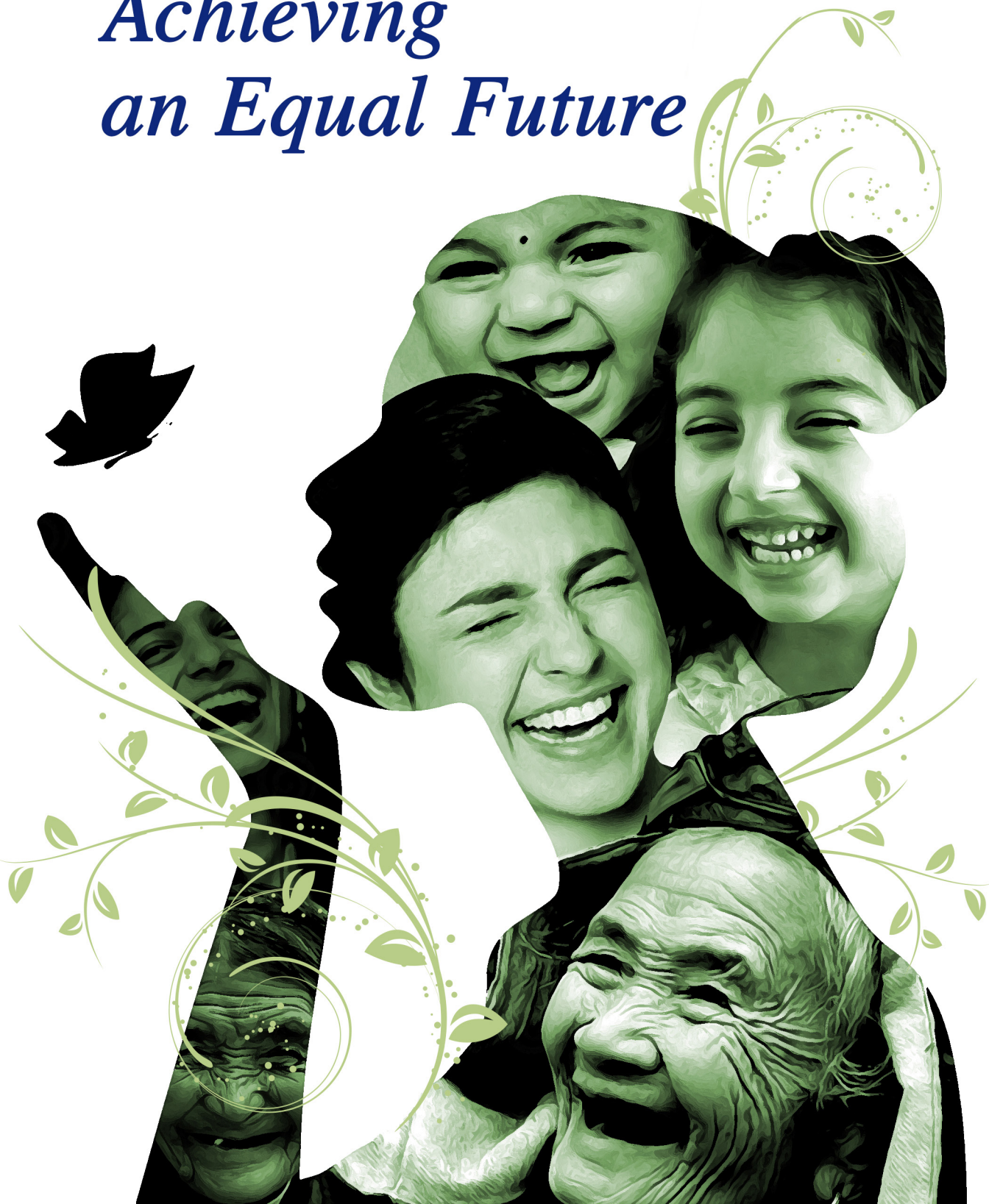




International Women's Day



# *Achieving an Equal Future*





## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

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“Development Bank of the Nation for fostering rural prosperity”

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वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों,  
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### Mission

“Promote sustainable and equitable agriculture and rural development  
through participative financial and non-financial interventions, innovations,  
technology and institutional development for securing prosperity”





## **ACHIEVING AN EQUAL FUTURE**

MARCH 2021

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# ACHIEVING AN EQUAL FUTURE

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# Contents

Message from Chairman, NABARD	7
Acknowledgement	9
#Choose to Challenge	11-15
Section I: Women In Agriculture And Allied Sectors	
1 Feminization of Indian agriculture Suseela Chintala	16-19
2 Mahila Kisan Rashmi Darad	20-23
3 Empowering women farmers for rural transformation Shweta Saini	24-27
4 Economic empowerment of rural women through agri- infrastructure provision: experience from decentralized system of governance in Kerala Manju S.Nair	28-32
5 Women in coastal fisheries and aquaculture sector Nila Rekha	34-37
Section II: Labour Force Participation	
6 Can we capitalize gender dividend in rural areas? Anannya Gupta	38-42
7 Addressing the issue of 'Missing Females' Jyoti Chandiramani	44-47
8 Are we valuing women's 'Work' adequately? Rajshree Bedamatta	48-51
9 Livelihood opportunities for Jogini women B Lakshmi	52-55

### Section III: Financial Inclusion

- |    |   |       |
|----|---|-------|
| 10 | Microfinance and women<br><b>PT Kurien</b>              | 56-61 |
| 11 | Gender gap in banking in India<br><b>Pallavi Chavan</b> | 63-67 |

### Section IV: Achieving Sustainable Development Goals

- |    |  |       |
|----|--|-------|
| 12 | Women and sustainable development<br><b>Deepmala Ghosh</b>   | 68-70 |
| 13 | From shadow of climate change to resilience building:<br>marginalized women are leading the way in rural india<br><b>Saudamini Das</b> | 72-75 |
| 14 | Nutritional empowerment of women in north east India<br><b>Pankaja Borah</b>   | 76-79 |
| 15 | Rural women: weaving sustainable livelihood<br><b>Anjali Karolia and Amrita Doshi</b>  | 80-83 |

### Section V: Perceptions and Perspectives

- |    |  |         |
|----|--|---------|
| 16 | Perceptions<br><b>Usha Ramesh</b>  | 84-86   |
| 17 | शिखर पर दस्तक<br><b>Manjula Wadhwa</b>   | 88-91   |
| 18 | Monochrome rainbow in rural sky<br><b>Ananthi Santhaiyan</b>                   | 92-95   |
| 19 | Women with c3: courage, confidence and compassion<br><b>Pereira Christine</b>  | 96-99   |
| 20 | Women's day: the real celebration with no celebration<br><b>Deepthi Taneja</b> | 100-103 |
|    | Take the challenge   | 104     |



## *Message from Chairman*

I often wonder why women do not have equal share in opportunities and resources even as they account for half the world's population. The earth, I believe, would be heaven if women can obtain their due share. For, they can be catalytic agents for all-round sustainable economic, environmental and social development. However, limited access to credit, health care and education are among the many challenges they face which deprives them of becoming equal partners and benefactors of development. Their empowerment is essential for the well-being of individuals, families and rural communities, and thereby, of the nation.

Manusmrithi has echoed the above sentiment when it said:

नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः ।

यत्रैतास्तु न पूज्यन्ते सर्वस्तत्राफलाः

क्रियाः ॥ मनुस्मृती।

(meaning: Where women are worshipped, there lives the Gods. Wherever they are not worshipped, all actions result in failure).

I am glad that DEAR has come out with a publication on issues faced by rural women, which often go unnoticed. The range of topics is impressive as they include, inter alia, Feminisation of Agriculture, Microfinance, Valuation of Women's Work, Sustainable Development Goals, Climate Change, Nutrition in North-East, Weaving Sustainable Livelihood, etc., and few interesting narratives. I congratulate the authors, hailing from within and outside NABARD, for penning down their thoughts and DEAR for providing a forum for such expression.

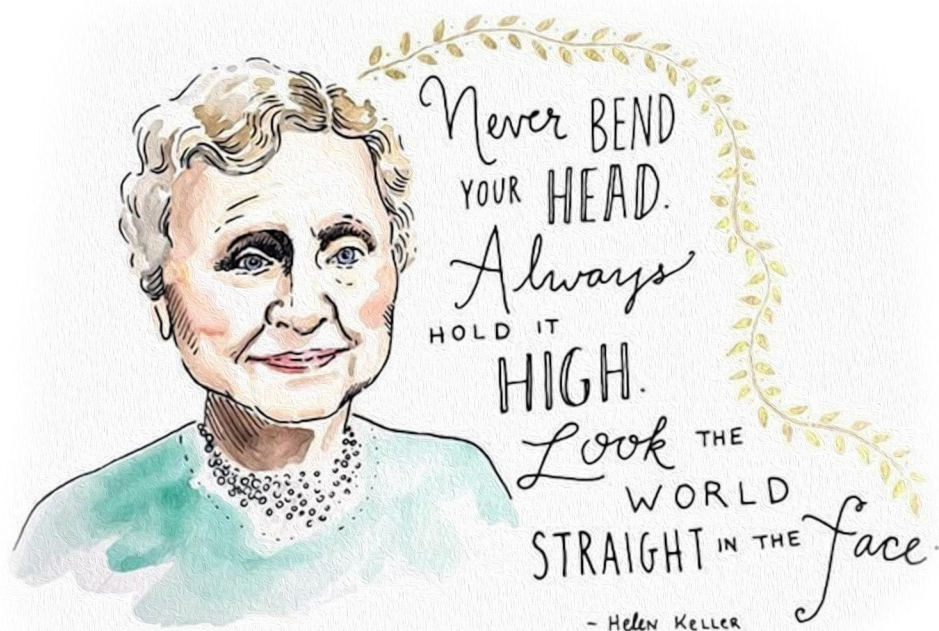
My best wishes to the authors and the Department.

Happy Women's Day!

**Dr. G. R. Chintala**

Chairman

08 March 2021



## Acknowledgement

Richie Norton the bestselling author and life coach and a man who wears many hats, was quite right when he said, “when we express gratitude, it grows”. And express our gratitude we must for there are some special people without whom this book would not have been possible.

Credit for the publication series goes to our venerable Chairman, Dr. G R Chintala and our Deputy Managing Director, Shri P. V. S. Suryakumar who have motivated us on several occasions and inspired us to think out-of-the-box regularly and contribute to policy-making. We are deeply thankful to them for the constant encouragement.

This book would never have seen the light of day if it were not for the encouragement and prompting of our Chief General Manager, Dr K J Satyasai, from the Department of Economic Analysis and Research (DEAR) who actually fed us with this germ of an idea of compiling a collection of women’s writings on the rural sector scenario encompassing all aspects of development. We are truly indebted to him for his sage advice and giving us a free hand with the design and articulation of the book.

A shout out to all our wonderful women writers who graciously accepted our request at short notice to pen their thoughts on issues that confront our nation’s womenfolk in general and our rural women in particular. Issues that we felt needed flagging as they often go unnoticed. And based on their experiences, knowledge and unique journeys, the end result has been a collection of thoughts and shared experiences of change and hopefulness and great expectation of things to come.

A sincere word of appreciation to Ms. Rupa S Pawar, Circle Creation who put visual expression to our thoughts and ideas on the cover design of this book and gave us a beautiful imprint for the inner pages as well. A special thank you to Assistant General Manager, D K Panwar for helping us out with an article. And how can we forget our ‘man friday’ Assistant Manager Saad Bin Afroz, who readily accepted whatever work was given to him and helped us get this collection released on time.

And finally, a special thank you to all the countless faceless women across the world without whose story and journey, we would not have a reason to look forward to our tomorrows.

Tiakala Ao and Shivangi Shubham  
Editorial Team



## *#Choose to Challenge*

**“Real change, enduring change, happens one step at a time.”**

Ruth Bader Ginsburg

### **Towards an equal future**

I was just a young girl in middle school when the UN declared 1975 as the International Year of Women. I remember seeing posters plastered across the town I lived in announcing this declaration wondering to myself as to why did a whole year have to be dedicated to women. We had a woman as the prime minister of our nation then and so to a young child ignorant of the struggles that women endured just for their voices to be heard, it did puzzle me as to why women around the world were fighting for parity. Little did I know how unequal the world was for millions of girls around the world for whom education was still just a dream and for whom discrimination was very real. The seventies saw widespread feminist action with women rallying, protesting and lobbying hard for inclusion and pay parity and to be taken seriously. Words like ‘feminism’ and ‘equality’ were bandied about in social circles but gradually new connotations were added to it giving it a derisive slant and so women who spoke their minds were labelled as firebrands or feminists and were scoffed at for being radical extremists. The world through the eyes of a child saw no discrimination or inequality and assumed everyone was treated equal. My adult years have opened up my eyes and made me see the gender bias that runs through society. Blatant in some cultures and subtle in others yet still all-pervasive.

### **‘One step at a time’**

Cut to 2021 and 45 years later. Where do we stand? Have we made any progress? Do we see any change? Is it still an unequal world for the girl child? What are the lessons we have learned along the way? It’s been more than a century since the women suffrage movement started in the west but women across various countries have been granted that right at different timelines during the past 100 years with some countries granting that right to their women just as recent as in 2002. In that respect, we in India were fortunate that the Constitution of the Republic of independent India ensured that women found their rights consolidated on paper, in laws and constitutional provisions giving them equal rights to all aspects defining a quality of life. As a nation, we have seen women rise to positions of power taking on the mantle of the highest offices in the land, as Prime Minister and President, as leader of the opposition, as speaker of the People’s House, chief ministers of states, rising to be top cops and bureaucrats, governors, and justices, showing their mettle in the corporate world and even heading banks. We certainly have made great strides. There has been an increased percentage of literacy among women, more women are entering professional fields and participating in every sphere of the work space be it in education, sports, politics, the media, art and culture, science and technology, the service sector. We have seen legislation passed on the women’s reservation bill and prevention of sexual harassment of women in the workplace. Two great landmark moments no doubt. More than a dozen separate

laws have been enacted for the empowerment of women that deal with every aspect of female life in the country. But the flip side of this national narrative of development is that, latest statistics show that participation rates of women in the formal labour force are dwindling and political participation of women is no more than 10%. The incidences of dowry deaths, honour killings and female feticide continue to occur, rapes and violence against women have not diminished but rather seem to be on the rise. This is the paradox that continues to confront us today. There are obviously significant gaps between policy advancements and actual practice at the community level. But just as Ruth Bader Ginsburg, the late eminent jurist and feminist icon assured, “real change enduring change happens one step at a time” and, we in India are definitely on that road to change. Each milestone in our road to an equal future is being scaled one step at a time. An uphill task indeed given that the year 2020 could very well go down in history as the year that witnessed the largest global recession caused by the COVID-19 pandemic. As it continues to affect lives and livelihoods around the world, we can already see that the pandemic and its economic fallout are having a regressive effect on gender equality. New data released by UN Women and the United Nations Development Programme has estimated that in the wake of the COVID - 19 pandemic, the number of women and girls living in extreme poverty in India could go up from 87 million in 2020 to 100 million in 2021. Thus by 2021, 14.7% of women and girls will be living in extreme poverty in comparison to 13.7% of men. If this trend holds true, we are looking at a huge setback to women’s empowerment in the country.

### **‘Choose to challenge’**

Notwithstanding the scarring effects of COVID - 19 on the global economy that threatens to push millions into extreme poverty with women and girls being the most vulnerable, let us ‘choose to challenge’ the world as we celebrate the social, economic, cultural and political achievements of women. A challenged world is an alert world. And from challenge comes change. ‘Choose to Challenge’ is the campaign theme for this year’s International Women’s day.

Swami Vivekananda is attributed to have stated that ‘the best thermometer to the progress of a nation is its treatment of its women.’ With that perspective in mind, we at DEAR have sought to bring together a collection of articles from women writers who feel strongly about women’s issues. As India lives in its villages, our rural womenfolk who constitute the majority of our women, need their stories to be told and their voices be heard. In order to flag perplexing issues faced by them which often go unnoticed and share experiences of change and hopefulness, this booklet has been compiled. We thank all our wonderful women writers for sharing their articles based on their experience, domain knowledge and unique journeys.

### **Of Agriculture and Women**

This booklet is segregated into five sections by discipline, themes and perceptions. Section I features the reflections of five writers on Women in Agriculture. Suseela Chintala and Shweta Saini, succinctly illustrate the predicament that women in agriculture face. The Indian women farmer is subjected to hardships that are much fiercer than what her male counterpart faces. These hardships are multi-dimensional in nature and involve a higher burden of deprivation specially of access to: education, financial services, markets, productive resources like land, and employment opportunities. Despite their growing contribution, women farmers are nearly invisible in the policy debates and

popular narratives around farmer problems. With the visibly growing migration of men from rural to urban areas, the “feminization” of the Indian agri-workforce is likely to continue in the near future. Rural transformation is critical for India’s growth and the role of women in this process cannot be overstated. Collectivization and investment in strong community institutions and human capital could hold the key to some of the problems faced by women in agriculture. Better access to credit, technology, and provision of entrepreneurship abilities will further boost women’s confidence and help them gain recognition as farmers. A concerted effort is needed in creating a conducive environment for not only bringing women farmers into the mainstream but equally for empowering them at the grass roots level by providing them with both an established identity and knowledge on the technical & financial aspects of agriculture.

In her piece on Mahila Kisan, Rashmi Darad highlights some telling issues that only add to the ‘invisibilisation’ of women in agriculture. But all is not gloom she states as there are individual stories of grit and success that provide the sparks of hope for the mahila kisan to prove her mettle in what she does well.

Through collectivisation of women, creating social capital and providing necessary infrastructure for agriculture activities, Dr. Manju S Nair has been able to showcase how the innovative initiatives of the Rural Local Self Government Institutions (LSGIs) in Kerala have created sustainable livelihoods for women entrepreneurs. P. Nila Rekha provides an enlightening glimpse into the role of women in the fisheries and aquaculture sector which on closer inspection reveals that while certain fishing activities are more commonly undertaken by men, others are dominated by women.

## **Engagement of women in the workforce**

The second section deals with the issue of declining engagement of women in the Indian labour force and undervaluation of women’s work. Anannya Gupta suggests that to capitalise on the potential gender dividend in rural India, policy thrust should be given on providing a conducive environment, in terms of easy credit access, proper hand holding and synergising available Central and State Government resources to set up sustainable livelihood generating activities in the rural areas itself.

In questioning whether women’s work is being valued adequately, Rajshree Bedamatta has assessed the various arguments put forth on the sharp decline in the female labour force vis a vis the male labour force in the overall labour workforce participation in the country and finds that the undervaluation of women’s work is the one that stands out. She therefore suggests that revisiting the economic definition of what constitutes work and recognizing the 2013 ILO (International Labour Organisation) Resolution on what defines work would perhaps show a trend reversal in the female labour force.

Prof Jyoti Chandiramani in addressing the issue of the missing female sees the progress of India through the gender lens and provides disturbing data on declining sex ratios being skewed heavily in favour of males. This despite all the efforts of Governments at various levels. What is needed is affirmative action with respect to missing females at schools, in higher education and, at work.

A study sponsored by NABARD on improving livelihood opportunities for Jogini women

in Anantapur District of Andhra Pradesh, provides a glimpse of the social ostracization and related abuses they experience because of their trade with many of them suffering from mental health related issues. Rehabilitation of these women would be an uphill task without the involvement of NGOs, State Government and village level institutions.

### **The ‘F’ factor in inclusion**

The third section covers topics that talk about how financial inclusion through microfinance provides women with the backing they need to start business ventures and actively participate in the economy. Rapid progress in Self Help Group (SHG) formation has now turned into an empowerment movement among women across the country. In Micro finance and Women, Prafulla T Kurien, takes us on a journey that hits several milestones on the SHG-bank linkage map and suggests various steps in riding out the covid-19 induced crisis that threaten to undo the hard-won gains of the last four decades. Pallavi Chavan in her article discusses the gender gap in banking in the country. Globally, India continues to lag behind in terms of access to bank credit for its women with only 5% of India’s women having accessed bank credit in 2017. Thus, while the positive effects of financial inclusion have been borne out, it has yet failed to deliver on the issue of women’s access to bank credit.

### **The Global Goals**

The fourth section covers topics that align to the Sustainable Development Goals (SDGs). Achieving gender equality and women’s empowerment is integral to each of the 17 goals. Only by ensuring the rights of women and girls across all the goals will we get to justice and inclusion, economies that work for all, and sustain our shared environment for the present and future generations. For Deepmala Ghosh, sustainable development is about closing the inequality gap, eradicating poverty and providing equal opportunities for all without degradation of the environment. In a post Covid-19 world, for women to have an equal future, there has to be more equitable opportunities, encouragement for self-employment and entrepreneurship so that they can have a livelihood of their own choice and a life of their own making.

Stories of resilience in the face of the adverse effects of climate change on the environment are what bring us hope and inspiration. Saudamini Das relates the story of how rural women in a village of Uttarakhand took matters into their own hands and with help from NABARD and the local NGO revived their village forest which now provides them their fodder and fuel and has helped to recharge their springs for drinking water. Pankaja Borah gives us a glimpse into the status of nutritional empowerment of women in the North East Region of the country. While the NER states are generally considered backward in terms of development, they do perform fairly high in the social and health sector parameters because of the active community support that is utilized for better outreach and information dissemination. The story of a group of women who found their pathway to a sustainable source of livelihood through the treatment and spinning of banana fibres is retold by Dr. Amrita Doshi & Prof. Anjali Karolia in ‘Weaving sustainable livelihood’.

