukshetra, 2003). Women's economic empowerment Women's 'Self-help and Savings Groups' are on the increase and their efficiency is noteworthy. No external financial assistance has been given to them to start and conduct the operations of these groups. Deposit amounts have grown and are credited to the nearby rural banks. The banks have praised their regularity and clear accounting. Women-members restrict their withdrawals to purposes which are productive of more funds.

Role of education in empowering women

Mahatma Gandhi once said: "If you educate a man, you educate an individual, however, if you educate a woman, you educate a whole family. Free and compulsory education to all children between the ages of 6 and 14 is a fundamental right of citizens under the 86th Amendment to the Constitution of India. The government, through its various initiatives such as the Sarva Shiksha Abhiyan (aimed at providing primary education especially to girl children from disadvantaged rural areas), attempts to improve the education of women, the barrier to educating women is not always monetary and within the purview of the state. Education is considered as a milestone for women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their lives. Increasing access to education notwithstanding, gender discrimination still persists in India and a lot more needs to be done in the field of women's education in India. Women have so much unexplored potential which has never been tapped. As education is both an input and output

of human development, educational equity will ensure enabling and entrepreneurial development. The female literacy levels according to the Literacy Rate 2011 Census are 65.46 per cent where the male literacy rate is over 80 per cent. Although substantial progress has been achieved since India won its independence when less than 8 per cent of females were literate, the gains have not been rapid enough to keep pace with population growth. In the rural areas, nearly 4.5 per cent of males and 2.2 per cent of females completed education level of graduation and above, while in the urban areas, 17 per cent of males and 13 per cent of females completed this level of education. The details are part of a survey on 'Social Consumption: Education' during the National Sample Survey (NSS) 71st Round, January to June 2014, conducted by the National Sample Survey Office (NSSO) under the Ministry of Statistics and Programme Implementation. The survey covered entire country with samples taken from 36,479 households in rural areas and 29,447 in urban areas from 4,577 villages and 3,720 urban blocks, it said. According to its findings, literacy rate among age group of seven years and above in the country was 75 per cent. In rural areas, it was 71 per cent compared to 86 per cent in urban areas. Even beyond literacy, there is much that education can do for women's rights, dignity and security. Education is the key to unlock the golden door of freedom for development.

The concept of Women empowerment is a recent one. The first year of New Millennium 2001 was declared as "WOMEN EMPOWERMENT YEAR". Education of a woman leads to a better family and ultimately an ideal society to a progressive nation. New UNESCO data proves education transforms development. It says:

- If all children enjoyed equal access to education, per capita income would increase by 23 per cent over 40 years.
- If all women had a primary education, child marriages and child mortality could fall by a sixth, and maternal deaths by two-thirds. UNESCO's new analysis proves that:-
- Education empowers women. Educated girls and young women are more likely to know their rights and to have the confidence to claim them.

- Education promotes tolerance: Education helps people to understand democracy, promotes the tolerance and trust that underpin it, and motivates people to participate in the political life of their societies.
- Education equality improves job opportunities and increases economic growth: If all children had equal access to education, productivity gains would boost economic growth. Over 40 years, per capita income would be 23 per cent higher in a country with equality in education.

Constitutional provisions and laws

The importance of women as an important human resource was recognized by the Constitution of India which not only accorded equality to women, but also empowered the State. A number of Articles of the Constitution repeated towards the socio-economic development of women and participation decision making. These are:

- **Article 14** Men and women to have equal rights and opportunities in the political, economic and social spheres.
- **Article 15(1)** Prohibits discrimination against any citizens on the grounds of religion, race, sex, caste etc.
- **Article 16** Equality of opportunities in matter of public appointments for all citizens.
- **Article 39(d)** Equal pay for equal work for both men and women.
- **Article 42** The state to make provision for ensuring first and humane conditions of work and maternity relief.

Government has also enacted specific laws to safeguard the interests of women and for up gradation of their status. These are,

- **The Hindu Succession Act, 1956** which provides for women the right to parental property.
- **The Dowry Prohibition Act, 1961** which declares the taking of dowry an unlawful activity and thereby prevents the exploitation of women.
- **Equal Remuneration Act, 1976** which provides payment of remuneration equal with men for work of equal value.
- **The Medical Termination of Pregnancy Act, 1971** which legalizes abortion conceding the

right of a women to go for abortion on the ground of physical and mental health.

- **The Criminal Law Amendment Act, 1983** which seeks to stop various types of crimes against women. The Indecent Representation of Women (Prohibition) Act, 1986 which prohibits the Vulgar presentation of women in the media such as- newspapers, cinema, T.V. etc.
- **The Protection of Women from Domestic Violence Act, 2005** provides for more effective protection of the rights of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family.

Few initiatives to encourage empowerment of women by Government of India include:

Aajeevika Skills : Making Rural Poor Youth Employable National Rural Livelihood Mission (NRLM) is an initiative launched by Ministry of Rural Development (MoRD), Government of India in June 2011. The Aajeevika Skill Development Programme (ASDP) is a sub-mission under NRLM. It has evolved out of the need to cater to the occupational aspirations of the rural youth who are poor and also to diversify their incomes.