### **Of perceptions and perspectives**

Lastly, the fifth section is a collection of heartfelt narratives contributed by women

writers of wit and spunk and are in tune with the spirit of the theme of this year's International Women's Day – 'Choose to Challenge'. A shout out to Usha Ramesh, Ananthi Santhaiyan, Deepti Taneja, Christine Pereira and Manjula Wadhwa. May our tribe increase!

I would like to end with a quote by the late American artist Andy Warhol. "They always say time changes things, but you actually have to change them yourself." So, friends, let's choose to challenge stereotypes. Let's choose to change.

~ Tiakala Ao



Ms. Tiakala Ao is a General Manager in the Department of Economic Analysis and Research (DEAR), of the Corporate Office of the National Bank for Agriculture and Rural Development (NABARD). She joined the organization in 1993 and has worked in various capacities in the Regional Offices of NABARD in the states of Assam and Nagaland. She has been serving in the Corporate Office in Mumbai since 2018.



## *Suseela Chintala*

Chief General Manager, NABARD

**M**s. Suseela Chintala, Chief General Manager, NABARD is currently holding the position of MD & CEO of NABKISAN Finance Limited, a subsidiary of NABARD, focusing on credit linking Farmer Producer Organisations in the country. She holds a Post Graduate Degree in Commerce and is a certified associate of Indian Institute of Bankers. She has 32 years of experience in agriculture and rural development projects, credit planning, monitoring, finance, Micro credit, Supervision of Cooperatives and RRBs. She has also served as General Manager in NABFINS, a subsidiary of NABARD. Prior to joining NABKISAN, she had a two-year stint in Off-Farm Development Department of NABARD and was actively associated with Incubation centres supported by NABARD as also the agri startups.



## *Feminization of Indian Agriculture*

**T**he iconic poster of Nargis Dutt from Mehboob Khan's *Mother India* always brings to the fore, the image of the lady farmer in popular imagination. It is estimated that Indian agriculture employs 80 to 100 million women. Women play a significant and crucial role in agricultural development from preparing the land, selecting seeds, sowing to transplanting the seedlings, applying manure/fertilisers/pesticides, weeding and then harvesting, winnowing and threshing. Women play an equally important role in development of allied fields including livestock production, horticulture, post-harvesting operations, agro/social forestry, fishing, etc. Rural women are also responsible for the integrated management and use of diverse natural resources to meet the daily household needs.

The Periodic Labour Force Survey 2017-18 (PLFS) says that 73.2% of the rural women worker is engaged in agriculture. A study conducted by University of Maryland and National Council of Applied Economic Research (NCAER, 2018) stated that women constitute over 42% of the agricultural labour force in India. The 10th Agriculture Census (2015-16) estimates that the percentage of female operational holdings in the country has increased from about 13% during 2010-11 to around 14% during 2015-16. The Economic Survey of 2017-18 highlighted that an increasing number of women were working as cultivators, entrepreneurs, and labourers due to growing rural to urban migration by men.

Feminization of Indian Agriculture or the increasing participation of women in agricultural activities, is not only good for farming households but also the country. 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%, leading to higher agricultural output in developing countries and a dramatic reduction in hunger.

Recognizing the critical role of women as equal partners in development, the government has embarked upon various 'pro-women initiatives' in a big way since 2007 and earmarked atleast 30% benefits and resources for women under all beneficiary oriented interventions.

NABARD adopted a multi-pronged approach to mainstream rural women through various economic activities aimed at meeting their small, cyclical and micro-credit needs and adoption of appropriate strategies. Self Help Group-Bank Linkage Programme (SHG-BLP), pioneered by NABARD, and adopted by the Government, became the largest microfinance programme in the world. The adoption of NABARD's Joint Liability Group (JLG) Ram Rahim model by Kerala's Kudumbashree accelerated the pace of empowerment among women farmers who undertook collective farming under the model.

With the thrust on strengthening community institutions, the National Rural Livelihood Mission aims to empower poor women farmers to enhance participation, improve productivity, and pursue sustainable livelihoods through systematic investments in building knowledge, skills, and capacities. One of its sub-components, Mahila Kisan Sashaktikaran Pariyojana has helped over 8.6 million SHG women to access resources and services for enhanced agricultural productivity. Today, women farmers are being encouraged to take up leadership roles in Farmer Producer Organizations promoted by NABARD and other government agencies.

Recognizing the multidimensional role of women at every stage in agriculture, Government of India is celebrating October 15 as Rashtriya Mahila Kisan Diwas. The acknowledgement of women farmers for their extraordinary contributions sends out a positive message, particularly at a local level, regarding the importance of women to farming in India.

Though research worldwide shows that women with access to secure land, formal credit, and access to the market have a greater propensity to invest in improving harvest, increasing productivity, and improving household food security and nutrition, gender-based discrimination plagues Indian women farmers every step of the way.

Women in agriculture are affected by issues of recognition and in the absence of land rights, female agricultural labourers, farm widows, and tenant farmers are left bereft of recognition as farmers, and the consequent entitlements. The official lack of recognition of female agricultural worker results in lack of access to rural credit, assets, technology, irrigation, and inputs. The most critical issue that needs to be addressed is to minimise 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 the aegis of Article 14.

Collectivization and investment in strong community institutions and human capital could hold the key to some of the problems faced by women in agriculture. Better access to credit, technology, and provision of entrepreneurship abilities will further boost women's confidence and help them gain recognition as farmers.

There should be a special thrust on formation of women Farmer Producer Organisations (FPOs) under 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.

However, to build resilient and long-term institutions that compete in an increasingly organized and integrated market, there is an urgent need to focus on access to working capital for the FPOs. NABKISAN, a subsidiary of NABARD, whose mandate is financing FPOs has taken steady and strong steps in financing 28 FPOs covering over 25,000

women farmers, with credit assistance of over ₹ 11 Crores. These FPOs, spread across the country, deal in diverse activities ranging from inputs supply to commodities trading to value addition and processing.

Ram Rahim Pragati Producer Company Ltd (RRPPCL) in Dewas, Madhya Pradesh is owned, directed and promoted by 4870 women farmers from 304 SHGs. One of the earliest FPOs to be set up, RRPPCL has received credit support of ₹ 2.00 Crores from NABKISAN and has recorded an average annual turnover of about ₹ 5 Crores through aggregation, warehousing and trading of wheat, pulses and maize. RRPPCL is India's first FPO to be enlisted on National Commodity & Derivatives Exchange Limited (NCDEX) and become a commodity market participant, paving the way for other small farmers to gain access to the national online commodities exchange.

Mandla Tribal Farmer Producer Company Ltd in Mandla, Madhya Pradesh comprises 2000 shareholder members. Mandla TFPCL undertakes seed processing and production and has received "FPO of the year 2019" award from Rabobank and Access Development Services.

Besides FPO promotion, federating mature SHGs can be extremely invaluable in ensuring the local sustainability of literacy, sanitation and hygiene, antenatal and neonatal care, nutrition to child and mother, inoculations and vaccinations, and social hygiene. The concept of community farms being run by women JLGs is much needed in the context of fragmented and small and marginal landholdings, and when effectively contextualized and up-scaled in different agro-ecosystems it holds potential for providing a critical avenue for revitalizing agricultural production systems and promoting sustainable development.

Extending SHGs as a social enterprise for women empowerment and sustainability could be a game changer by way of its ability to integrate the elements of commercial gain (income and employment), social capital gain (women empowerment), and environmental gain (conserving natural resource base).

It is high time we made a concerted effort to create a conducive environment - not only for bringing women farmers into the mainstream, but equally for empowering women farmers at a grassroots level by providing them with both an established identity and knowledge on the technical and financial aspects of agriculture.

They need direct access to information on improved agricultural practices and links to markets. In today's digital world, it is also important to think critically about the information and communication tools, which can help women farmers who may not enjoy much physical mobility to reach out to markets, which are generally considered to be a male-centric arena.

In order to make India progressive it is essential to make rural India where agriculture forms the backbone, progressive. We need to incorporate inclusion at every level if we are to progress towards sustainable change. Today, we cannot ignore the fact that if we want to achieve a second Green Revolution in India, it is imperative that we focus on our country's women farmers.



## *Rashmi Darad*

General Manager, NABARD

**R**ashmi Darad works as General Manager at National Bank for Agriculture and Rural Development, Regional Office, Maharashtra. She has worked in areas of microfinance, non Farm sector, banking technology, financial inclusion, supervision and institutional development in various capacities in her career in NABARD. She has written this article with inputs from Pravin Muley, District Development Manager, NABARD of Wardha district, Maharashtra.



## *Mahila Kisan*

**M**ahila and Kisan – both poorly understood common nouns. Or not? Both the words provide an opportunity to many leaders and policy planners to make rhetorical statements about their importance but in reality, both are insufficiently understood and inadequately appreciated. Everybody knows what a farmer needs – freedom from debt, insurance to fall back on, assured price for his/her produce to name only a few. Institutional frameworks notwithstanding, the hard reality is that credit is available only to the landed, insurance is at the mercy of interpretation while fair price lies somewhere between policy, intent, and politics.

While Mahila conjures up a spectrum of images from weak to strong, submissive to assertive, suppressed to aspiring, followers to leaders, super-achievers, social changers, caregivers, yet remains unacknowledged by the formal system. The mahila kisan has always been around as unpaid home and farm labour for sowing, weeding, winnowing, etc. Women were traditionally involved in allied agricultural activities like dairy mostly as proud owners of farm animals - stree dhan. But with inherent farm distress and migration of men to urban areas, women are also increasingly getting involved in the management of farm activities which is usually seen as an oddity, if not simply looked down on by some sections of society.

GDPs of nations do not recognise the economic value of homemakers, while banking Management Information Systems (MIS) does not capture women-centric financial data, let alone that of women farmers. So where does a mahila kisan go from here? “No country for women farmers” cries the February 01 issue of Outlook!

**Feminisation:** To be fair, the Economic Survey 2017-18 recognised that with the growing migration of men from rural to urban areas there is a “feminisation” of the agriculture sector, as the number of women in multiple roles such as cultivators, entrepreneurs, and labourers is increasing. While accepting that women farmers should have enhanced access to resources like land, water, credit, technology, and training it emphasised the need for an ‘inclusive transformative agricultural policy’, aimed at gender-specific interventions. Today there is 30% allocation of resources and higher subsidies for women under many central government schemes like National Mission on Agriculture Extension and Technology (NMAET) and the Sub Mission on Agriculture Extension, Agri Clinic and Agri business Centres (ACABC), Mission on Integrated Development of Horticulture (MIDH), Integrated Scheme for Agriculture marketing (ISAM) etc. Even so these schemes can be a support to women who own assets which is a minority. To draw attention of all stakeholders to the fate of the mahila kisan Ministry of Agriculture and Farmers’ Welfare declared 15<sup>th</sup> October, observed by United Nations as “International Day of Rural Women” as “Mahila Kisan Diwas” in India.

**Land ownership and credit:** What prevents women farmers from accessing loans from formal financial sector? As per agricultural census 2015-16, there was a rise in both operational holdings to 86% of total holdings and increase in female participation in agriculture. The average size of operational holding declined to 1.08 hectares (ha) in 2015-16 rendering it more and more uneconomical. The percentage of rural women working in agriculture as cultivators or farm labour lies anywhere between 60 to 70%. Yet female operational landholdings constitute 13.87% while land ownership amongst women farmers, mostly small and marginal, is 11.57%. These too are mostly widows of farmers. It is intriguing that having established the problem of asset ownership in accessing loans by women, suitable laws to remedy the situation or the enforcement of existing laws are conspicuous by their absence. The Hindu Succession Act (HSA) 1956 which took about 50 years to be modified in 2005, allows daughters equal right in ancestral property. But the same is not true for agricultural land where state laws prevail. In some states daughters and sisters are kept out of the inheritance lineage on the pretext of preventing further fragmentation of land. In other states HSA applies but is easily being circumvented. No doubt this is a complex socio-economic issue but also a crippling problem for the female farmer.

It is true that denial of credit due to non-ownership of land is a gender agnostic issue. Yet, women face a socio-cultural barrier to inheritance / right to ownership of land. Lack of training, skills, farm equipment designed for male farmers are only some of the surmountable problems weighing against the social pressures and taboo that can bring down the best. In absence of modifications to tenancy laws by State Governments alternative solutions can be employed like issue of Loan Eligibility Card (LEC) by State Governments, as is being done in Andhra Pradesh.

The Self Help Groups (SHGs) have been a reliable source of collateral free, incremental, purpose neutral quick source of credit which was mostly used for agricultural activities including marketing and post-harvest activities. These were mostly availed by women to supplement credit requirements for farming activities and has been documented in the early days of the SHG Bank Linkage Programme. Under the Mahila Kisan Sashaktikaran Pariyojana (MSKP) of National Rural Livelihood Mission (NRLM) this may continue to some extent with the 87.3 lakh mahila kisan as on February 2021. Yet this falls short of meeting the full requirement of cultivation.

**Gender opaque policy :** As per existing priority sector guidelines banks are mandated to finance upto 10% of ANBC (adjusted net bank credit) to weaker sections which includes financing to small farmer/marginal farmer (SF/MF), scheduled tribe/schedule caste (ST/SC), persons with disabilities, minorities etc including individual women upto ₹ 1.00 lakh. Overall target for women within priority sector and direct lending to agriculture are not specified. Inclusion of targets / sub targets for women under priority sector lending and gender-disaggregated financial data is the need of the hour for any policy formulation, the absence of which only adds to the invisibilisation of women in agriculture.

**Not all is gloomy:** Individual stories of grit and success from remote corners of the country are inspirational, to say the least. Woman farmer, Kavita Mishra of Kalaburagi, Karnataka was denied the opportunity to work in her chosen field as a computer programmer but was allowed to work on eight acres of barren stony land owned by the family. Although she was told by many that it was a losing proposition

from the very beginning, she eventually converted the land into an organic fruit farm with sandalwood trees worth crores of rupees. Owing to her remarkable success Kavita Mishra is a well-known resource person to many including agriculture students. But she has not forgotten the hard lessons she learnt on the way and the social ostracization when she suffered huge financial losses. Santosh Devi Khedar from Sikar, Rajasthan earns ₹ 25 lakh a year growing pomegranates on her one-acre farmland by adopting organic cultivation practices and cutting techniques. She proved a path breaker too when she gave 551 fruit trees as dowry in her daughter's marriage and trees as gifts to the marriage guests. She was successful enough to motivate her sons to join the farm. These are a couple of many such examples of women who had either, money or education and some family support to achieve their goals. What do illiterate, landless women do? They form FPOs.

Familiar with collective functioning in Self Help Groups, women are now increasingly organising themselves into Farmer Producer Organisations (FPOs). There are 13 exclusive women FPOs promoted by NABARD in Maharashtra involved in various activities. Damini Farmer Producer Company of Deoli, Wardha is unique as it is involved in trading - a typically male dominated area. Landless, with very basic education, these women supported by Kamalnayan Jamnalal Bajaj Foundation (KJBF) are learning the ropes of trading in various commodities like tur and turmeric. They are encouraged to handle buyers and traders by themselves. Company chose trading as procurement and storing needs huge funds and they did not want to lock their funds so early in asset-oriented projects. With NCDEX (National Commodity & Derivatives Exchange Limited), e-NAM (National Agriculture Marketing), Agri marketing, Agri Input and FSSI licenses under its belt, Damini is poised to leap high.

**Moving in tandem:** It is heartening to note that development takes place in spite of obstacles and is triggered by various socio-economic factors. Most women farmers and FPOs are involved in organic and integrated farming. Although they were not meant to be providers in the conventional sense, they adopt a very comprehensive approach, to family and work, when they don the role. If “Women hold up half the sky” and tend to half the earth is a trope, then we need to see beyond it with an abiding sense of fair play and justice. It is in the interest of the earth, challenged by climate change, that the mahila kisan is given a fair chance to do what she does well.



## *Shweta Saini*

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## *Empowering women farmers for rural transformation*

About 77.3% of rural women workers are employed in the agriculture sector in India as per Census 2011. Out of the 263 million total agricultural workers, 37% (about 98 million) are women. Two decades ago, in 1991, this share of women workers was about 28% (i.e., about 49 million). So, between 1991 and 2011, we can say that about 2.4 million women workers, on average, got added each year to India's agricultural workforce (AWF).

AWF of the country is broadly divided under two heads: agricultural labourers (ones who do not own or lease land and work on land owned by others in return for wages paid to them in cash or kind) and cultivators (ones who own or lease land to undertake agricultural activities). Out of the 263 million AWF, 45% are cultivators and remaining about 55% are agri-labourers. About 30% (or 36 million) of these cultivators and about 43% (about 62 million) of the labourers were women (Figure 1).

Data suggest that between 1961 and 2011, the percentage share of rural women workers in the country who were classified as agricultural labourers increased from 25.6% to

Figure 1 Gender-wise composition of India's agricultural workforce

Category/ Census year (million/%)	1991			1991			1991		
	Male	Female	total	Male	Female	total	Male	Female	total
Agricultural workforce	129 (72.5%)	48.9 (27.5%)	177.9 (100%)	142.9 (61%)	91.3 (39%)	234.2 (100%)	165.5 (62.9%)	97.6 (37.1%)	263 (100%)
Cultivators	85.8 (79.7%)	21.8 (20.3%)	107.6 (100%)	85.5 (67.1%)	41.9 (32.9%)	127.4 (100%)	82.7 (69.7%)	36 (30.3%)	118.7 (100%)
Agricultural Laborers	43.2 (61.5%)	27.2 (38.7%)	70.3 (100%)	57.3 (53.7%)	49.5 (46.3%)	106.8 (100%)	82.7 (57.3%)	61.6 (42.7%)	144.3 (100%)

Source: Census 1991, 2001 and 2011

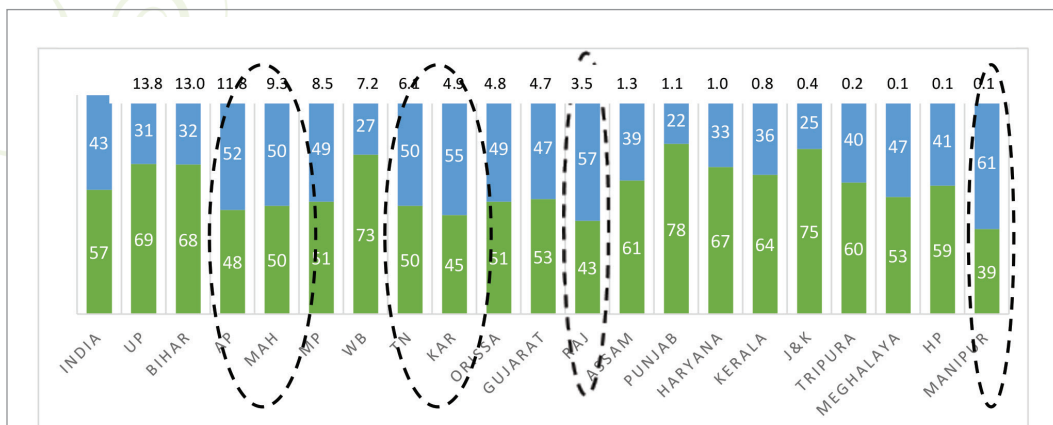
48.5%, compared to the increase from 16.2% to 34.4% for men. Feminization refers to this process of significant increase in women's participation, relative to men, in agriculture. Between 1991 and 2011, AWF grew at a 2% CAGR, but the growth rate in female agricultural workers was 3.5%, much higher than the corresponding figure of 1.3% for men.

In livestock activities, the extent of feminization is much larger. As per National Sample Survey Office (NSSO), the percentage of female workers was 60% in cattle, 40% in goat and 60% in poultry in 1983-84 and this increased to 70, 55 and 70% respectively in 1999-2000.

A geographic mapping of women agri-labourers, shows that in states like Tamil Nadu,

Karnataka, Maharashtra, Andhra Pradesh, Rajasthan, and Manipur more than half of the agricultural labour force comprised of women (Figure 2). In the important agricultural states of Madhya Pradesh and Odisha too, women comprise close to half of the total agri-labourers.

Figure 2 Agricultural Labor Split Gender-wise in Rural Areas (2011 Census)



Source: Census 2011 Note: Figure above the bars indicates the percentage share of each state in India's total agriculture labour force

Despite the high share of women in AWF, only 14% of the operational holdings were owned by them in 2015-16 (Table 1), which highlights the gender disparity in ownership of land. Such lack of land titles imposes constraints on the women farmers who often are unable to access quality inputs like subsidized credit, seeds, fertilizers etc because of lack of a collateral.

There is another problem vis-a-vis woman-owned landholdings- more than 90% of

Table 1 Percentage of operational holdings owned by women

Type of farmer	2000-01	2005-06	2010-11	2015-16
Marginal (<1ha)	12%	13%	14%	15%
Small (1-2 ha)	10%	11%	12%	13%
Semi medium (2-4 ha)	9%	10%	10%	12%
Medium (4-10 ha)	7%	8%	8%	10%
Large (>10 ha)	5%	6%	7%	8%
All	11%	12%	13%	14%

Source: Agriculture Census, various years

them are in the category of small and marginal landholdings.

So, one can see that the women farmers do not own much land, and the ones they own are too tiny preventing them from benefitting from economies of scale.

Much like the women cultivators, women agri-labourers suffer too. They suffer wide

disparities in their wages. Using data on daily wage rates, averaged across seven agri-activities, it was found that wages of women, on average, were about 35.8% lower than wages received by men for the period between 1998 and 2015 (upcoming paper by Saini et al 2021). Between states, this difference was found to be the highest in case of Tamil Nadu (75.2%), Karnataka (54.8%), and Maharashtra (48.9%).

Undisputedly, farmers face a lot of hardships in our country. But the hardships faced by the women farmers are much fiercer, multi-dimensional in nature and involve disproportionately higher burden of deprivation. Compared to men, women farmers are deprived of access to education, financial services, markets, productive resources like land, and employment opportunities. Women are seldom involved in important decision-making. Despite growing contribution by the women farmers, they are nearly invisible in the policy debates and popular narratives around farmer problems. Nevertheless, facts suggest that with growing migration of men from rural to urban areas, the “feminization” of Indian agri-workforce is likely to continue in the near future.

Global research shows that continued investment in rural women and focus on their empowerment, results in improved rural livelihoods. Also, as per FAO 2011, “closing the gender gap in agricultural inputs alone could lift 100-150 million people out of hunger.” But how can we empower women farmers?

To begin with, we need to create a level-playing field by treating women as equal partners. Gender-sensitive policies need to ensure and facilitate women’s access to productive resources like land which snowballs into impacting their ability to access key inputs like timely credit. Moreover, efforts should be made by governmental programs to enhance female agency in financial decisions and in driving collective actions. Continued efforts to aggregate women under Farmer Producer Organisations (FPOs), organizing and training them via women self-help groups (SHGs) and provision of extension services catering to specific needs of women will be critical to gender-neutral growth of our agricultural sector.

Government of India declared October 15 as “Women Farmer’s Day” to recognize the critical contribution made by women farmers in Indian agriculture. Rural transformation is critical for India’s economic growth and the role of women in this process cannot be overstated. Women are and will be agents of this transformation. They are likely to assume multiple roles like that of a farmer, entrepreneur, aggregator, extension agent, and labourer. Their empowerment will generate agricultural gains, deliver food security at the household-level, contribute to farmer income growth and economic growth and will help in creating a welfare society. Investing in women is thus an economic and a social requirement and responsibility today.



## *Dr. Manju S. Nair*

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**D**r. Manju S. Nair is Professor of Economics and Honorary Director in University of Kerala and specialized in Agroecology, Public Health, Decentralized Governance and Public Policy. Presently she is also Dean, Faculty of Social Sciences, University of Kerala. Dr Nair has authored seven books, several policy documents and numerous papers. She is a gold medalist for her graduation and post-graduation from University of Kerala. With twenty five years of teaching and research experience she has produced nine Ph.Ds and twenty five M.Phil degrees. Dr.Nair's other interests include working in communities for the upliftment of marginalized, particularly women, differently abled, tribals and the palliative patients. Along with her students, she is involved in palliative care activities of Local Self Governments and NGOs and is also providing training for student palliative volunteers. She believes that teaching, research and extension activities deserves equal importance in academics and if executed with social commitment can create wonders in the society.



## *Economic empowerment of rural women through agri-infrastructure provision: experience from decentralized system of governance in Kerala*

**T**he contribution of agriculture and allied sector to the national economy of India has reduced from 50% of GDP in 1950 to 16.5% in 2019-20 affecting the employment and livelihood prospects in agriculture sector, particularly for the small and marginal farmers. Among them women are the most deprived, as they do not have control over both productive and non-productive resources and their rights to technical knowledge is rarely recognised (Ahmad, 2004). It is widely observed that rural women in India are engaging more as unrecognised workforce due to male-biased laws and very limited access to infrastructure including livestock and water harvesting structures, agricultural extension services, technological inputs, knowledge of value addition techniques, agricultural training support and finance and insurance including formal sources of credit (Thankha, 2014) and hence have been positioned in marginalisation affecting their source of livelihood. The situation demands taking the conditions that increase the sustainability of their livelihoods as a serious issue and devising and implementing appropriate policies for the same (Steinzor, 2003). As such, an important macro level policy intervention designed to address the major issue of economic empowerment and the livelihood security of women in India has been democratic decentralisation of governance through the 73rd and 74th amendments of the Constitution in 1992 (Mishra, 2017).

The women centric programmes that have been initiated after 1990s with the implementation of 73rd and 74th amendments have mostly given priority to the gender needs and interests through development of social capital, introduction of microfinance, provision of technical knowhow, diversification of livelihood and enhancement of access to land (Sulaiman, R 2003). Special programmes for women in agriculture sector have been devised by the Local Self Government Institutions (LSGIs) to affect livelihood of women through sustaining and promoting the agriculture production system by providing infrastructure including agriculture extension services, technical inputs, knowledge of value addition techniques, agriculture training systems and finance and insurance. These initiatives have envisioned inter institutional connectivity, capacity building and new initiative to address barriers to agriculture production.

The case of Kerala needs special mention in this regard. Kerala started with a big bang approach to decentralisation by transferring funds, functions and finance to the local

bodies through the Kerala Panchayat Raj Act of 1994. To boost productive sectors in the local economy, it has been made mandatory that 40% of the expenditure of the LSGIs should be in the productive sector and 10% of the production outlay has to be under Women Component Plan (WCP). Productive sector especially agriculture and allied occupy a significant place in the WCP of rural LSGIs in Kerala. In addition to this there are many innovative programmes implemented by transferred institutions collaborating with LSGIs to rejuvenate production in agriculture and allied activities through collectivisation of women, creating social capital and providing necessary infrastructure for agriculture activities.

Against this background the article presents the case of a particular Block Panchayat in Kerala – Nedumangad Block Panchayat - which has received the Deen Dayal Upadhyay Panchayat Sashaktikaran Puraskar (DDUPSP) for the best performing Block Panchayat in India consecutively for three years from 2017 to 2019. Nedumangad Block Panchayat initiated a spectrum of interventions under the umbrella scheme ‘SAMRUDI’ (Sustainable Agricultural Management and Rural Development Initiative) which included innovative schemes and projects in agriculture and allied activities and rural infrastructure front. One particular project ‘Agri Business Incubation Centre’ which provides necessary infrastructure for women entrepreneurs in the agri food processing centre is taken as a case study to demonstrate how the innovative activity by LSGIs enhances the production possibilities of villages, how post-harvest losses are avoided and how sustainable livelihood is provided to women entrepreneurs. Data were collected by interaction with main stakeholders of the programme such as people’s representatives, members of block panchayat, female head of the selected groups and department officials who were involved in training the members of the team and the responses of these stakeholders were collected through focus group discussions and personal interviews.

### **The case of Agri-business Incubation centre in Nedumangad Block Panchayat, Kerala.**

The process of decentralization and the conception of the functions of an intermediate tier includes active involvement with the productive sectors of the local economy, predominantly the agriculture sector. The existing prospects of the sector is mainly dampened by post-harvest loss and non-availability of trained labour.

In this circumstance, the Block Panchayat identifies women as the primary catalysts of change and aims to increase participation of rural women entrepreneurs in agri-businesses by making systematic investments to enhance participation and productivity, aiming to create and sustain agriculture-based livelihoods through Agri-business units in the locale. Nedumangad Block strategizes involvement with rural industries through provision of necessary infrastructure, bringing together sustainable rural livelihood and self-sufficiency by capitalising the resource base in agriculture through agro-based industries.

The project SAMRUDI envisaged an innovative idea of establishing an Agri- Business Incubation centre to impart training to the women farmers and upcoming women entrepreneurs and how to convert the locally available raw products into finished agricultural products. Accordingly, machinery was installed in the incubation centre and

in the first phase 60 selected women entrepreneurs have benefitted from free training for a period of 20 days. As a beginning, basic primary machinery and equipment were purchased and placed in the incubation centre for the value addition of jack fruit, banana, pineapple, coconut, vegetables etc. The Agri-business centre contains boiler and kettle, multipurpose and multifuel drier, a coconut de sheller, disintegrator, fruit pulper, fruit miller, pulverizer, freezer, packing machine, labelling machine, band sealer, water purifier, stove, vessels, CCTV camera, bio gas plant and other essential equipment. In the first phase Centre for Management Development was assigned to impart training. The trained entrepreneurs were further provided with the possibility of utilising the facilities of the centre by paying a small user fee. Handholding services were provided for entrepreneurs who based their economic activities on value added products from locally mobilised crops.

## Discussion

Nedumangad Block Panchayath identifies productive sectors, particularly agriculture as the pivot and agri industrialization and capacity building is envisioned through diversification at value addition level. The activities of the block in this front provides testimony to the economic empowerment of rural women through agri infrastructure provision by the decentralised system of governance in Kerala. Appropriate structures are elementary in creating micro clusters of entrepreneurship to a locality where the concept itself is novel. The Block Panchayat has facilitated the creation of appropriate structure by facilitating a training centre and machinery for those who are interested. With the systematic training, people are empowered with an ability to start with their own production units. Also, the centre provides handholding services and facility to use machinery at a nominal fee to users, enabling optimal use of equipment and other facilities. Secondly, interventions are effective and robust when addressing sustainability in a broader purview. The local produce is effectively put to use, reducing wastage due to post harvest loss to the minimum. Post-harvest loss is often reported as an important issue in agriculture, due to lack of adequate infrastructure in storing of products and value addition. The centre ensures that local agricultural produce is effectively put to use through value addition. Finally, the rural agro-based industries which is developed within the ambit of Agri- business incubation encourage farmers and entrepreneurs to take risk-averse business initiatives. Also, in addition to training, continuity in agro-industrial activities was assured by the block as it acts as a facilitator for further expansion of each initiative by providing guidance in availing subsidies from various departments and agencies. The entrepreneurs were also assisted by Industrial Extension Officer on the provision of careful support or guidance during the learning process, availing licences and clearances from various departments. The centre also facilitates obtaining Food Safety and Standards Authority of India licences and by virtue of this license the entrepreneur can produce quality food products individually or by utilising the incubation centre.

Discussion revealed that those women who got trained are now on their own agri-business utilising the facility of the centre and selling under the brand name given by the block Panchayat, resulting in their economic empowerment. Thus, the role of LSGIs in acting as a link between various government departments and their schemes is evident, wherein the line departments are coordinated and the broader schemes at state and other levels are properly channelized for the economic empowerment of rural women. Agri-business incubation centre stands as an example of special programmes

for women in agriculture sector that has been devised by the LSGIs to affect livelihood of women through sustaining and promoting the agriculture production system by providing necessary infrastructure including agriculture extension services, technical inputs, value addition techniques and infrastructure, agriculture training systems and finance and insurance.

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# *Women in coastal fisheries and aquaculture sector*

## **Introduction**

The fisheries and aquaculture sector provides an important source of food and nutritional security and livelihood for millions of people around the world. The complementarity and interdependence among women and men are essential for the sustenance of the sector. The roles and responsibilities associated with gender differ from society to society, location to location based on the level of technology on one hand, and the existing socio-cultural value systems on the other. However, their participation and contribution are increasing day by day starting from labourers to entrepreneurs, research, development and education. Fisheries science is younger when compared to its siblings Agriculture and Veterinary science. Fisheries universities and colleges have been opened in recent years and in the coming years more and more women policymakers will contribute and make the empowerment of women in this sector more visible.

## **Fisheries**

Women have been involved in fishery-related activities from time immemorial and yet many of these roles have been overlooked and continue to be under-acknowledged in fisheries management and policy development. Little is quantified about the contribution of women in fishing and other ancillary industries. Closer inspection of fisheries, indicates that while certain fishing activities are more commonly undertaken by men, others are dominated by women. Mostly their involvement in activities viz. fish vending; fish drying, fish processing value addition, fish packing, and marketing are visible. They are mostly involved in catching and harvest of shrimps and fishes, pre and post-harvest activities, feed processing etc. Their preparatory work includes making and mending nets, baskets and pots, baiting hooks and providing services to the fishing boats. They practice their own fishing for both commercial and subsistence purposes, often from canoes and in areas close to their community.

In India, out of a population of 5.4 million active fishers, 3.8 million are fishermen and 1.6 million are fisherwomen. However, there is not much accurate data on women in fisheries in spite of their greater contribution directly or indirectly. Central Marine Fisheries Research Institute (CMFRI, 2010) report says 57% participate in fish seed collection, 73.6% in marketing, and 75.7% in curing and processing. Central Institute for Women in Agriculture (CIWA, 2015) has calculated the Gender Work Participation Disparity Index in fisheries which varies from state to state. In Nagaland, Manipur and Himachal Pradesh it is < 0.15, whereas in Punjab, Haryana, Kerala, Uttar Pradesh, Bihar and Odisha, it is between 0.34 and 0.59. Illiteracy, ignorance, conservative nature, superstitions and poverty are thought to be the main reasons for the social disparity. In Tamil Nadu, women engage themselves in seaweed collection in addition to the traditional jobs of fish curing, marketing, net making, and prawn seed collection. Salt pans are another major sector, which employs a lot of women in Tamil Nadu,

where the ratio of women to men is 4:1. In Andhra Pradesh, the main occupation of women includes collecting fish, and molluscan shells in addition to their contribution to fish drying, curing, marketing, shrimp processing, and net making. In West Bengal, fisherwomen spend little time in actual fishing and engage themselves in net making. Women from communities other than fisherfolk carry out fish drying and curing. In Maharashtra, women play a major role in fish marketing and control the entire fisheries economy revolving around Mumbai. In Gujarat women mostly do the handling and processing activities. In Lakshadweep, particularly Minicoy, the major fishery products known as masmin, riha, and akru of tuna are produced mainly by women. Several fisheries technologies, which could facilitate women to become entrepreneurs and enhance their incomes have been identified and are being funded by the Indian Government through agencies viz. NABARD, National Fisheries Development Board (NFDB) and State fisheries department.

## **Aquaculture**

The presence of women in aquaculture is conspicuous in all phases of the supply chains starting from hatchery seed production, to export. The majority of the labour force in the pre-processing and processing plants of shrimp which are export-oriented, are women. The self-help groups have become a movement of marginalized coastal fisherwomen struggling for their survival. The self-help groups mainly aim in allowing the fisherwomen to engage in various alternative livelihood plans rather than fishing. It may be related to fishery but in this period of declining resources, the earnings should be sufficient enough to meet their daily needs. Indian Council for Agricultural Research - Central Institute of Brackishwater Aquaculture (ICAR-CIBA) has played a major role in imparting brackish water technologies viz. crab fattening, nursery rearing of sea bass to women farmers through self-help groups. Drudgery reducing activities have to be assigned to women fishers and their skills need to be developed. Cage culture of sea bass in brackish water bodies, backyard hatcheries, shrimp/fish-feed manufacturing, Organic farming, domestic marketing of shrimp and brackish water finfishes such as sea bass mullet and milkfish etc., ornamental brackishwater fish are available technologies for easy adoption for women farmers /entrepreneurs.

## **Seaweed Aquaculture for livelihood**

Seaweed is abundantly available near the coast and is utilized for various purposes, hence they can be harvested seasonally from the water bodies to improve the livelihood of women. Three small scale seaweed cultivation trials between 1987 and 1990 were undertaken in Vedalai and Chinnapalam, two coastal villages in Ramanathapuram district, Tamil Nadu with the support from the Bay of Bengal Programme (BOBP) and the Tamil Nadu Department of Fisheries. Right from seaweed seeding to harvesting the precious role of women was reflected and ultimately the project was quite successful due to their contribution. There are more than 2000 households, where the womenfolk in particular are traditionally engaged in seaweed collection from natural beds along the Gulf of Mannar coast, Tamil Nadu. The annual market value of such seaweeds collected from natural sources is estimated at Rs. 25 crores. An initiative on seaweed research in brackish water was taken by ICAR-CIBA. Seaweed species with economic potential which are locally abundant have been identified and their successful propagation in brackish water ecosystem has been demonstrated. The technology developed can be adopted by entrepreneurs through start-ups or coastal self-help groups for their livelihood.

Presently under the project funded by NABARD, entitled “Coastal watershed based surface and subsurface salinity mapping and modelling of Thiruvallur and Kanchipuram districts, Tamil Nadu for sustainable brackish water aquaculture”, potential sites for sustainable aquaculture expansion and potential site specific aquaculture is being explored. In the study, the seaweed availability in Thiruvallur district has been studied briefly, and it was found that about 1560 hectares area of seaweed are naturally available in the brackish water ecosystem. As an outcome of the project, awareness about the seaweed resources can be recommended for the local people especially women self-help groups and entrepreneurs.

**Conclusion**

In India, efforts to integrate the activities of research, development, and financial organizations on a large scale with specific attention to gender have been made. Recently Government of India released the scheme viz. Pradhan Mantri Matsya Sampada Yojana (PMMSY) with the objective of doubling the fisheries production and income of the farmer. In that scheme, Government is ready to give 60% financial assistance to the women entrepreneurs/beneficiaries for encouraging them in the fisheries sector. This would mobilize the remaining fifty percent of the country’s human resources and would result in the smooth movement of the economic wheel.



Fig 1 Fisherwomen engaged in collecting fish from seine net Fig 2 Women in capture fisheries



Fig 3 & 4 Women in marketing of freshly landed catch in fishing harbours



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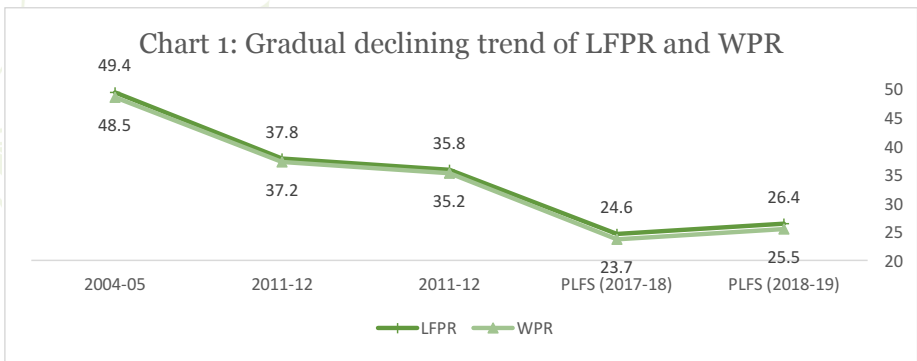
## *Can we capitalize gender dividend in rural areas*

**W**hile it is a contentious issue that how the country would reap the benefit of demographic dividend, the concept of gender dividend, referring contribution of women to a country's growth process, can foster the demographic dividend. While the demographic dividend comes from shifting age structures toward more productive ages, gender dividends come from taking steps that increase the volume of market (paid) work and the level of productivity of the female population (Belohlav 2016). Thus, the positive impact of the gender dividend, i.e. the growing integration of women in the labour market, comes from their contribution to the household's total income. A study conducted by McKinsey showed, by raising women's participation in the labour force by 10 percentage points in the subsequent 8 years, US\$ 0.7 trillion could be added to the GDP additionally (Woetzel 2015). However, in Indian context, the data shows gradual declining trend of women's participation in the labour force. The present article focuses on rural women as this cohort constitutes 81.29% (Census 2011) of the women workforce in the country and fall in labour force participation was steeper in rural areas as compared to urban areas.

The estimate of women labour force participation rate (LFPR) depicts both who are willing to work and those who are actually working. Whereas worker population ratio (WPR) represents those who are actually working. At national level Employment Unemployment Survey (EUS), conducted by National Sample Survey Office (NSSO) quinquennially, had provided LFPR and WPR of rural and urban women till its 68th round (2011-12) survey. Subsequently, estimation of women LFPR could be obtained from NSSO's Periodic Labour Force Survey (PLFS), which was launched with a view to provide more frequent estimation on employment and unemployment for men and women in rural and urban areas. PLFS provided two rounds of data in 2017-18 and 2018-19.

Although, PLFS and EUS conducted by the NSSO were from different surveys, for rural areas, the same sampling methodology was followed in earlier NSSO rounds (Chakraborty 2019). The trend of women LFPR in usual status (ps+ss) had a gradual diminishing trend since 2004-05 (Chart 1). Rural women with potential age of joining labour force (age 15+ years) has been considered here. LFPR for rural women dropped from 49.4% in 2004-05 to 26.4% in 2018-19. Similarly, WPR had also declined from 48.5% to 25.5% during the same period.

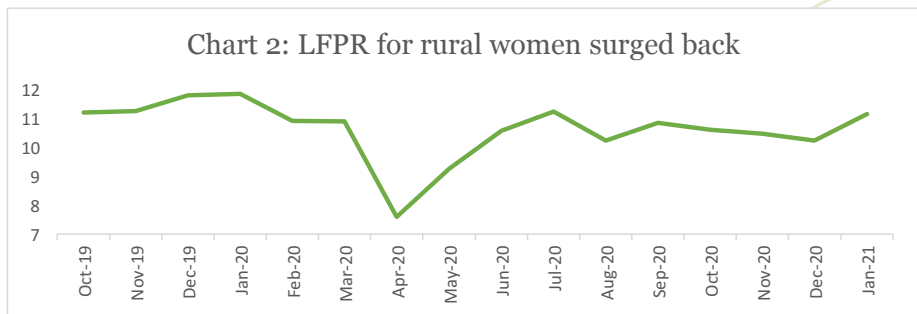
There is ample literature examining this declining trend of women LFPR. Factors such as educational attainment, socio-economic status and household composition largely contribute to the drop (Andrés et al 2017). Studies observed a U-shaped relationship between levels of educational attainment and FLFP, which is contradictory to the common notion that higher investment in human capital, in terms of pertaining to



education, can raise women participation in the labour force. Women with intermediate levels of education seem to withdraw from the labour market perhaps due to lack of job matching their education level, socio-cultural norms, etc. This emphasizes, that policy focus should be given to other gender specific issues in addition to school enrolment ratio of the girl child.