ASDP gives young people from poor communities an opportunity to upgrade their skills and enter the skilled work force in growing sectors of the economy. Training and placement schemes are run in partnership with public, private, non-government and community organizations. Strong relationships are being built with industry associations and employers'. The target is to skill and place 50 lakhs youth in the formal sector by 2017.

Key features

- Provides customized residential and non residential training.
- Minimum 624 hours of training with modules on trade specific skills, IT and soft skills.
- Special programs for Jammu and Kashmir, Minorities and Most critical Left wing Extremist Districts.
- Implemented under the supervision of the central and state governments.

OUR PRODUCTS

Clothing



Fashion Accessories / Jewellery



Bags



Pottery



Grocery & Staples / Organic



Decorative and Gift Items



File Folder



Carpets and Rugs



Screenshot of Mahila E- Haat portal displaying the items for online sale

- 75per cent assured placement above minimum wages.
- Post placement support.
- Food and transport support during training

Mahila e-Haat

Digital marketing portal Mahila e-Haat launched for women entrepreneurs: Launched by the Women and Child Development Ministry, over 125,000 beneficiaries under 10,000 self-help groups have registered on the portal. The portal has been set up with an investment of under Rs.10 lakh from the Rashtriya Mahila Kosh—an autonomous body under the WCD ministry for the socio-economic empowerment of women—and sellers can register their products on the platform without having to pay any listing fee. The only eligibility criteria to register is that the sellers—any women or women members of a self-help group—have to be above 18 years of age to eliminate the problem of child labour. In addition to this, all the sellers are required to show the Mahila e-Haat logo on their products. The tie-up with India Post will help women selling products on the forum locate the nearest post office for shipping purposes. The entrepreneurs can also enter a vendor agreement with India Post, which will help them get a discount on bulk consignments.

Support to Training and Employment Programme for Women (STEP)

'Support to Training and Employment Programme for Women (STEP) Scheme' is intended to benefit women who are in the age group of 16 years and above across the country. The grant under the Scheme is given to an institution/ organisation including NGOs directly and not the States/UTs. The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.

Rajiv Gandhi National Creche Scheme for the Children of Working Mothers

The Government's sustained initiative on education and employment of women has resulted in increased opportunities for their employment, and more and more women are now in gainful employment, working within or outside their homes. The growing industrialization and urban development has led to increased migration into the cities. The past few decades have shown a rapid increase in nuclear families and breaking up

of the joint family system. Thus, the children of these women, who were earlier getting support from relatives and friends while their mothers were at work, are now in need of day care services which provide quality care and protection for the children.

Effective day care for young children is essential and a cost effective investment as it provides support to both mothers and young children. Lack of proper day-care services is, often, a deterrent for women to go out and work. Hence, there is an urgent need for improved quality and reach of day care services/crèches for working women amongst all socio-economic groups both in the organized and unorganized sectors.

Women working in the organized sector can avail day care facilities for their children which their employers are obliged to provide under various legislations, (Factories Act 1948, Mines Act 1952, Plantation Act, 1951, Inter-State Migrant Workers Act, 1980 and NREGA 2005 make provision of day care mandatory). On the other hand, the need of the children of the women working in the un-organised sector still remains largely unaddressed.

The need for child care services has been emphasized in the National Policy for Children, 1974, National Policy for Education, 1986, National Policy for Empowerment of Women, 2001 and the National Plan of Action for Children, 2005. The Steering Committee on Women's Agency and

Child Rights for the **Twelfth Five Year Plan (2012-17)** has recommended that upgrading AWCs to AWC-cum-creches and/or revision of norms, option of different flexible models, and procedures of RGNCs would therefore be the options that may be examined and taken forward in the next Plan period so that children can be provided community based safe and nurturing spaces for their growth and development. The revised scheme aims to make a significant impact on the Early Childhood Care Services for children up to 6 years of age in the country.

Conclusion

Rural women are the key agents for development. They play a catalytic role towards achievement of transformational economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they face. These are further aggravated by the global food and economic crises and climate change. Empowering them is essential, not only for the well-being of individuals, families and rural communities, but also for overall economic productivity, given women's large presence in the agricultural workforce worldwide.

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Nirbhaya Fund : 22 proposals of Rs. 2200 Cr. appraised and recommended

Government of India has set up a dedicated fund called Nirbhaya Fund for implementation of initiatives aimed at enhancing the safety and security of women in the country. As per the guidelines of Ministry of Finance, Ministry of Women and Child Development is the nodal authority for appraisal of the schemes/proposals received under Nirbhaya Fund.

Nirbhaya Fund was set up with a corpus of Rs. 1000 Cr. during 2013-14. Further, an amount of Rs 1000 Cr. was provided in 2014-15 and for the financial years 2016-17 and 2017-18, an amount of Rs. 550 cr. (each financial year) was provided under the Nirbhaya Fund. The corpus transferred to the Public Account for the Nirbhaya fund upto 2017-18 is Rs. 3100 Cr.

Under the Nirbhaya fund, 22 proposals on women's safety and security from Central Ministries and State Governments amounting to Rs.2209.19 Crores have been appraised and recommended by the Empowered Committee as on 21 July, 2017.

Ministry of Women and Child Development is implementing following three schemes under Nirbhaya Fund - i. **One Stop Centre**, ii. **Women Helpline**, iii. **Mahila Police Volunteer**.