International data also corroborate with the national level findings. India's rank in World Economic Forum's Global Gender Gap Index stood at 112th out of 135 countries in 2019-20 slipping from 108th in 2018, mainly due to sub parameter economic participation and opportunity index (WEF 2020). As per International Labour Organization (ILO) estimate (World Bank 2020), LFPR in India dropped from 30.3% in 1990 to 20.3% in 2020, which was lowest amongst the South Asian countries.

The poor LFPR got worsened by the 'black swan' event caused by COVID-19 pandemic. Agriculture sector fared well amidst the pandemic. The LFPR for rural women published by CMIE showed slump in the rate in April 2020, just after announcement of nation-wide lockdown. Subsequently, though the ratio improved, it remained below 12% in January 2021 (Chart 2).

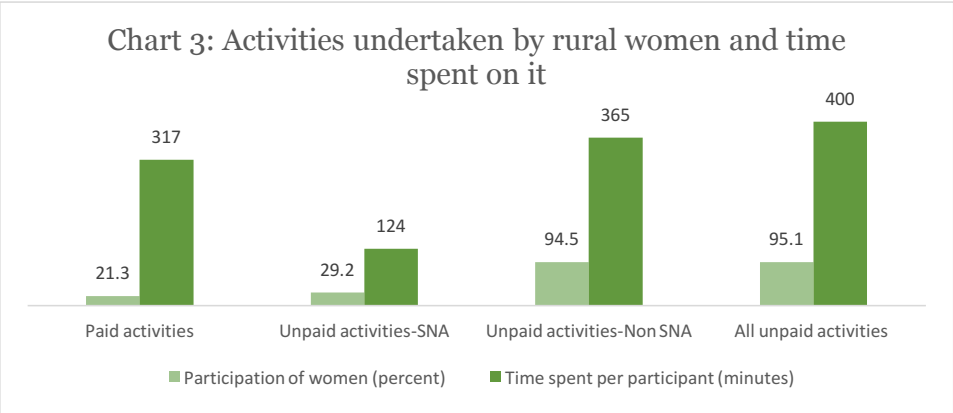


Source: CMIE

Researchers argue that women's participation in economic activity remained undercounted by the official estimates, which uses standard labour force questions (Desai 2019). This argument is more significant for rural areas as they are often engaged in diversified activities and when none of these activities exceeds 30 days threshold then the person does not qualify as employed.

Time Use Survey (TUS) conducted by National Statistical Office (NSO) depicts true picture of how a rural woman spends her time in 24-hour time span. The survey was conducted during January – December 2019. In the survey, all activities undertaken by a person have been broadly categorised as paid, unpaid – SNA and unpaid – Non SNA activities. In this present discussion, productive age cohort (15-59 years) has been considered.

Data revealed that 20.6% rural women participated in paid activities and these women spent, on average, more than five hours in that job. On the other hand, 95.1% of the women in rural areas did unpaid activities spending almost 7 hours for it (Chart 3). It is the unpaid – non SNA activities which, the researchers argue, prevents women in participating in labour force. However, it is interesting to note that 29.2% of rural women spent 6 hours a day in unpaid SNA activities



With increase in family income level, rural women tend to withdraw from labour force as they no longer prefer working as an unpaid worker or a helper or as a casual worker (Sanghi 2015). Casual works in public works (MGNREGA) could not generate sufficient work opportunity. With low skill levels, jobs in the non-farm sector are also limited.

With limited work opportunity generated in the labour market, rural women can focus on setting up own enterprises based on the resources available in the rural areas itself. As revealed in TUS, 29% rural women had undertaken unpaid non-SNA activities, which also includes activities like animal rearing, kitchen garden, etc. While these activities are mainly done for the household consumption, carrying out same activities in an improved and augmented scale could generate marketable surplus and fetch additional income for the household. Self help groups (SHGs) can promote income generating activities and create assets which gives their members a regular flow of income and make them self-sustainable. Some of these SHGs, undertaking similar activities, can be federated and taken into the next orbit to form farmer producer organisation (FPO) where they can undertake their own activities while taking

<sup>2</sup> SNA activities include production of goods for own final use, employment in household enterprises to produce goods or provide services, unpaid direct volunteering for other households for production of goods or for production of goods/services for market/non-market units, etc.

<sup>3</sup> Non-SNA activities include unpaid domestic/caregiving services for household members, Unpaid direct volunteering for other households for production of services for the Households, etc.

advantage of economies of scale in the whole value chain of production. Hence, if we want to capitalise the potential gender dividend in rural India then policy thrust should be given on providing conducive environment, in terms of easy credit access, proper hand-holding, synergising available Central and State Government resources, to set up sustainable livelihood generating activities in the rural areas itself.

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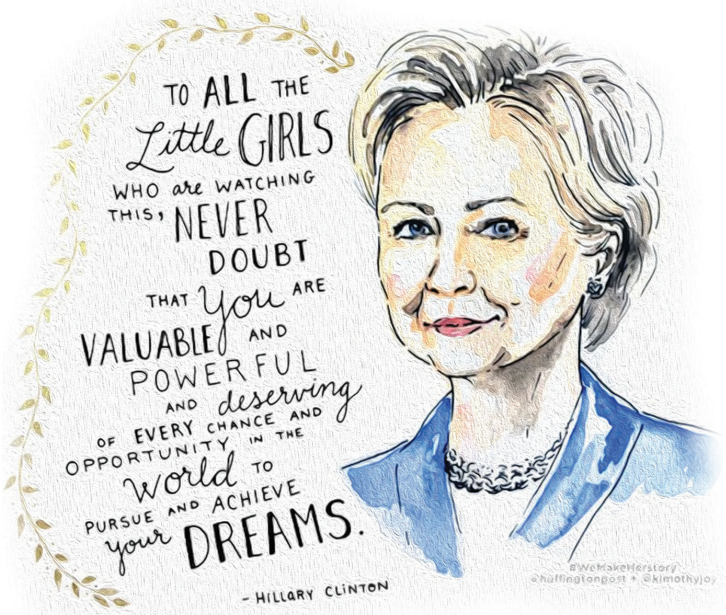
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Besides writing a couple of textbooks, she has jointly edited a book with Ramanath Jha on ‘Perspectives in Urban Development: Issues in Infrastructure, Planning, and Governance.’ Her areas of research interest in urban include Urban Infrastructure, Urban Transport, Urban Poverty and she is presently working on Pune centric cases. Besides, she keenly studies and follows trends in International Development Cooperation – from the MDGs to the SDGs. She has more than 8 PhD students/ scholars working under her guidance.



## *Addressing the Issue of 'Missing Females'*

The progress of India can be seen from diverse growth and development lenses. The year 2021-22 is a significant year for the world as the global vaccination plan against COVID-19 rolls out to control the spread of the pandemic. This year is particularly special also for India as the Government of India (GOI) will soon be launching a year-long celebration to commemorate 75 years of independence, commencing from August 2021, showcasing development, governance, technology, reform, progress and policy over the years. The present article sees the progress of India through the gender lens, as we move forward into the third decade of the 21st century.

India, with a population of 1380 million, is the second most populous nation in the world with 717.1 million males and 662.9 million females, resulting in 54.2 million missing females. Given the strong preference for a male child, further manifested through sex selection, there have been dramatic and long-term shifts in the sex ratio in India. While biologically normal sex ratio at birth (SRB) is 1,050 males to 1,000 females or 950 females to 1,000 males, the UNFPA State of World Population 2020 estimated the SRB in India as 910, which is on the lower side of the index. To counter this issue, governments at the Centre and State, have launched several schemes like the Beti Bachao, Beti Padhao (Save the Girl Child) and various other women as well as child development and empowerment schemes. A recently introduced scheme in the State of Uttarakhand— Ghar ki pehchan, nooni ku noo—required a girl's name to be engraved on the residential nameplate to show that a girl is equally important as a boy. However, another report (July 2019) revealed a disturbing observation in the Uttarakashi district of the State. Of the 947 children that were born across 500 villages, there were 132 villages reporting no female child .

The National Family Health Survey (NFHS-5) - Phase 1, recently conducted a survey for 22 States and Union Territories. It was observed that 18 States and UTs showed an improvement in the overall sex ratio, with the performance of Dadra & Nagar Haveli and Daman and Diu being the lowest; 827 females to 1000 males. In the year 2015-16, the sex ratio for children under five declined for 9 of the 22 States when compared with NFHS-4. The decline was observed in States such as Bihar from 934 to 908, Goa 864 to 822, Himachal Pradesh 937 to 875, Kerala 1047 to 951 and Maharashtra from 924 to 913. This goes to show that despite all the efforts being taken by the governments at various levels, and prevalence of legal systems—the Pre-natal Diagnostic Techniques Act, 1994, further amended to Prenatal Conception and Prenatal Determination Act (PC-PNDT)—the harmful practice of female foeticide still persists. Thus, the Act has

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<sup>2</sup> UN Data - mid year of 2020

<sup>3</sup> India probes as no girl is born in three months in 132 villages

been a major failure. The persistence of skewed sex ratios over a prolonged period results in cases of human-trafficking and emergence of a violent society for both men and women. This calls for an urgent need to address the culture and mindset of the people with respect to sex selection at birth.

In 2010, The Right to Free and Compulsory Education was passed in the Parliament to ensure inclusive development with respect to education in the society. While girls have not participated in education, the interventions by multiple stakeholders over the years has seen some degree of improvement. The Annual Status of Education Report (ASER, 2018) brought to light some encouraging data of an increase in the number of girls being enrolled to schools. Comparing the data of 2006, wherein 10.3% of girls between the ages of 11 to 14 were out of school, in 2018 the figure stood at 4.1%, showcasing a significant decline. Further, in 2018, 13.5% of girls between the ages 15-16 were out of school, as opposed to more than 20% in 2008. This piece of encouraging data has unfortunately been offset by the pandemic in 2020-21, with more than 6 million children out-of-school and several kids in the age group of 6-10 years being unable to join school as yet. Hypothetically, this number is likely to impact 50% of the girl child. While the schools have been shut since March 2020 and teachers have come out with new and innovative methods of teaching, the girl child especially in low-income households will be poorly prioritized resulting in either high drop-out at school, or having very low access to digital devices for accessing online learning. This has resulted in yet another form of gender inequality resulting from the digital divide that has fragmented modern India in 2021.

India's workforce crossed the 500 million mark according to the World Bank in 2020, while the Economic Survey pegged this number at 471.2 million in 2017-18. With respect to the 'missing females' in the workforce, there was a sharp drop in female employment from 129.1 million in 2011-12 to 108.5 million in 2017-18. While women account for almost half of India's population, their percentage share in the workforce has significantly and consistently declined from 33.1% in 2011-12 to 25.3% in 2017-18. Among young females (15-29 years), around 52.3% were engaged in domestic activities in 2017-18; this proportion has increased over the last two decades. Similarly, in the age group 30-59, the proportion of females attending domestic duties increased from 46% in 2004-05 to 65.4% in 2017-18. In the productive age group (15-59 years), about 60% of working age females were attending to domestic duties only; this proportion is less than 1% for males.

Women suffer the most during any major economic shock and, COVID-19 without doubt, has impacted gender equality adversely, specifically on the burden of unpaid work for women. While women were already sharing a higher burden of unpaid work, evidently, the time spent on unpaid work has increased the highest for married and unemployed women. Oxfam's 2020 India Inequality Report — On Women's Backs reported that women and girls put in 3.26 billion hours of unpaid care work on a daily basis, which is equivalent to the contribution of ₹19 lakh crore (trillion) a year to the Indian economy. The pandemic has resulted in higher job loss for women along with the struggle to get back their jobs, and enhanced challenges for women entrepreneurs. The hardships faced by women both at work and at home should be carefully considered in gender mainstreaming, while creating new norms of work and related policy by both the government and the private players. Presently, gender perspectives should be integrated into the designing, implementation and monitoring and evaluation of policies, rather than addressing these concerns in isolation.

A nation's progress cannot just be measured by the monetary value of its GDP alone. It involves having a more inclusive agenda for both growth and development. If India needs to move ahead towards a \$5 trillion economy, an improved gender diversity and inclusivity can add \$700 billion of GDP as estimated in the McKinsey Global Institute Report . Furthermore, as estimated by the World Economic Forum, to address and close the gender gap, it will take India nearly 99.5 years in 2019; but given the present scenario, it will now take over a century to make these amends with respect to equal human rights.

In sum, there is a need for affirmative action with respect to missing females in the population, at schools, in higher education, at work and also with respect to the wage gap. The root cause is the culture deficit and the patriarchal mindset of Indian households. This has got further intensified during the pandemic. In a post pandemic world, with the vaccination drive being effectively implemented, the new normal will emerge. Let us in this emerging and evolving new normal era, post the pandemic, resolve to put women at the fore to create a more equal world.

Yes, and indeed India has promises to keep and miles to go before...

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\* McKinsey Global Institute. (2015). The power of parity: Advancing women's inequality in India. Retrieved from <https://www.mckinsey.com/featured-insights/employment-and-growth/the-power-of-parity-advancing-womens-equality-in-india>



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## *Are we Valuing Women's 'Work' Adequately?*

### **Are we Valuing Women's 'Work' Adequately?**

India's labour force participation data has been under the scanner for some time now. The country's oldest and largest sample survey statistics on Employment-Unemployment (EUS) carried out by the National Sample Survey Organisation (NSSO) has not released any report since its last published report in 2011-12. Indian official statistics have pointed to declining workforce participation of male and female workers in the total labour force since the late 1990s. However, the sharpest declines are in the female labour force rates, which have received scarce media and widespread attention.

India has undergone a rapid transformation in economic growth and output during the period of the last twenty years. However, output growth does not seem to have translated into employment growth, more so for the women workforce. Moreover, the withdrawal of women workers from the labour force during a phase of rapid advancements in output growth is contradictory to the experience of other countries across the world. The evolving gender dynamics of the Indian labour market are such that they stack against women's agency. A majority of women in the labour force face low or no education and are trapped in the vicious cycle of debilitating agriculture, inadequate opportunities in non-agriculture, unpaid work, burden of the care economy, unequal gender relations in the private and public sphere, and thus deficient human development achievements.

### **Negative income effect**

The predominant explanation regarding the phenomenon of declining women's participation in the labour force is that due to increased household incomes, guided by the patriarchal notions of the gender division of labour, families decide to withdraw their female workforce members. Furthermore, there has been a transition of our economy from agriculture driven to a non-agricultural one. However, while agriculture in total output has declined, non-agriculture has not created sufficient employment avenues. Traditionally, in rice-dominated agriculture, we have had a large requirement of the female labour force in the labour-intensive operations of transplanting, weeding, and harvesting. A second explanation follows from this phenomenon that due to the transition from agriculture to non-agriculture and the absence of adequate employment opportunities, the female labour force's share has dipped. So, the overall understanding based on the income effect argument is that while household-level welfare has seen a rise due to rising incomes, it negatively affects female employment due to them being 'called back' into household duties. Some of the other reasons that explain the lower participation of women in the workforce are increasing enrolments in educational institutions and higher educational attainments. The various government programmes also seem to be creating pull factors resulting in the female labour force's withdrawal from agriculture.

### **Discouraged (women) worker effect**

The second set of forwarded explanations is India's declining ability to absorb the workforce's incremental working-age population due to the slowdown in employment. This has led to a discouraged worker effect on women as they have stopped seeking work. In other words, while large sections of women are certainly a potential labour force, they are not active work seekers as they know that remaining unemployed is a better alternative. Due to the non-availability of adequate employment opportunities in non-agriculture, the potential demographic dividend has never translated into an actual one. These phenomena have adversely affected the female labour force more than any other segment of the population.

### **Undervaluation of women's work**

A third strain in the literature on women's work participation contends that the declining participation of women workforce will seem less puzzling if we distinguish between 'employment' and 'work'. While employment is the performance of economic activities in exchange for earnings, work can constitute unpaid work of various kinds, including domestic duties for household consumption and earnings-based economic activities. Therefore the economic definition of what constitutes work needs to be revisited. Researchers have worked on the concept of 'augmented work participation rate' wherein activities undertaken under specified categories such as animal husbandry, and domestic duties are analyzed closely. For example, the National Sample Survey Organisation collects data on 'attended to domestic duties' under two categories (activity status 92 and 93). Activity status 92 states 'attended to domestic duties only' and activity status 93 states 'attended to domestic duties and engaged in free collection of goods (vegetables, roots, firewood, cattle feed, etc.)'. If all of these activities are considered 'work' under the economic definition of what constitutes work, work participation rates among women will be higher.

The National Statistical Office conducted the first Time Use Survey in India during January – December 2019. This survey measured work participation rate, time spent on paid activities, care activities, and unpaid activities by men and women among 1,38,799 households. Data were collected through personal interviews based on a 24-hour recall period from 4.00 am on the day before the interview date to 4.00 am on the interview date. This survey concluded that an overwhelming 86.6% of women still qualify as workers even if we follow a more conservative definition of what constitutes 'work' and 'workers'.

### **Valuing Women's Work- 2013 International Labour Organisation (ILO) Resolution concerning statistics of work, employment, and labour underutilization as a way forward**

The 2013 ILO resolution concerning statistics of work, employment, and labour underutilization passed in its 19th International Conference on Labour Statistics (ICLS) defines work as "any activity performed by persons of any sex and age to produce goods or to provide services for use by others or own use." This resolution distinguishes five forms of work (1) own-use production work, (2) employment work, (3) unpaid trainee work, (4) volunteer work, and (5) other work activities. This resolution is a remarkable achievement as it mandates formal recognition of women's unpaid activities as – work. In effect, it makes it mandatory for governments to collect data for policy-making.

Hence, going by this broadened definition of work, if we count unpaid services of female labour in the principal activity status, the female labour force trends will show a reversal. India needs to implement the 2013 ILO resolution in letter and spirit.



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## *Livelihood opportunities for Jogini women*

In a democracy, equality and dignity and the right against discrimination stand as crucial values for citizens, based on the spirit of constitutional principles. For women, the categorical oppression has institutionalized the varied forms of violence, which disempowered them systematically. One such deeply rooted, institutionalized issue is the social menace called the Devadasi system. Devadasi means the servant of God or the temple. This practice dates back to the eighth and ninth centuries in India, where certain virgin, unmarried women were dedicated to God. This, over a period of time, has acquired many characteristics and has consolidated into an oppressive practice that relegated women to institutionalized victimhood and prostitution. There are several aspects to this practice and the women are known by various names in different places—Basavins in Andhra Pradesh and Joginis in Telangana, Mathammas in Tamil Nadu, sane and Devadasis in Karnataka. But the practice and the principles behind it remain the same, differing in a few rituals.

In Andhra Pradesh, the AP Devadasi Abolition Act of 1986 was enacted, but it had minimal impact on the condition of these women. The policy had many implementational lacunae and dedications kept happening in clandestine manner in the most remote areas. The issue here is not mere abolition but of livelihood generation & welfare programs and how these can help them in sustaining themselves with dignity and respect.

It is in this context that National Bank for Agriculture and Rural Development (NABARD) has sponsored this “Study on Improving Livelihoods of Joginis and Women affected by trafficking in Anantapur district of Andhra Pradesh through Self Help Group(SHG) and other Promotional Schemes” to Administrative Staff College of India (ASCI). Our team has taken a pragmatic approach to the study with the primary objectives of solving the issues of employment for the affected women and bring them out from the present position to the mainstream. The study also examined the awareness levels among the women on SHGs and the effectiveness of various state & central government schemes in the survey area. The primary focus for the study was only two mandals in Anantapur district - Bommanahal and Hirenhal where the issue was reportedly rampant in nature.

The study has enumerated structured questionnaires from 50 affected women to comprehend on their social and economic standards of living, status of their health, access to education and other basic facilities, financial inclusion etc. Apart from this, informal discussions were held with local SHG leaders and at least 10 Jogini women to understand further details about their personal stories of abuse and resilience. These stories were documented as case studies in the final report.

Among the 50 women involved in our survey, it was observed that the average age was 40.87 years. None of the women were educated since they were dedicated to the practice at a very young age. The average household population among the women was

5.9. None of the women surveyed were staying in a temple, since such a practice does not exist in the region.

Basavin/Jogini women have always been socially excluded and stigmatized leading to depression among them. This social exclusion has also resulted in various forms of abuse from the communities they live in. The women in the survey were asked about the different kinds of abuse that they face regularly. All of them have responded that they are facing physical, verbal and sexual abuse on a regular basis. In order to assess the perception among the women about the various problems faced by them in their daily lives, we have identified the most significant problems like physical health, mental health, safety, ill-treatment from communities, financial independence, and access to basic amenities. Safety & mental health were considered as the biggest problems among the women with a majority of them acknowledging the same. These were followed by ill-treatment from communities and financial independence.

The average annual income of the women surveyed was 32666 rupees, with 92% of them still relying on prostitution as a major source of income. All of the women surveyed were aware of the SHG concept but only 39 of them were part of some SHG with an average group size of 10 members. Also, none of the groups had any common group economic activity and were only limited to savings and loan disbursement activities. All the women who participated in this survey were also ready for participating in any Government training programmes for livelihood improvement.

The government of AP is well known for its various welfare schemes like single woman pension, Amma Vodi, YSR aasara, Housing schemes, etc. for the poor and marginalized sections of the society, irrespective of their caste and creed. However, based on our survey we have identified that there were quite a few women who were left out of these benefits for unknown reasons. Illiteracy and powerlessness among the Basavin women have resulted in the loss of essential benefits for this extremely vulnerable group. During the survey, we have found that none of the women knew any woman in their village or mandal who was successful in rehabilitation. Although all the women had replied that they were willing to come out of it if shown an alternate livelihood, it was disheartening not to hear any success stories among them. There are 3 main reasons according to the surveyed women which restricts them from coming out of the system - family won't accept, the community won't accept, & income source will stop.

During the course of our research, discussions were also held with the government officials of the District Rural Development Agency (DRDA) in Anantapur. The officials have claimed that there were no dedications of young girls in the recent times. Similar opinions were resonated during our discussions with the women. The total number of Jogini and Basavin women in the Anantapur district stands at 634.

There is an urgent need to rehabilitate the women who were entrenched in the practice previously and are still relying on sex work as their main source of income. Hence, it is recommended that a dedicated state level committee is formed to oversee various aspects of the current welfare programs and ensure that the benefits are reaching all the eligible Basavin women. As part of the program, it is also proposed that a rehabilitation centre is established in a few districts where the population of Basavin women is more.

This place can act as a knowledge centre for the illiterate women to learn about their entitled benefits and legal rights. A massive social awareness movement needs to be instigated from the grass root levels of the society involving key stakeholders like village heads, local WSHG leaders, government officials from social welfare department, few Basavin family members and NGOs.

Capacity building and vocational training for the existing SHG group members should be undertaken with the help of NGOs. Most of the women interviewed in our survey were involved in low skill, labor intensive activities for earning their livelihood. This should be changed by the promotion of skill-based and market linked projects through sensitization of the SHG members. Focus should be more on collective cooperative initiatives with market linkage, since they have a better chance of survival than regular individual activities without any marketing plan.

Currently, all the welfare schemes sponsored by the state government are financially oriented and there are no schemes to address the physiological and psychological wellbeing of the Basavin women. Therefore, it is strongly recommended that counselling sessions need to be arranged for the affected women, with the help of staff at the primary health care centres.



## *Prafulla T. Kurien*

General Manager – NABARD

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## *Microfinance and Women*

**G**ender Equality is fundamental for sustainability, peace and human progress. However, “Women” have been the most underprivileged and discriminated strata of the society not only in India but the world over. In spite of all Government and Non-Governments’ efforts, they have been highly ignorant clients of the financial sector. In India, the emergence of liberalization and globalization in early 1990’s aggravated the problem of women workers in unorganized sectors from bad to worse as most of the women who were engaged in various self-employment activities have lost their livelihood and are at the base of the pyramid.

A **World Bank Report** confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and a lower living standard for all people. At a macro level, it is because 70% of the world’s poor are women. Women have a higher unemployment rate than men in virtually every country and make up the majority of the informal sector of most economies. Giving women access to microcredit loans therefore generates a multiplier effect that increases the impact of a microfinance institution’s activities benefiting multiple generations.

**Microcredit, or microfinance**, is banking the unbankables, bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. Women make up a large proportion of microfinance beneficiaries. Traditionally, women (especially those in underdeveloped countries) have been unable to readily participate in economic activity. Microfinance provides women with the financial backing they need to start business ventures and actively participate in the economy. It gives them confidence, improves their status and makes them more active in decision making, thus encouraging gender equality.

Microfinance has long played a critical role in poverty alleviation. It has made tremendous strides in India in view of the multi-pronged benefits reaped/receivable by the poor in the country. Financial institutions in the country have been playing a leading role in the microfinance programme for more than four decades now. They have joined hands proactively with informal delivery channels to give microfinance sector the necessary momentum. Apart from the informal sector of finance, the formal and semi formal sectors like Banks, NGOs etc. are taking much interest in providing Microfinance to women considering it to be a profitable commercial activity.

The Microfinance scene is dominated by community lending, in the form of Self Help Groups (SHGs) as also Joint Liability Groups, an effective mechanism for providing financial services to the “Unreached Poor” and also in strengthening their collective self help capacities leading to their economic empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Although no ‘magic bullet’, they are potentially a very significant contribution

to gender equality and women's empowerment. Through their contribution to women's ability to earn an income and poverty reduction, these programmes have potential to initiate a series of 'virtuous spirals' of economic empowerment, wider social and political empowerment and sustainable development of the nation.

Microfinance through SHGs has been recognized internationally as the modern tool to combat poverty and for rural development. SHGs intermediated by microcredit have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and positively impacted them through increased self-esteem, decision making and knowledge as also increase in women's resources which results in the well-being of the family especially children.

**SHG-Bank Linkage Programme** launched by NABARD way back in 1992 envisaging synthesis of formal financial system with the informal sector, has become a movement throughout the country and is considered as the world's largest microfinance programme in terms of outreach and number of SHGs. At present the Self Help Promoting Institutions (SHPIs), all the Banking agencies, National Rural Livelihood Mission of the Government and MFIs are pursuing this programme for the upliftment of the poor. This is also recognized as a part of priority sector lending and normal banking business by Reserve Bank of India. This programme is also the main contributor towards the Financial Inclusion process in the country. As on 31 March 2020, there are more than 102 lakh saving-linked SHGs of which more than 56 lakh are credit-linked SHGs and thus, about 12.4 crore poor households are covered under the programme. Around 88% of these SHGs comprise of women members.

**NABARD** has been instrumental in facilitating various activities under microfinance sector, involving the voluntary agencies, bankers, socially spirited individuals, other formal and informal entities and also government functionaries to promote and nurture SHGs. The focus in this direction has over the years since inception, been on training and capacity building of partners, promotional grant assistance to Self Help Promoting Institutions (SHPIs), Revolving Fund Assistance (RFA) to MFIs, equity/capital support to MFIs to supplement their financial resources and provision of 100% refinance against bank loans provided by various banks for microfinance activities.

In the absence of formal banking services and credit facilities in the remotest parts of the country, **Micro-finance Institutions** have played a commendable role in empowering women and providing them with easy credit access, in the form of loans, thus giving wings to their dreams. An empowered and financially independent woman can significantly contribute to the health and productivity of her family and community. Despite this understanding and awareness, India ranks 112 among 144 countries in the Global Gender Gap Report by the World Economic Forum (WEF) conducted in 2020. The Report further highlights that along with other parameters, economic participation and opportunity remains a key challenge for women as their labour participation in India is a meagre 25% compared to 82% of men.

According to the Sixth Economic Census by the Ministry of Statistics and Programme Implementation, women constitute around 14% of the total entrepreneurship in India. 98% of them work in the informal sector. The Global Findex Survey suggests that

only 5% Indian women with bank accounts receive bank loans compared to 11% in China. Hence, they often end up limiting their business within the boundaries of their locality or borrow from informal sources, at a much higher rate of interest, thus making their products or services uncompetitive. Microfinance, with its reach through launch of MUDRA scheme and institutional provisions in the revised RBI guidelines for NBFC-MFIs, has provided the necessary boost to the microfinance industry. Microfinance institutions connect women entrepreneurs through small joint liability groups. Each member of the group receives a certain amount of loan without any collateral or cumbersome documentation process, which can be used for income generation purposes like animal husbandry, agriculture, handicraft, trading and other forms of business. More importantly, the presence of branches even in the remotest parts of the country, implies easy access to loans and streamlined disbursement processes.

Experience suggests that women are more financially disciplined compared to men. Thus, there is a far more social value generated when women access formal credit. Thus, each micro-loan that is disbursed to women entrepreneurs goes a long way towards multiplying jobs, poverty alleviation and creation of a prosperous society. At the **Grameen Bank**, the world's largest microfinance institution, more than 90% of loan clients are women as they tend to make their payments more reliably than men.

**India has the largest microcredit clientele in the world with more than 85% of its clients women according to PricewaterhouseCoopers.** Thus, it can be argued that financial inclusion plays a key role in empowering women and preparing them for greater roles as contributors to national growth. However, this is a collective responsibility that should be shared by the banking communities, Micro-finance institutions, the Government and Development Financial Institutions alike. It's no easy task to build a financially inclusive and empowered society, taking into account India's geographic and demographic diversity with protruding educational backwardness. Therefore comprehensive action plans need to be put in place that not only aim at a financially inclusive society but also empowering and equipping the women with basic skills of self-employment. This will undoubtedly lay the foundation for a new and progressive India, rooted in self-reliance and economic resilience.

**The microfinance sector has collectively reached more than 200 million people globally with credit, savings and other financial products.** But, COVID-19 is lurching the world economy towards a global recession, which will be strikingly different from past recessions. Emerging evidence on the impact of COVID-19 suggests that women's economic and productive lives will be affected disproportionately and differently from men. The situation is worse in developing economies where the vast majority of women's employment – 70% – is in the informal economy with few protections against dismissal or for paid sick leave and limited access to social protection. With government lockdowns, many who are small and micro-business owners in retail services, trade, and small-scale production have been hardest hit by the pandemic's effects. With many losing their ability to earn an income and with no access to credit in times of need, particularly when incomes are volatile due to COVID-19, there would be a resurrection of unregulated loan sharks. Of significance, the impacts of COVID-19 will disproportionately affect women across multiple socio-economic areas including domestic violence, health access, food security and financial inclusion. Millions of income-insecure women in parts of rural India take on microfinance loans to fulfil the household need – groceries, house repairs, seed money for their husbands'

businesses- to counter economic downturn. Now, with less cash flow and more debt piling up during the pandemic, they are deferring loans with high rates that threaten their already fragile economic security and widening the gap between men and women's access to opportunity. COVID has undermined their very foundation, disrupting supply chains, transportation and the flow of customers. Shut off from mainstream banks, microfinance is a lifeline in these communities that helps to stabilize cash flow and to adapt to these challenges.

The **microfinance infrastructure and digital financial technologies** already in place will play a crucial role in keeping rural borrowers connected to essential services throughout the pandemic and its recovery. Services such as agent networks, e-wallets and mobile banking enable safe and convenient access to the financial services ensuring financial stability and sustaining incomes. These technologies allow for continuity of service and spare the borrowers the risk and inconvenience of travelling to branches. Investments in call centers, branchless channels, agents and mobile technology are critical tools that protect the health of borrowers in rural areas.

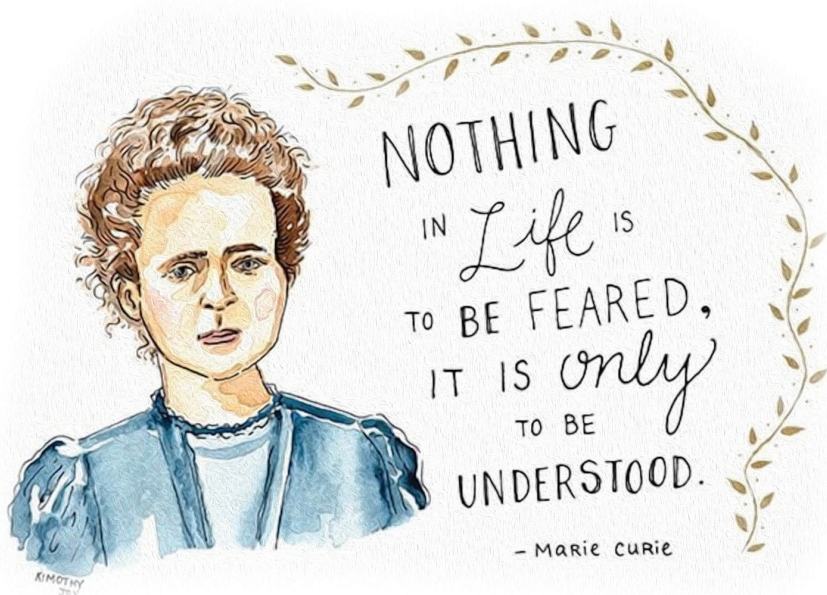
Mounting evidence indicates that the Covid-19 had a disproportionately negative impact on India's women. In 2017-18, women's labour force participation reached its nadir over the last five decades, falling to 23.3%, among the lowest globally as per the National Sample Survey Office's Periodic Labour Force Survey 2018-19. The pandemic has only aggravated this, as women faced disproportionate job losses – the labour force shrank by 14% for women versus 1% for men between December 2019 and December 2020, as per Monitoring Indian Economy data. Moreover, the gendered digital divide restricted women's access to online education, health and work opportunities, given that only 21% of Indian women use mobile internet compared to 42% of men, according to the GSM Association's "The State of Mobile Internet Connectivity 2020 Report".

Globally, 26 countries including India took gender-sensitive emergency measures in response to the Covid-19 economic and health crisis. Economic Recovery Measures during and after the COVID-19 crisis must aim to build more equal, inclusive and sustainable economies and societies. Therefore, immediate action and steps are needed to ensure that COVID-19 does not reverse the gender equality progress achieved in recent decades, in particular with regard to women's participation in the labour force. The COVID-19 pandemic and its social and economic impacts have created a global crisis which requires every recovery package and budgeting of resources, needs to address the gender impacts of this pandemic. This means: including women and women's organizations at the heart of the COVID-19 response; transforming the inequities of unpaid care work into a new, inclusive care economy that works for everyone; and designing socio-economic plans with an intentional focus on the lives and futures of women and girls. Putting women and girls at the centre of economies will fundamentally drive more sustainable development outcomes for all, support a more rapid recovery to achieve the Sustainable Development Goals.

**Development Financial Institutions** have an important role to play in adopting a gender lens to their operations and incentivising their clients to do the same, seeking synergies with other international and local actors, both public and private. DFIs activities can either directly or indirectly benefit women, notably in terms of support to MSMEs and smallholder farmers. DFIs can support gender-equal digital services,

innovations and inventions that are aiming at advancing women's use of digital services for financial inclusion, business operations and even technical training. This support of a digital post- COVID-19 recovery in developing countries will empower women as entrepreneurs, employees, leaders and as agents of a green recovery. It is not only a moral imperative, but also a necessity for a sustainable recovery. NABARD has disbursed about ₹ 20,000 crores to Rural Financial and Microfinance Institutions under microfinance and livelihood interventions as a part of recovery measures.

The global microfinance industry needs to ride out this crisis and secure the hard-won gains of the last four decades for the hundreds of millions of poor people especially women globally who rely on inclusive finance for their livelihood, sustenance and wellbeing of their households in order to ensure inclusive economic development.





# *Gender Gap in Banking in India*

## **Introduction**

**D**espite a rich history of social banking, India's achievement in providing access to basic banking services for its women has been at best modest. This essay discusses the gender gap in the access to banking services, including deposits, payments, and credit, in India. The term gender gap refers to the gap between the coverage of or access to a given banking service for women vis-à-vis men.

In the Indian context, an analysis of women's access to banking can cover the entire gamut of formal finance available to women. This is because, banks in India are the most important source of formal finance, instrumental in providing services to women both directly and indirectly through on-lending to microfinance institutions (MFIs).

Before discussing women's access to banking, it is important to briefly outline the policy context to women's banking. It is interesting that despite the pursuit of social banking since the late-1960s, women found an explicit mention as part of the priority sectors only in 2013. Micro finance, of course, was introduced in the early-1990s as a means of providing small-sized collateral-free credit to women. However, it may not be entirely appropriate to equate women's finance with micro finance. This is because such an equation may limit the scope of women's finance, as it assumes that the credit needs of women not just start small but may also remain small over time. Furthermore, the for-profit nature of microfinance has come under criticism in many developing countries, including India, as being detrimental to the very cause of women's finance.

In recent times, the adoption of financial inclusion plans by banks, and their subsequent alignment with the PM Jan Dhan Yojana (PMJDY), has definitely brought women's banking into focus. There is, however, an unmistakable thrust on providing deposit services to women as compared to credit, as will be shown later with the help of data. This is because even though financial inclusion reaffirms banks' commitment to serving the under-served sections, it lays equal thrust on viability and protection of commercial interests by banks in their pursuit of inclusion. Needless to say, the mobilisation of small-sized deposits makes greater commercial sense for banks, both

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• Drawn from Chavan, Pallavi (2018), "Women's Access to Banking in India: Policy Context, Trends, and Predictors", paper presented by her at the International Conference on Women's Work in Rural Economies in Kerala on December 2.

<sup>1</sup>The category of individual women beneficiaries up to Rs. 50,000 (later raised to Rs. 1 lakh) was included under "weaker sections" as part of priority sectors in 2013. Earlier, women were implicitly included as part "weaker sections" under small/marginal farmers and Self-Help Groups (SHGs).

<sup>2</sup> See Karim, Lamia (2011), *Microfinance and Its Discontents: Women in Debt in Bangladesh*, University of Minnesota Press, Minneapolis.

in terms of costs and liquidity, as compared to administering a large number of small-sized loans.

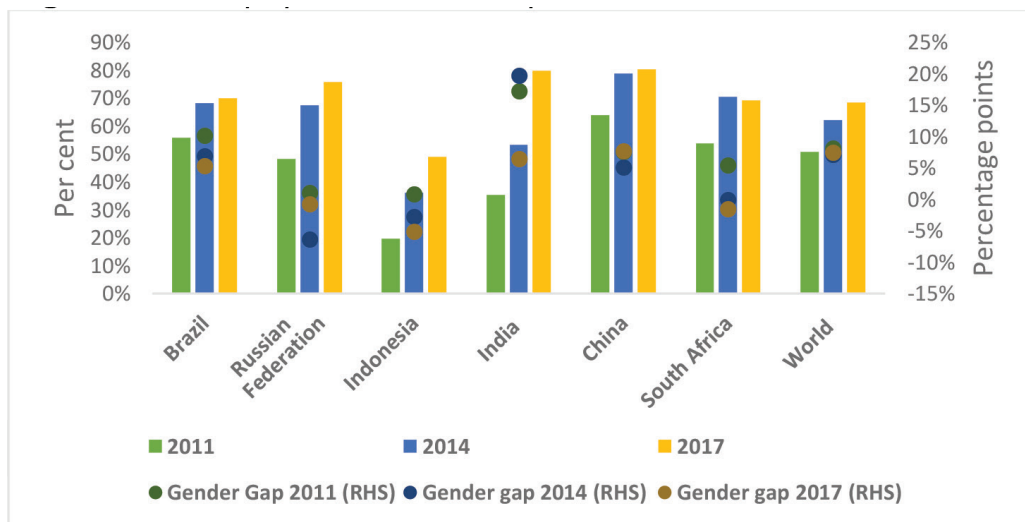
For women, deposits certainly are the first step of initiation into banking. Credit, however, forms a more important banking service for them, as it can support their production-related activities and can also help in consumption smoothing, as most women are economically vulnerable without recourse to any social security system. Hence, this essay starts by discussing the gender gap in deposits but gives greater attention to the gap in credit provision.

## Analysis of Gender Gap

### Gender gap in deposits

Following the adoption of the policy of financial inclusion, there has been a striking rise in the percentage of women having a bank deposit in India. The reduction in gender gap in deposit accounts has been the largest in India among the BRIICS (Brazil, Russia, India, Indonesia, China, and South Africa) countries. Notwithstanding the reduction, the gap in 2017 was of 6 percentage points for India, one of the widest in the BRIICS group.

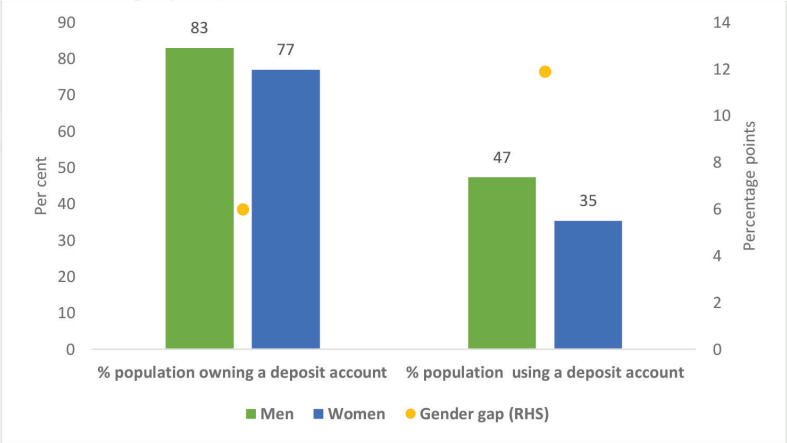
Figure 1 Adult population with deposit accounts in financial institutions, in



Source: Findex, World Bank.

Furthermore, with regard to the usage of deposit accounts for either savings or payments, India's performance is found wanting. In 2017, only 35% of India's women actually used a bank account (Figure 2). It is worth noting that this was the average for all women; the percentage was, of course, expected to be much lower for women from the economically weaker sections. The most common reason for not using bank accounts as reported by respondents was the insufficiency of funds. It is obvious that such insufficiency is likely to be a stronger reason for women given their limited access to economic opportunities.

Figure 2 Extent of usage of bank deposit accounts, by gender, in

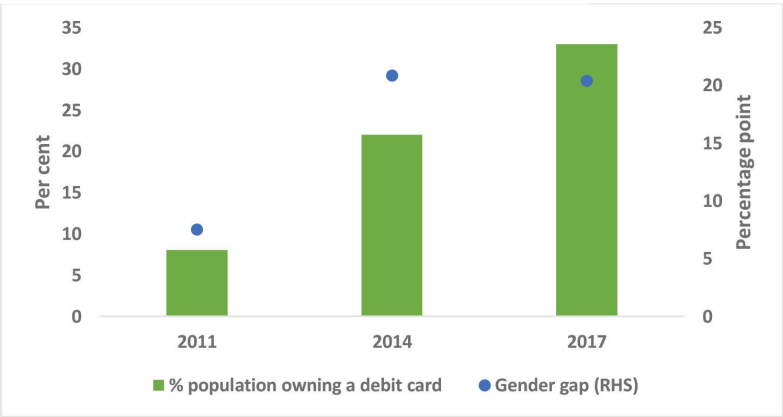


Source: Findex, World Bank

Gender gap in payments

Although the percentage of population owning debit cards has been on a rise with the proliferation of card-based payments systems in India and the issuance of ruPay cards, the corresponding gender gap has only widened over time (Figure 3). In 2017, only 22% of women had a debit card as against 43% of men.

Figure 3: Adult population owning a debit card, in

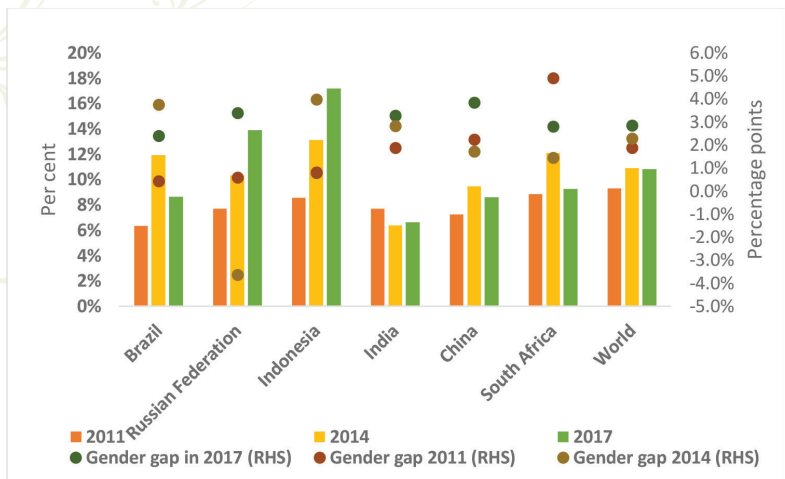


Source: Findex, World Bank

Gender gap in credit

Globally, India continues to lag far behind in terms of the access to bank credit for its women (Figure 4). In 2017, only 5 % of India's women accessed bank credit. The wide divergence between the share of women possessing bank deposits and accessing bank credit underscores the deposit-centric approach to financial inclusion, as discussed earlier.

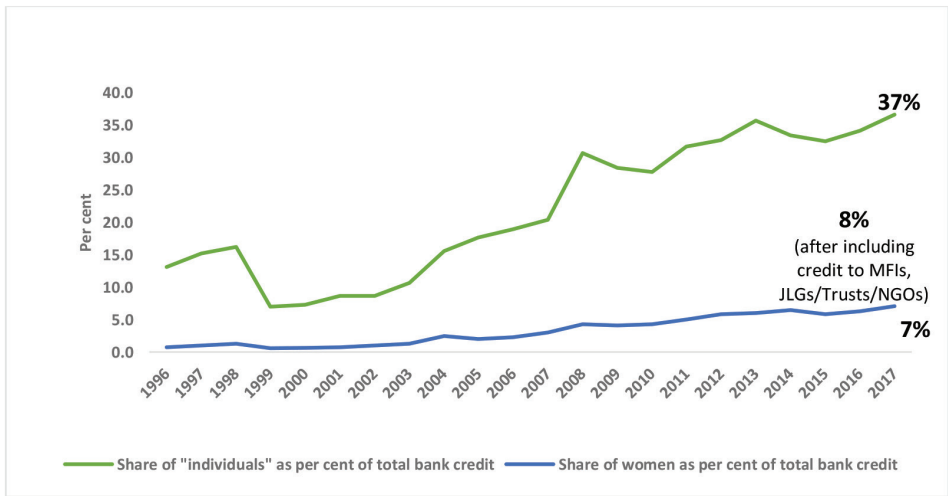
Figure 4: Adult population accessing formal credit, in



Source: Index, World Bank

Women’s share in bank credit has shown a steady rise over the last two decades. However, the rise has been far slower than for men. As total bank credit includes credit going to “individuals” and “institutions”, it is better to separate credit to “individuals” to assess the gender gap. The gap between the shares of individuals’ credit and women’s credit in Figure 5 is the share of men’s credit; in 2017, women’s share in total credit was only 7% as against 30% for men. Even after including credit going to MFIs, and joint liability groups (JLGs)/trusts/non-governmental organisations (NGOs) as credit to women, there was only a marginal increase to 8% in women’s share.

Figure 5 Share of women in total bank credit in India, in

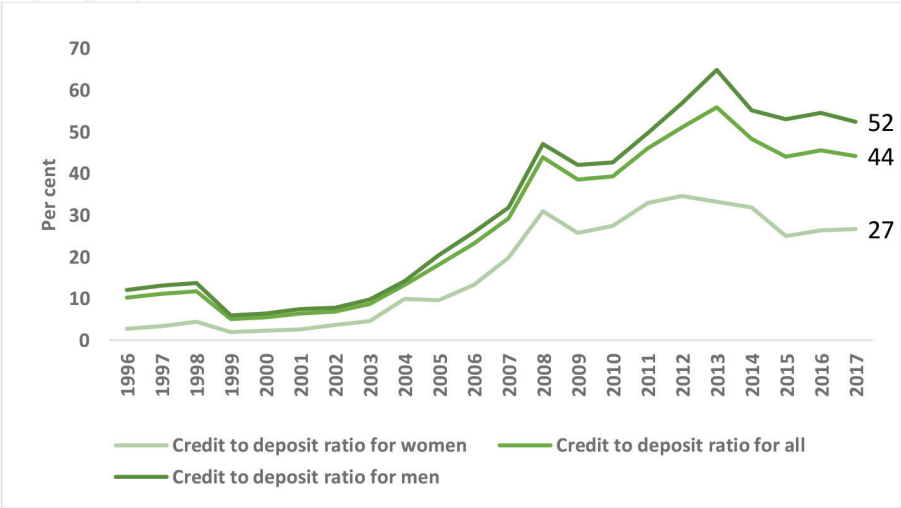


Source: BSR, RBI.

In order to understand the gender gap more meaningfully, it may be necessary to look beyond bank credit received by women to the credit that they are entitled to get. One measure of women’s credit entitlement can be their contribution by way of deposits. As

credit, women obtained only 27% of the deposits they contributed against 52% received by men in 2017 (Figure 6). In other words, the credit-to-deposit ratio of women was only half that of men.

Figure 6 Credit to deposit ratio by gender, in



Source: BSR, RBI and <[www.censusindia.gov.in](http://www.censusindia.gov.in)>

### Concluding observations

The analysis presented in this essay bears out the positive effect of financial inclusion measures on women's ownership of bank deposits. However, financial inclusion measures are yet to deliver on two fronts. The first is with respect to usage of deposit accounts by women. The second is with respect to women's access to bank credit. To address the gender gap more effectively, the policy of financial inclusion needs to be more gender-sensitive and also correct its disproportionate emphasis on deposits, going forward.



## *Deepmala Ghosh*

Deputy General Manager, Bankers  
Institute of Rural Development, (BIRD)

**D**eepmala Ghosh joined NABARD in 1996 as an Assistant Manager and is currently working as a faculty member at Bankers Institute of Rural Development, Lucknow. Her interests include quizzing, reading, baking and travelling especially to hill stations and historical cities. While her professional interests have kept her grounded on issues in microfinance and women's empowerment, in her personal sphere, she particularly loves reading historical books-fiction and non-fiction, travelogues and Women's lived-in experiences both in fiction as well as in the work place.



## *Women and Sustainable Development*

The pandemic has been a continuous process of learning and unlearning. The extended lockdown taught us how we could do without so many of life's luxuries i.e. domestic services, spa outings, hair dye, eating out, takeaway dinners etc. Some of us even prided ourselves of having made structural changes in our habits. But as life slowly limped back to normalcy the stories of lost jobs, shuttered shops and closed industries came pouring out. One realized what is luxury for some is a matter of livelihood for others. One need not deride "Conspicuous consumerism" as a malaise of society, it just needs to be replaced by "conscious consumption" or in other words sustainable development to nourish both the people and the planet. A big chunk of that responsibility falls on women as they make up not only half of the world's population but also half of its potential.

Women's engagement with natural resources begins very early in life when it is mostly the girl child who goes out foraging for fuel wood, fodder and water. Any depletion in forests or ground water makes her trek harder and harder not to mention frustrating. In fact, women have traditionally been great recycling agents converting old clothes into quilts, cow dung into fuel, wild grass into IKEA standard 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 most widely quoted definition of sustainable development is from the Bruntland Report which defines it as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs". Loosely, it means judicious use of resources which cannot be replaced like coal mines, natural gas etc, recycling resources through innovative use like bio mass, solar energy and finding replacements through technology viz electric cars for resources like petrol which will no longer be available. But sustainable development also means meeting the basic needs of all and extending to all the opportunity 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.

In short, sustainable development is about closing the inequality gap, eradicating poverty and providing equal opportunities for all without degradation of the environment. The Sustainable Development Goals adopted by the UN General Assembly are also woven around these concerns with no poverty, gender equality, reduced inequality, climate action, affordable and clean energy, good health, clean water and sanitation among them.

The Covid-19 induced crisis has thrown up new challenges for the economy. Centre for Monitoring Indian Economy (CMIE) has been observing that female labour force

participation rate in India has been consistently falling for the last few years touching 20.7% in 2019 from a high of 33% in 1972 with 95% engaged in unorganized sector or in unpaid work. Lack of security, 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. The impact of crises are never gender neutral and the Covid pandemic is no exception. It has further set them back in the labour market with more women losing jobs than men. Further, due to loss of jobs, many families are unable to afford child care and the burden of caring for infants and school children who are locked up at home and require supervising has disproportionately fallen on women. Forcing many of them to quit full time jobs across the spectrum. Therefore, women need livelihood options that are sustainable and gives them flexibility.

In India, despite increasing feminization of Indian Agriculture, the contribution of women to agriculture labour and subsidiary agricultural activities like taking care of milch cattle, poultry etc remains unacknowledged nor is she the face of Indian farming. Only 13.87% women own lands (Agriculture Census 2015-16).

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 for green finance. Solar farming as a third crop would be a good place to start with. 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 add to their earnings.

Post Covid health accessories have emerged as a new product segment. Just when it looked like we were finally winning the battle against plastic, the pandemic has unleashed mountains of disposable Personal Protective Equipment (PPE) kits, masks, sanitizer bottles. However, a calamity can be leveraged as an opportunity by promoting health entrepreneurs among women. Banana fibre based sanitary napkins, masks, PPE kits and garbage bags are a sunrise area. Already, a large number of women Self Help Groups are engaged in making sanitary pads, PPE kits and masks. Moving over to Banana fibre which is biodegradable will not only be a step up in terms of process diversification and widening the product basket but huge in terms of environment friendliness besides being a sustainable business with emerging demand.

In a post Covid-19 world, for women to have an equal future, there has to be more equitable opportunities, encouragement for self-employment and entrepreneurship so that they can have a livelihood of their own choice and a life of their own making.





## ***Dr. Saudamini Das***

Professor, Institute of Economic Growth

**D**r. Saudamini Das works as a Professor at the Institute of Economic Growth, Delhi. She is former NABARD Chair Professor. She has worked as Mälär scholar at the Beijer Institute of Ecological Economics, Royal Swedish Academy of Sciences, Stockholm, during 2011-12. She is an environmental economist working primarily on ecosystem services, vulnerability, climate change adaptation, non-market valuation techniques, natural disaster and evaluation of public policy. She has been associated with the evaluation of climate change adaptation projects in Indian agriculture.



## ***From shadow of climate change to resilience building: Marginalized women are leading the way in rural India***

Climate change, the tallest challenge of the twenty first century, is having diversified impacts across regions and population groups. Global observations have made it clear that most vulnerable and marginalized groups, who are poor, natural resource dependant, have unstable food and housing structures, and have livelihood in agriculture are experiencing the strongest negative impacts of climate change and are in need of urgent adaptation strategies to face the challenges and move on with life. Women are increasingly being seen as more vulnerable than men to the impacts of climate change, mainly because they are poorer, are proportionally more dependent on threatened natural resources, and are deprived on variety of grounds like education, information, networking, access to resources, technology, etc. The recent ex-post UN Women assessment Report from China shows climate change to have hit women harder than men during different types of climate disasters like heat waves, droughts, sea level rise, and tornados in China (UN Women, 2016). During hurricane Katrina in USA, African American women faced greater obstacles to survival than men (IUCN, 2007). Both women and men, who are working in natural resource sectors such as agriculture, are affected but the impacts are seen to be different for both. International Union for Conservation of Nature' report (IUCN) identifies factors like less access to resources such as land, credit, agricultural inputs, technology, training and extension services, etc. to make women more vulnerable to climate change compared to men in agricultural sector and calls for special targeted interventions to enhance their capacity to adapt to climate change (IUCN, 2007). Systematic reviews and rigorous research have established that climate change is not gender neutral, and impacts women more adversely than men (Goh 2012). These observations corroborate the findings from broader literature that attribute women's vulnerability to climate change to a range of factors falling under social, economic and cultural spheres (Rao, et al., 2019; Meher et al., 2016; Elasha, 2012).

### **Climate Change impact on rural women in India**

In the rural sector of India and South Asia in general, there is dominance of women as agricultural labour. Out of the 97.5 million females in the rural sector in India, 37.3% work as cultivators and 62.7% as agricultural labourers (Chanana-Nag and Aggrawal, 2020). Climate change adversely affects both, but with different intensity. Women cultivators face multiple constraints related to production as they have limited access to resources, whereas women agricultural labourers are facing higher financial risk due to seasonality of their employment which is getting more and more uncertain

due to climate change. Climate change induced rural male outmigration is further challenging the roles of female farmers, by increasing their agricultural as well as domestic responsibilities, thus aggravating their exposure to climate risks.

During a field visit, women of some Uttarakhand villages described their difficulties due to climate change. Climate change has brought in four striking changes in our area: (i) drying up of natural fountains and water scarcity due to changing rainfall pattern and deforestation, (ii) less availability of fodder for animals as dryness is helping Chirpine trees to grow everywhere which are non-conducive to growth of fodder trees and grass on the ground, (iii) unseasonal rain and hailstorms are very frequent and damage to winter crops and vegetables is very high, (iv) natural vegetation pattern at different altitude has changed and wild animal attacks have increased so much that people have no incentive to grow anything. This has resulted in out migration of men from the area to nearby towns or to Delhi and women have to manage the family, livestock as well as land. Women's hardships and drudgery have increased manifold to fulfil basic requirements like bringing some potable water, fodder for livestock, etc.

### **Women are turning the tide**

It is argued that given a chance, women can bring many turn arounds easily. "If women had the same access to productive resources as men, they could increase yields on their farms by 20-30% which could raise total agricultural output in developing countries by 2.5-4%, which could in turn reduce the number of hungry people in the world by 12-17% (FAO, 2011, p-5)." In spite of the vulnerability, women are seen as active and effective agents and promoters of adaptation and mitigation of climate change. In India, women mainstreaming and women inclusive growth are being built into government policies. Climate change adaptation policy of Government of India has made it mandatory to make at least 33% representation of women in all policy related committees of a project and similarly, at least 33% of the beneficiaries of the project to consist of women or women headed households. Such policies are bearing fruit and many inspiring developments are happening at the grass root level. One such story is from the Manar Tilla village of Champawat district of Uttarakhand, where NABARD sponsored climate change adaptation project is going on. Few years back the village had high level of stress like no water, no fodder, difficulty in agriculture, widespread poverty, neglected children, women walking many kilometres to collect water, fodder, etc. Climate change aggravated the situation leaving villagers high and dry and this is when village women took matters into their hands. With help from the Government and local NGO, they revived the village panchayat forest working day and night. Starting with a nursery to plantation to guarding and pruning, under the able guidance of village Sarpanch Bhagirathi Devi, fondly called the 'Forest Mother', the women group made the turn around. The forest was revived with continuous labour spanning many years. The Sarpanch of the village describes the situation in her own words in the box below.

There are many such inspiring stories from rural India, where the simple village women are efficiently addressing the complex realities of climate change, building up their resilience and turning adversities to a win-win situation. Simple handholding from government in the form of training, guidance and minimum provision of resource have enabled them to create inspiring stories and bring out incredible achievers, the 'Climate Heroines' to the front.



“Life was so tough ten years back. I took the initiative to develop our village forest, worked hard, then NABARD, BAIF provided help. Good forest has transformed all our lives, we have water, fodder, labour has reduced, and drudgeries are much less. We don’t have to travel far for water, fodder and fuel. Women have time for children and you can see them smiling. We are developing nursery, growing vegetables in polyhouse, are water secure and there is prosperity. Life is safe for next 10-15 years. We are no longer worried for climate change. Ab to Sukh hi sukh,”

-- Bhagirathi Devi, Forest Mother, the Sarpanch of Manar Tilla Village

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## ***Pankaja Borah***

Deputy General Manager, NABARD

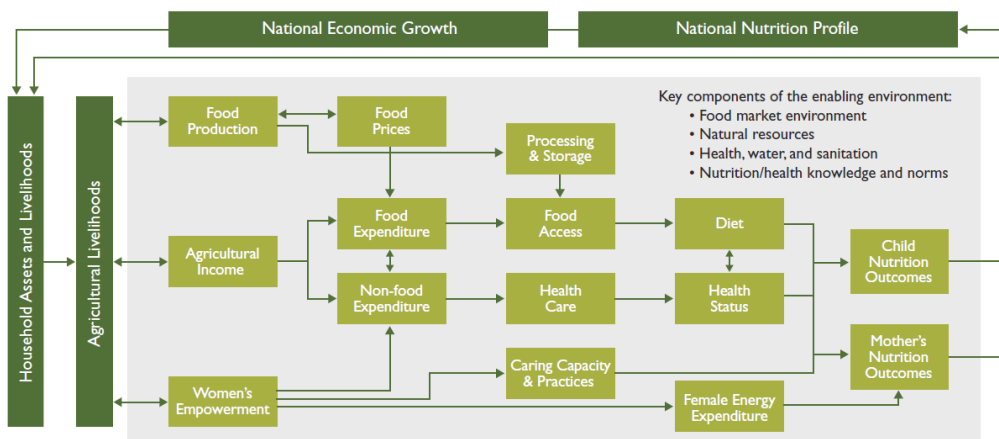
**P**ankaja Borah joined NABARD in 2001 and is currently working as a Deputy General Manager (DGM) in the Department of Economic Analysis and Research. Her professional work over the last two decades, has spanned various areas of NABARD's functioning in Refinance, Accounts, Microfinance and Innovation, Corporate Planning and Business Initiatives. She enjoys travelling, cooking and gardening.



## Nutritional Empowerment of Women in North-East India

The pathway from women's empowerment to improved nutrition is influenced by a number of factors, including social norms, knowledge, skills, and how decision-making power is shared within households. The pathway consists of three interrelated components: women's use of income for food and non-food expenditures, the ability of women to care for themselves and their families, and women's energy expenditure (see fig below).

Steps Towards Improved Nutrition: The Women's Empowerment Pathway



Empirical evidence suggests that empowering women improves nutrition for mothers, their children, and other household members. Women's empowerment is considered crucial for improving nutrition outcomes. Since women are often primary caregivers, they can influence their children's nutrition indirectly through their own nutritional status as well as directly through childcare practices.

This article will examine the status of nutritional empowerment of women in the North-East India in the light of Herforth and Harris framework with the help of National Family Health Survey (NFHS)-5(2019-20) findings.

Source: Herforth and Harris, 2014

Bhagowalia et al. 2012; Smith et al. 2003a

North-Eastern region comprises of eight states that are considered backward in terms of per capita income and development. There are many ethnic groups in the North-East (NE). People speak different languages, have different food habits and follow different beliefs, customs, and traditions. The women of NE India enjoy a better position in the society as compared to women in other parts of the country and play an important role in food production - the food consumed is mostly grown by women. However, these women have limited financial resources for their other basic needs such as health care, education of their children, etc.

### **Women empowerment**

The findings of NFHS-5 (2019-20) with respect to the women empowerment parameters are quite impressive. Literacy rate is high among women in North-Eastern states ranging from 77% in Assam to 94.4% in Mizoram. The percentage of women who participate in household decision-making is very high in all North-Eastern states (above 90%). The proportion of women owning property (house or land, alone or jointly with others) is 44% in Assam, 59% in Manipur, 70% in Meghalaya and 51% in Sikkim, which is quite progressive. The customary rights of women with reference to property and land rights in NE India has facilitated this facet of empowerment. Women having a bank account that they themselves operate is above 70% in all the states except Nagaland (64%).

Women (20-24 years), who married before 18 years is less than 10% for all the states except Assam (32%) and Tripura (40%). Teenage motherhood (15-19 years) was negligible in the region except for Assam (12%) and Tripura (22%).

### **Nutrition & Health Care Services among Women**

As per NFHS-5, the percentage of anaemic women (15-49 years) has increased in all the states of the region and the highest increase was recorded in Assam and Tripura from 46% to 65.9% and 54.5% to 67.2% during 2015-16 to 2019-20. Anaemia among pregnant women (15-49 years) was also found to be on an increasing trend (except Meghalaya and Nagaland). Women with low BMI declined (less than 10%) for all the North-Eastern states during 2015-16 to 2019-20.

In the North-East, women have more access to improved sanitation facilities at the household level ranging from 69% in Assam to 95% in Mizoram as well as increasing access to maternal health services as reflected in NFHS-5. More number of women (age 15-24 years) are opting for safe and hygienic menstrual practices - highest being 90% in Mizoram and lowest being 67% in Assam. The proportion of women receiving at least four antenatal care visits increased in all the states - all above 50% except Nagaland (21%). Manipur recorded an increase from 69% to 79%. The coverage of iron and folic acid consumption increased for all the states - in Mizoram the increase is from 53.6% to 61% during 2015-16 to 2019-20.

### **Nutrition among Children**

Stunting (low height for-age, a long-term measure of undernutrition) among children under 5 years increased in Meghalaya, Nagaland and Tripura from 43.8%, 28.6% and 24.3% in 2015-16 to 46.5%, 32.7% and 32.3% in 2019-20. Wasting (low weight-for-height), which indicates the prevalence of acute malnutrition, increased in Assam,

Manipur, Mizoram, Nagaland and Tripura. Assam had the highest percentage of wasted children (22), whereas Nagaland saw the highest rise of wasted children from 11.3% to 19.1% during 2015-16 to 2019-20. The third indicator, weight-for-age (underweight), which captures elements of both stunting and wasting, saw a rise among children in Assam, Nagaland, Sikkim and Tripura. Among the North-Eastern states, Assam had the highest percentage of underweight children (32.8) and the percentage increase of underweight children was again highest in Nagaland (from 16.7 to 26.9). The high percentage of children born with low birth weight confirms the intergenerational transfer of malnutrition. All north-eastern states have high percentage of anaemic children and the number has further gone up in 2019-20 for all the states except Meghalaya and Sikkim. Infant mortality rate has done down for all the North-Eastern states except for Manipur, Meghalaya and Tripura in 2019-20 compared to 2015-16.

Though the North-East region is economically less developed compared to mainstream India and has its share of problems with respect to malnutrition among women and children, it is interesting to note that the North-East is better placed in comparison to states like Bihar, Chhattisgarh, Madhya Pradesh and Odisha with respect to malnutrition among women and children. 70% of the women are anaemic in Jharkhand, 40% to 45% women report low BMI in Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh and Odisha and 33-35% women in Delhi, Goa, Andhra Pradesh and Kerala are recorded as obese. The main reasons are greater gender equality, better educated, women are either self-employed or working (economic empowerment) and improved access to sanitation and health-care facilities. The strength of North-Eastern states also lies in active community support, which must have been utilised for better outreach and information dissemination efforts.

The nutritional empowerment of North-East could have been even better had the state governments fully utilised the allocated budget under the 'Poshan Abhiyan'. Only the state of Assam and Mizoram (65.2%) have utilised the Poshan Abhiyan budget as of 2019. The state governments could do better by implementing the programmes more effectively and monitoring them at regular intervals. What we need is effective implementation of nutritional programmes by close monitoring of process indicators such as availability and regularity of Public Distribution System (PDS) ration in villages, dry ration or cooked hot meals in Anganwadis or Schools etc by Community leaders, Administrators, People's representatives, and even Media.

Although the biological processes underlying optimal nutrition are relatively well understood, knowledge regarding which dimensions of women's empowerment matter for good nutrition is limited, both because empowerment is culture- and context-specific and because of the difficulty of measuring empowerment. This lack of knowledge constrains the set of policy options that can be used to empower women and improve nutrition.

Thus, if improving nutritional wellbeing and the empowerment of women are both goals, it is crucial not only to identify and address the constraints women face in securing nutrition but also to determine how women can attain better nutritional outcomes through processes that support the expansion of meaningful choice for women.



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## *Rural Women: Weaving Sustainable Livelihood*

“There is no force equal to a woman determined to rise”, W.E.B. DuBois has beautifully described the strength of women. For ages, the world has witnessed the strength of her unsaid diligence. Now is the time when she will once again stand for herself and the community. In this article, we have tried to connect the dots and present a strong section of women empowerment from food systems to textile construction as an entrepreneur and at the same time handholding the households.

Women contribute to producing 60-80% of the World's food system. Surely, women are inherently better stewards of the environment than men are. At the same time, women have appointed themselves as the caretakers of not only the household but also farms and landscapes. This unrelenting dialogue leaves them shouldering an unreasonable share of responsibility, in agriculture and home.

Economic Survey (2017-18) says that with growing urban migration by men, there is 'feminisation' in the agriculture sector. The types of roles carried by women in the field of agriculture are multiplying such as cultivators, entrepreneurs, and labourers. Another important empirical role observed is in ensuring food security and preserving local agro-biodiversity. Rural women make themselves responsible for the integrated management and use of diverse natural resources to meet the daily household needs.

The millions of women engaged in agriculture across the country get exposure to immensely different realities, opportunities, and challenges. Today, their roles are changing as part of the constantly evolving social, environmental, cultural, and economic contexts they live in. Women are predominantly active at all levels of the production system, i.e pre-harvest and post-harvest processing of the agricultural value chain, to increase productivity in agriculture.

So, now the question is how do we look at the role of women in agriculture, in different societies across the country? Are they a part of making food systems more sustainable? Why not add a perspective on utilization of agro-waste as well!

Majorly observed agro-waste which is proving its potential are banana fibres obtained from the banana pseudostem. Banana is a globally important fruit crop with 97.5 million tons of production. In India, it supports the livelihood of millions of people. Banana is the second most important food crop grown in India. Major producing states are Tamil Nadu, Maharashtra, Karnataka, Gujarat, Andhra Pradesh, Assam, and Madhya Pradesh. Every year around a billion tonnes of banana plant stems is thrown

on the roadside after harvesting of the fruit. The biomass is either dumped on the roadside or burnt or left in situ causing a detrimental impact on the environment. Presently, waste banana stems pose a problem of disposal and are available almost free of cost. Banana fibres can be extracted from these pseudostem (banana biomass) using the Raspador machine which has been developed in the recent past. Banana fibres hold more significance because they are extracted from the disposed biomass of a food crop. Application of banana fibre for manufacturing textiles is a new concept in India where only 10% of the banana waste (Pseudo stems) is used for extracting the fibre. The fibre is majorly used in handicrafts. Recent research at the Department of Clothing and Textiles, The Maharaja Sayajirao University of Baroda, Vadodara has given a new perspective to the potential of banana fibres.

Textiles and clothing have been an integral part of the culture in the history of every society. During the latter half of the 19th century and the early 20th century industrialization dominated society. Machine-made clothes decreased the need for weavers. Natural fibres faced amplified competition with the development of synthetic fibres since the 1960s. However, the pendulum is shifting back towards natural fibres. Natural fibres are more environment friendly than synthetic fibres both in terms of production and their disposal. Amongst natural fibres, 90% are of vegetable origin and among them 80% is constituted by cotton, but it is one of the most environmentally expensive agricultural crops. It is the need of the hour to utilize fibres that are responsive to the environment.

Banana fibres are strong and lustrous but have an inherent drawback of stiffness and thus cannot be easily spun. To overcome this, banana fibres were treated and made ready for spinning. Technical skills and knowledge are essential, but soft skills and emotional intelligence are equally important to perform fine skill-based activities. A group of 18 ladies were trained to spin banana yarns. Pre-spinning and spinning processes were taught to women of rural locations in proximity to banana-growing areas. The entire production chain from raw material (waste pseudostem) to finished product (spun banana yarn) was entrusted to the hands of the local women who were looking for some source of livelihood.



Women at the workshop of spinning banana yarn-  
The feel of liberation!

These women have learned the skill of spinning banana yarns and are all set to take it on as a source of their sustenance. After learning the process of spinning banana

yarns, the trained women mentioned that, their status in their family has changed for the better. They feel more valued in their homes and by their neighbours. This is empowerment at the grassroots level, where they take pride in doing their work. Spinning banana yarn has transformed the lives of these women, who were a while back in search of some form of work for their livelihood. The sustainable livelihoods approach adopted by these trained women has helped improve understanding of the livelihoods of the poor families by investing in human capital. This unexplored area of spinning banana yarn, gives a new dimension to rural women. They can continue with their household roles and yet stand out for themselves and support their family by adopting this sustainable source of livelihood.



## *Usha Ramesh*

General Manager, NABARD

**S**mt. Usha Ramesh is the Officer-in-Charge (OIC) of Goa Regional Office. She joined as a Direct Recruit Officer in NABARD in January 1988 and has worked in various capacities in the Regional Offices of Karnataka, erstwhile Andhra Pradesh, Tamil Nadu, Kerala, Head office. She's holds a Bachelor's degree in Chemistry and an MBA in Finance.

She likes all kinds of music, writes a little bit and loves to travel and take photographs. At this point, she's on a world journey, travelling to various countries through reading literature from every country in the world. She's generally found exploring Goa on weekends.



## *Perceptions*

**G**iven that Goa has the highest per capita income, one comes with preconceived notions about the status of women in Goa. I've been in Goa for about 4 months now and I've started polishing my looking glass.

I was on my first official trip to a remote corner, deep inside a tribal village in Cotigao Wild Life sanctuary, in South Goa sometime in November 2020. The trip was to inaugurate a Sanitation Literacy Campaign in Yedda Village. This village is 25 kms inside Canacona Taluk. There is no mobile connectivity, leave alone regular transport available. Wild animals roam around after sunset. We met in the house of the Sarpanch; an old homestead, low ceilings, wooden beams, stray dogs hanging around, a few hens scratching the mud for worms, a single lane road with an occasional truck passing by. Plenty of bird life. As the women gathered, all dressed in their Sunday best, draped in brightly coloured sarees, jewellery, wide smiles, we got talking about what they were doing. They had a mini bank going that had 87 SHG members making a monthly contribution and had a good corpus built for internal lending. They were savvy enough to stop a big private sector bank from lending to them at 25%. The lone male in the midst of the women, the Sarpanch was very proud of the fact that the women from his village were making a reasonable profit from the mini bank that they were running amongst themselves.

The niceties done, we got down to talking about sanitation. Did they have a toilet? The feedback was shocking. Out of 750 families in and around the village, 300 didn't have a toilet. So, what did the Sarpanch have to say about it? Didn't the women face scorpions, snakes, wild boars, leopards and bisons out in the forest? They did. However, the male members of the families had to be convinced of the need for a toilet in their households. Where the males had agreed, there were administrative delays. We got back and wrote to the district administration. Three months down the road, the toilets are still happening.

On another visit, this time to Pernem Taluka in North Goa, in search of Kunbi, the Goan handloom heritage, we met up with women who had been trained by the Handloom Dept. to weave the brightly coloured Kunbi Sari. We asked them if they would like to attend exhibitions across the country, once we are through with COVID. It would give them experience and help them be independent. The answers weren't forthcoming. On probing, they replied that they wouldn't be given permission to travel beyond their taluka limits without the male member in the family. So attending exhibitions even in Panjim town was out of the question. The Kunbi project is a work in progress. On another visit to the Anjunem Dam settlement area, this time a valedictory program for a Micro Entrepreneurship Development Programme (MEDP) for women who had been trained in dry flower making, the experience was different. Some of the women

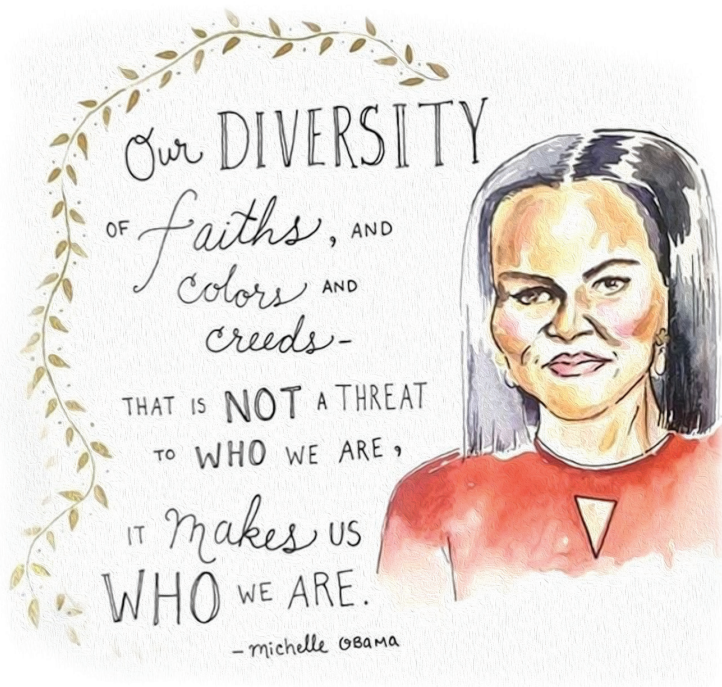
had just stepped out of college but had been married off. Deft with their hands and smart, but a dam settlement area is still far off from the attractions of the nearest town. Would NABARD give them marketing opportunities? This is definitely doable.

A Livelihood Entrepreneurship Development Programme (LEDP) program conducted for baking in a temple near the upcoming Mopa airport, close to Maharashtra border gave us a totally different perspective. A few women caught firm hold of us and dragged us to see their nurseries. They were growing chillies and tomato seedlings. NABARD had sanctioned assistance for a few nurseries for Goan Youth, returning to agriculture due to COVID. These nurseries were fetching good returns. Seeing this experiment, the women saw an opportunity to earn money and had set up nurseries on their own in their backyards. They had borrowed from their SHG corpus and had set shade net nurseries. Would NABARD help them get extension services?

Some of these women had heard of NABARD's scheme for assistance for setting up Rural Marts. Would we be willing to support them to set up one on the way to the new airport? They were seeing an opportunity to market their goods. This again is a work in progress.

The experiences are different and there are no "One size fits all" solutions.

I am on a steep learning curve.





## मंजुला वाधवा

सहायक महाप्रबंधक, नाबार्ड

**मंजुला** वाधवा नाबार्ड, हरियाणा क्षेत्रीय कार्यालय, चंडीगढ़ में सहायक महाप्रबंधक के रूप में कार्यरत हैं। इनकी 02 पुस्तकें 'भारतीय बैंकिंग के नए आयाम' तथा 'हस्ताक्षर समय के वक्ष पर' छप चुकी हैं। विभिन्न क्षेत्रीय कार्यालयों में तैनाती के दौरान नाबार्ड के 45 राज्य/जिला स्तरीय कार्यक्रमों के आयोजन/संचालन से जुड़ी आ रही हैं। पिछले 30 वर्षों से वह विभिन्न केन्द्रों जैसे लखनऊ, चंडीगढ़, शिमला, जयपुर, चेन्नई आदि से आकाशवाणी व दूरदर्शन के कार्यक्रमों में भाग लेती आ रही हैं। विभिन्न बैंकों, सरकारी विभागों, गैर सरकारी संगठनों, महाविद्यालयों तथा प्रबंध संस्थानों में बैंकिंग, राजभाषा हिंदी, व्यक्तित्व विकास आदि विषयों पर 450 व्याख्यान दे चुकी हैं। हिंदी में प्रकाशित अनेक गृह पत्रिकाओं के संपादन/मूल्यांकन का कार्य कर चुकी हैं।



## शिखर पर दस्तक: आधुनिक सशक्त भारतीय नारी

पिछले 15–20 वर्षों के दौरान भारतीय महिलाओं की छवि में कांतिकारी परिवर्तन आए हैं। आज की नारी पुराने जमाने की असहाय और कमजोर नारी नहीं बल्कि कुशल गृहिणी के साथ— साथ कॉरपोरेट संस्कृति का प्रतिनिधित्व करती जिम्मेदार व्यवसायी है जो अपना लैपटॉप भी उसी मुस्तैदी से सँभालती है जैसे घर का चूल्हा—चौका। हर क्षेत्र में, राजनीति हो, साहित्य—लेखन या फिर फिल्म—कला निर्देशन, व्यापार, बैंकिंग से लेकर सुदूर अंतरिक्ष की उड़ानों तक महिलाओं की दुन्दुभी बजती नजर आती है। सुरेखा चौहान मुम्बई में लोकल ट्रेन चला रही है तो केरल की विजी पेनकूट ने 'महिला ट्रेड यूनियन' बनाकर महिलाओं को बुनियादी अधिकार हासिल करवाने के लिए एक्ट पास करवाने की हिम्मत दिखाई। गर्व से भर देता है वह अनुभव जब हमारी महिला वैज्ञानिकों ने चंद्रयान—II मिशन का नेतृत्व शुरुआत से लेकर 2019 में इसके पूरा होने तक किया। बदलाव तो आना ही था क्यों कि महिलाओं की आकांक्षाएँ बदली है। आज घर की चारदीवारी से निकल कर न केवल महिलाएं पढ़—लिख रही हैं बल्कि प्रोफेशनल कोर्स कर रही हैं, देश—विदेश, जहाँ अच्छी नौकरियाँ मिलती हैं, वे करने से नहीं हिचक रही। बदली विचारधारा, सम्पूर्ण विश्व का सिमट कर मुट्ठी में आ जाना, बढ़ती जरूरतों और सिमटते साधनों, नई—नई नौकरियों की उभरती सम्भावनाओं, रहन—सहन के बेहतर तौर—तरीकों ने मिलजुल कर एक नई नारी को जन्म दिया है। किसी भी विषय पर बात करने से वे अब झिझकती नहीं हैं, चाहे वह गर्भावस्था हो, सेनेटरी नेफ्थिन या फिर गर्भ—निरोधक गोलियाँ तरीके। अगर विज्ञापन में फिल्म अभिनेता नूडल बनाता दिखाई देता है, पिता बच्चे की नैपी साफ करता दिखाया जाता है तो ये असली जिंदगी में ही पाए जाने वाले चेहरे हैं। पहले पुरुष घर के लिए कमाकर लाया करता था तथा उसका निर्णय सबको मान्य होता था पर आज पत्नी भी काम पर जाती है इसलिए निर्णय में भी उसकी बराबर की राय होती है। गुरुमंत्र यह है कि उन्हें गलत चीज से समझौता मंजूर नहीं फिर वह बोर्ड—रूम हो या शादीशुदा जिंदगी, फिफ्टी—फिफ्टी की हिस्सेदारी जरूरी है। अगर आप यह सोचते हैं कि ये पढ़ी—लिखी सुलझी हुई लड़कियाँ हार्वर्ड या ऑक्सफोर्ड से पढ़े—लिखे या रणबीर कपूर की तरह सुंदर लडकों का इंतजार कर रही हैं तो आप गलत सोचते हैं। किताबी ज्ञान और प्रमाणपत्रों का जमाना लद चुका है। ये ऐसे पुरुषों की तलाश में हैं जिनके अंदर कुछ करने की तमन्ना और सीने में आग हो, जो इनके विचारों, इनके काम को और इन्हें समझ सके। यही नहीं, सफल पुरुषों की तरह ये महिलाएं भी दिन भर की कड़ी मेहनत के बाद अपनी शाम पूरे जोश से मनाती है, इस डॉटकॉम युग में अपना रिश्ता भी पुरुषों के साथ ज्यादा समझदारी भरा रखती हैं। केन्द्र सरकार, राज्य सरकारें, नाबार्ड और बहुत से अन्य संस्थान महिला सशक्तीकरण के लिए नित्य नयी नीतियाँ, योजनाएं बना और चला रहे हैं। 'बेटी बचाओ—बेटी पढ़ाओ', 'सुकन्या समृद्धि योजना', 'उज्ज्वला योजना' जैसी अनेक योजनाएं चलाकर वर्तमान सरकार इस दिशा में निरंतर कदम उठा रही है। इसके अलावा, संयुक्त राष्ट्र संघ ने नीति आयोग के साथ मिलकर महिला उद्यमियों को सशक्त बनाने के लिए 'यूएन—इंडिया इन्वेस्टर कंसोशियम' बनाया है। विश्व बैंक भारत सरकार के साथ मिलकर आंध्रप्रदेश में महिलाओं के लिए सार्वजनिक स्वास्थ्य सेवाएं बेहतर बनाने की परियोजना चला रहा है।

ये तो हुई पाने की बातें— अब जरा सिक्के के दूसरे पहलू पर भी गौर कर लें—पुरुष प्रधान

समाज ने औरत को आजादी दी, अपने साथ चलाया और निःसन्देह औरत ने भी बेहतर परिणाम दिए, पर क्या महिलाएँ पुरुष मानसिकता को बदल पाई हैं ? क्या आज भी वे स्वीकृति की तलाश में छटपटा नहीं रहीं ? अनेक महिला सशक्तीकरण दिवस मना लिए पर कहीं ऐसा तो नहीं कि योजनाएं कानून बनाकर, गोष्ठियाँ करके ही हमने अपने कर्तव्य की इतिश्री समझ ली हो । कटु सत्य तो यह है कि घर हो या बाहर महिलाओं की स्थिति आज भी ढाक के तीन पात वाली ही है । सर्वोच्च न्यायालय द्वारा जारी निर्देशों के बावजूद महिलाओं के शारीरिक शोषण में कमी नहीं आई । 58 प्रतिशत महिलाओं को तो सर्वोच्च न्यायालय के तत्संबंधी निर्णय के बारे में पता तक नहीं । पंजाब, हरियाणा, राजस्थान जैसे राज्यों में आए दिन होती भ्रूण हत्याओं, दहेज हत्याओं में कोई कमी आई है क्या ? हर 7 मिनट में एक महिला आज भी अपराध की शिकार होती है । हरियाणा में औसतन हर 21वें घण्टे बलात्कार होता है । निर्भया गैंगरेप केस में अपराधियों को सजा देने में 7 साल लग गए. औरतें बाहरी दुश्मनों से तो फिर भी लड़ सकती हैं पर अपने ही देश की ढुलमुल न्यायिक व्यवस्था से कैसे लड़ें?

वर्ल्ड इकॉनॉमिक फोरम की ग्लोबल जेंडर गैप रिपोर्ट में भारत की रैंकिंग जो 2018 में 108 थी घटकर 2020 में 112 पर पहुँच गई है. कामकाजी महिलाओं के प्रति समाज का रवैया आज भी क्रूरतापूर्ण है और गाँवों में आज भी औरतों को शिक्षा, स्वास्थ्य, पोषण जैसी बुनियादी सुविधाएं भी मुहैया नहीं हो पाती । 2020 की स्थिति के अनुसार भारत में महिला श्रम शक्ति (female LPR) 2006 के 34: से घटकर 24.6: रह गई है जो कृषि, उद्योग व नौकरियों में लगी हुई है । अध्ययन इस बात की पुष्टि करते हैं कि कमजोर समझी जाने वाली यह प्रजाति पुरुषों की तुलना में अधिक काम करती हैं । निजी कार्यालयों में जब छंटनी होती है तो अधिकांशतः महिलाएँ ही इसकी शिकार होती हैं, मातृत्व लाभ को अनावश्यक बोझ माना जाता है । विडम्बना तो यह है कि घर के सामान्य कार्य के अतिरिक्त महिलाएँ पुरुषों के ही समान खेतों में भी दिन भर कड़ी मेहनत करती हैं, पर महिला कृषक की गणना ही नहीं होती क्योंकि वे परिवार की मुखिया नहीं होती, जमीन उनके नाम नहीं होती । आज भी यदि ग्रामीण क्षेत्रों में 49 प्रतिशत महिलाएँ प्रताड़ित हो रही हैं तो शहरी क्षेत्रों में भी इनकी संख्या 45 प्रतिशत है । यहां तक कि शत प्रतिशत साक्षरता का दम भरने वाले केरल राज्य में भी केवल 33 प्रतिशत ही ऐसे अत्याचार के मामले दर्ज करवाए जाते हैं, फिर आंकड़े सत्य को उजागर ही कितना कर पाते हैं क्योंकि पारिवारिक सम्मान की खातिर और जग हँसाई के डर से अनेक स्त्रियाँ समस्त प्रताड़नाओं को मन ही मन जज्ब कर जाती हैं ।

कानून तो बहुत बनाए गए पर क्या उन का सही कार्यान्वयन भी हो पाया? सामाजिक समस्याओं का हल केवल कानूनों से तो नहीं निकल सकता । आज विश्व बैलगाड़ी से लेकर चोंद तक पहुँच गया है पर नारी मूल्यों के अवमूल्यन में कमी नहीं आई । पाश्चात्य संस्कृति का हमला, अश्लील फिल्मों और आपराधिक जासूसी धारावाहिक नारी पर बढ़ते अत्याचारों में मददगार हैं । अपराधियों को राजनीतिज्ञों द्वारा संरक्षण, खासकर जातिवाद महिलाओं और विशेष रूप से दलित महिलाओं पर अत्याचार के कारण है । बढ़ता आतंकवाद भी नारी उत्पीड़न में सहायक है । वक्त आ गया है कि हम जापान के मॉडल से सीख लें जहाँ पुराने श्रम कानूनों को सुधारने, महिला कामगारों के साथ वर्षों से हो रहे भेदभाव को दूर किए जाने और बेहतरीन चाइल्ड केयर पॉलिसीज बनाए जाने के कारण महिला श्रमिक सहभागिता दर (female LPR) का प्रतिशत 2000 के 66 से बढ़कर 76 तक पहुँच गया है.

जरूरी यह भी है कि औरों से आत्म-सम्मान माँगने से पहले औरत स्वयं में आत्म-विश्वास और आत्म-सम्मान जागृत करे, तभी वह अपने बच्चों में यह संस्कार भर पाएगी । इसके लिए सबसे अहम है कि वह साक्षर हो, उसे सही-गलत का भेद समझ में आए, बाकी रास्ते तो स्वयंमेव खुल जाएंगे । समाज क्या कहेगा कृपया वाक्यों की परवाह न करके सड़े-गले रीति-रिवाजों का विरोध

करना होगा और इसके लिए शिक्षित महिलाओं को आगे आना होगा क्योंकि गंदगी गंदे हाथों से साफ नहीं होती । विडम्बनाओं के संश्लिष्ट जाल में फँसी है आज भी नारी, पर मन में रौशन रहे उम्मीदों का चिराग । उम्मीदों का प्रकाश होगा तो हम रच सकेंगे अपना नसीब अपने हाथों से. दो पंक्तियों में आज की नारी की आवाज, का संदेश आप तक पहुँचाना चाहती हूँ

‘मेरी बस एक ही गुजारिश है  
तुम मुझे पैसे मत दो  
बेशक मुझे उनकी जरूरत है  
मुझे अच्छा खाना भी मत दो  
मेरी बस एक ही इत्तिजा है  
कि मेरा रास्ता मत रोको.



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Her essentials include a pen, travel bag and a mike. Yes. She is an ardent writer, a travel enthusiast with a penchant for speaking.



## *Monochrome Rainbow in Rural Sky*

pahātēcyā pāryāmandī, kōmbadā āravalā bālāyācī rānī,  
jhōpacī jāgī jhālī  
rānī jhōpacī jāgī jhālī, duradī dalana jhāla pāyali

At the hour of dawn, the rooster crows, my son's queen wakes up

The queen awakens up from her sleep, she grinds a basket filled with one pāyali

**A**midst betel-vine-stained laughter, the mother-in-law sings while grinding green gram flour, along with the neighbourhood womenfolk. Listening to her verses, Munni wryly smiles. Her husband is still in his slumber, the previous night's toddy hangover. By then, Munni has already put in about four hours of work. Her mother-in-law, the first lady of the house always takes the lead in invisiblizing her work. Always the first to be up by 4 am, Munni, fetches water from the nearby well, cleans and dusts the house, chops vegetables, cooks, washes utensils and clothes, packs lunch for her work, feeds all of her family along with her ten-year-old daughter. Now, does she have the time to sit down with her pet, a stray dog, to eat the last and the least? She cuddles her dog as she looks up at her alter ego. The sky. She sighs, smiles at the tender gaze from the blue-hued anguished sky. This kind of imperceptible slog is repeated in the evening after she returns from the fields at around 4 pm. She will have to collect grass for the one cow her family owns, and firewood for the stove. She will have to muck out the cowshed, milk the cow, and at times put out the cattle to graze. It is then back to work in the kitchen. In case someone is sick in the family, her schedule stretches further.

Little does Munni know that she shares this routine drudgery with around 50% of the female populace across the country in some way or the other. For centuries? Yes! Women's duty towards the household and the family has deep social roots.

Oxfam, a non-profit international organization reports statistics that may baffle Munni and all of us alike. Oxfam India estimated that women and girls put in 3.26 billion hours of unpaid care work every day. It is equivalent to the contribution of ₹19 lakh crore (trillion) a year to the Indian economy. Women are over-burdened with unidentified work which, in fact, negatively impacts their workforce participation, the pursuit of education, personal health, and thereby their standing in society. Munni's urban counter parts, to an extent, can outsource their unpaid work to domestic maids, but they still work along with and manage their women helpers. Whereas for the rural women, underdeveloped infrastructure, unavailability of resources, lack of medical aid, limit them further.

Despite these handicaps, the Indian woman managed to participate in the workforce to an extent of 24.8% in rural areas and 14.7% in urban areas. (2011). Munni is also one among the labour force – an agricultural labourer, the single largest avenue open to women.

It's 7.40 am. Munni's work shift is from 8 am to 4 pm in the farm, where she works as a labourer. "Aayi, I will be late today. I have SHG meeting", Munni shrieked. As Munni leaves, her daughter stays back home as schools are shut due to the pandemic induced lockdown. She'd resolved to herself to buy her daughter a mobile phone from out of the SHG loan, she has been planning to avail. Her daughter has been pestering for a phone to attend online classes. While Munni has been marvelling at a class room inside a small device, her dream is to make her daughter, a real teacher who will teach only in her village school. In fact, being a school teacher was her childhood fantasy, but she, along with millions like her, quit school very early to shoulder the household burden imposed on her.

Munni starts swiftly. It's getting late. Any delay might cost her, her job for the day, as there is a serpentine queue for work with the men having returned from cities due to the lockdown. Munni's work depends on the season – plucking weeds, sowing or transplanting, and harvesting, and her wages also vary from ₹ 200/- to ₹250/- per day. She passes through the rustic streets, cattle-bells, squeaky sounds of carts, dense smoky smell from a tea shop, a strong scent of cow dung and a bright morning light. She steps cautiously onto the raised bund between the rice fields, and enjoys a moment as she balances herself on the wet bunds without slipping into the fields. Soon, she joins other women bent in a row with their noses close by their knees, ankles deep in sludge, pushing the seedlings into the wetland. Munni moves promptly and gracefully through the squishing mud for hours, not stopping even once to stretch herself. While the rays of the sun grazes her aching back, fleetingly, she straightens up and bends down again with the green shoots.

It's 3.30 pm. Munni sits along with her co-labourers for a late lunch and a dose of village gossip near the heaps of dry straw shining like gold strands. The women chatter about the marriage boom in the village. Munni, curious, initially, gets anxious as she learns about ten child marriages to happen in the upcoming week and more to follow. Leaning on the straw heap, she stares at the wandering clouds parallel to her thoughts. Household chores for ages. Crushed dreams. Briskly, Munni gets off and rushes southward.

These women are oblivious that such marriages violate basic rights of girls, curtail their dignity and participation in social life and expose them to physical and mental health risks. An estimated 1.5 million underage girls marry each year in India, according to the United Nations. The coronavirus pandemic has led to a spike in child marriages across the country owing to the lockdown which is forcing girls out of schools and into work or marriage. Parents feel that getting their young daughters married off will reduce their household expenses and ensure the girls' safety at a time when many young men are out of jobs and harass the girls.

Munni marches through the dust and heat, against the regressive societal traditions and beliefs, along with the clouds and her instincts cheering her up in her walk towards sanguinity. She stops before a dull bluish building, gasping and panting for breath. She

tips off the only man in that tiny structure – a police constable about the grave injustice to the children. Appreciating her empathetic deed, the khaki clad Samaritan, talks over the phone to his department about the slated forced marriages, kicks his scooter off and drives into the future of voiceless lives.

A cool breeze soothes the amused Munni. Her voice heard. She senses a new energy within to battle the tribulations in her drudgery-filled days.

A drizzle on her forehead. She looks up. A monochrome rainbow in her sky. She beams and walks ahead. Towards a million-coloured-tomorrow, indeed!



## *Christine Pereira*

Assistant Manager, NABARD

**C**hristine Pereira joined NABARD 37 years ago. Currently, she is an Assistant Manager in Secretary's Department. She being spiritually inclined since she was young; felt an inner calling and got involved in church activities. She was chosen for leadership wherein she reached out to those who are lonely, homebound, senior citizens, and those in need, including the youth who are facing challenges.

Her passion for learning continued and recently she completed an MBA in Banking and finance, besides having a Masters in Reiki, Course in Beautician, knowledge in Acupressure and the list goes on.

She enjoys travelling around the world, meeting new people, creating memories and admiring nature .



## *Women with C3: Courage, Confidence and Compassion*

**I**t dawned onto me, one fine morning, that it is the aim, determination and zeal for rising up in life, which is important, however rough and tough the path may be. My life has been one of an early starter at the age of 17, compelled to juggle several tasks and roles including working and studying. But, it enhanced my experience as I met different genres of people, be it at home, college or work, challenges in dealing with them, notwithstanding. Today, as I look back, I realise that though there have been ups and downs at every phase of life, it is one's attitude towards life that keeps one energetic and lively.

No doubt, the 21st century has brought new hope for numerous empowered women. Among others, education has played a vital role in empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. However, the problems and challenges today are manifold. Nevertheless, this has not distracted them but has instead instilled in them the spirit to fight every situation with courage and confidence. Not only are women stepping out of their homes, but they are also using their talents, ideas and experiences to reach out to those in need. In this context, I would like to share the story of a few women who have played a significant role in different spheres of life in their own way.

### **‘Lakshmi’ (wealth) out of PPE scrap**

Lakshmi Menon always wanted to reach out to the needy through her ‘Pure Living’ initiative that provides mattresses out of tailoring scrap at a reasonable cost. However, it was possible for this initiative to take shape only during the COVID-19 pandemic, as there was more demand for cots, mattresses and pillows. It was through this adversity and despair that countless instances of hope, help, resurgence emerged, and Lakshmi Menon came up with the idea of Shayya - a washable, reusable, clean, fluffy, and lightweight mattress made from PPE kit scrap, which could be purchased at a reasonable cost. She was aware that mattresses are quite expensive in general and that people did not have sufficient funds - this, in turn, led her to the concept of ‘best out of waste’.

Lakshmi's major contribution is that this endeavour not only addressed the problem of waste management (through recycling PPE scrap) but also generated jobs that did not demand skills such as tailoring etc., - any woman who could braid hair could easily make these mattresses.

The Shayya Project has addressed three major issues viz., waste management, job creation and being “vocal for local” helped boost the local economy. Lakshmi Menon says “I am happy that Shayya is another first from Kerala, a model of resurgence, and a story of how we are overcoming the downturn and converting it into an opportunity

by being innovative.”

### **Shriya.....F2B2C**

Interactions with farmers stirred Shriya Naheta’s heart as she understood the plight of the farmers. She realised that the farmers could not market their organically produced crops and reach out to customers. Shriya was very quick to understand that e-commerce technology is now easily available and that customers are comfortable with purchasing things online at the click of a button.

It was then that Shriya launched her website and thus began Zama Organics. She could now match the farmers’ supply with the customers’ requirement. Many challenges such as difficulty in procuring clean produce, high transport costs, perishability due to improper transportation, storage facilities and non-adherence to delivery schedules did not dampen Shriya’s spirits even through her trying times. She continued to focus on freshness, which was of paramount importance at Zama Organics and followed a strict harvesting calendar schedule, preparing a list of spices, condiments, vegetables and fruits in collaboration with the farmers. Based on their harvesting cycles; the same was listed on the portal for delivering fresh organic produce to customers at their doorsteps.

Another major challenge for Shriya was the lockdown which brought B2B business to a halt. However, the positive side was that the B2C business soared, as people began eating and cooking healthier food during the pandemic in order to keep their immune systems strong and healthy. This food portal model was not only a feather in Shriya’s hat but was also proved beneficial to farmers across the country who were struggling to sell their produce during the lockdown due to the pandemic. This turned out to be a successful farmer-business-consumer model.

### **Kalyani .....Wiping the tears**

Kalyani Shinde, a 23-year old woman hails from a family of onion growers that has faced numerous struggles over the years. Her memories of the tribulations inspired her to seek out a solution to the plight of the onion farmers. Among many others, the major problem was the market rate fluctuation, sometimes going up to a shocking 800% and a high level of spoilage.

During her final semester in January 2018, Kalyani started researching reasons for farmers not getting the right deal despite good quality product and a huge domestic and international demand. She realised that non-availability of appropriate post-harvest storage facilities led to wastage of up to 25-30% of the total produce, which was worth crores of rupees. Therefore, setting up cold storage units was the need of the hour to minimize waste and stabilise onion prices in the market. It was then that she realised the problem lay in the storage of the crop, and this became an inspiration for her agritech start-up: Godaam Innovations.

The farmers benefitted as the start-up installed IoT devices that detected early rotting through the gas emitted from spoilt onions. This alerted them to take action by removing the rotten onions and marketing them at the right time.

The start-up was partnered with government organisations like the Directorate of Onion and Garlic Research (DOGR), the National Agricultural Cooperative Marketing Federation of India (NAFED), and the National Bank for Agriculture and Rural

Development (NABARD).

Kalyani had to overcome many obstacles but the toughest challenge she faced was validating her products - they needed to wait for the whole year to test new storage features while the harvest season lasted for just two months. Being a fresh graduate, she needed a lot of courage to convince her family members about taking the plunge into entrepreneurship. However, she says the journey that required her to don several hats including that of a human resource professional and businesswoman allows her to keep learning and growing.

### **Poornima .....Sweet Mirchi**

Poornima Mittal returned to India from the US and did not wish to sit in the comfort of her home doing nothing. Her desire was to reach out to those who were brands in their own rights but did not know how to venture beyond a particular area.

People call her Mirchi Poornima which reflects her own personality. Even as a child, mischievous she possessed a strong 'can do' attitude.

With this 'can do' attitude, she launched Mirchi.com, an online marketplace for Indian sweets and snacks wherein she helped talented small sweet and snack sellers to not only make an income but also go beyond their neighbourhood or friends' circle. As many homemakers registered on Mirchi.com, would not venture outside their homes due to family pressure, this site provided them with an opportunity to not only confidently display their talents, but also contribute to the family income.

Poornima had to face numerous problems but with her expertise and ideas, she was able to overcome them. The lockdown turned out to be a tough challenge, as a majority of the courier companies had shut down operations. However, Poornima's perseverance and will power ushered in a new dimension wherein substantial discounts were offered for products ordered in bulk on major occasions. Further on, citing restrictions on the maximum number of guests that could attend functions, people started using Mirchi's gifting service for personalised boxes of sweets and snacks to be delivered to multiple addresses all over the country, which in turn boosted the sales of the online marketplace. Poornima was able to bring cheer to the hearts of multiple talented women who never imagined that they could reach this level.

These women have been an inspiration to the society in their own way and motivated a host of other women to pursue entrepreneurship as a career and follow their dreams. This Women's Day, let us attempt to follow their example and become a beacon of hope, to the marginalized and underprivileged sections of the society in whatever small way that we can.



## *Dr. Deepti Taneja*

Assistant Professor, Delhi University

**D**r. Deepti Taneja teaches in the Department of Economics, Delhi College of Arts and Commerce, University of Delhi. A Gold Medalist in the Masters of Economics Programme, her main areas of interest and research are Environmental Economics, Development Economics and Economics of the Public Sector and she has also been awarded a UGC Major Project for her research in the area of Environmental Economics.

Dr. Deepti Taneja is the Public Information Officer and Joint Secretary of the Indian Economic Association and represented India as a Council Member in the International Economic Association's Seventeenth World Congress in Jordan in June 2014. She is also the Joint Secretary of Economic Association of Bihar.



## *Women's Day: The real celebration with no celebration*

I would begin by narrating a vivid childhood memory that I had as a 7 or 8 year old girl child. Yes, I'm emphasizing the word girl child, the reason for which would become clear soon. One fine evening, my neighbourhood Gupta Uncle was distributing sweets in the mohalla (the street where all kids used to play and e-games wasn't even a known source of entertainment to us), when an oldie granny commented "Kudi hee te hui hai, ess tarah mithai vantne di ki lodh haigee?" (There has been the birth of a girl child only, why distribute sweets to celebrate it?) I didn't really grasp the intensity of the words then and continued my usual play with an added treat of laddoo. But belonging to a family of 2 girl children only, I was curious none-the-less. Later, on asking my parents, when I was made to understand the meaning and the ramifications of that statement, I felt like smashing the head of that 'dadi' as I was the karate champ of my area. Yes, the karate champ, as my parents were raising me and my sister with no distinction of pink vs blue, dolls vs bats and other such stereotypical norms that unfortunately our society had learnt to live with.

It was only some years down the line that I learnt that my parents were a part of a very rare breed among their generation at least and I was always looked down upon scornfully by the elders of my society for being raised the way I was—outspoken, extrovert, adventurous, non- compromising, standing up for my rights and most importantly, speaking up what I felt—the traits that were definitely 'not so girly' in my times. As I grew up, I realized much more as to what it meant to be a girl in a society that ostensibly talks about gender parity.

Woman's day—8<sup>th</sup> of March—every year sparks a different kind of feeling in me—a mixed bag of emotion—of happiness at a dedicated day to recognize the prowess that a woman is, yet sadness too, that we need to dedicate a day to tell the world what a fireball of energy we women are. I'm sure that many of you too would have come across the critique of why a Women's Day or why woman reservation when on the one hand we talk of gender parity? I have a ready reckoner for them too—yes, we do not need any dedicated day or reservation or any promotion provided first you give us the level playing field that we deserve and should rightfully get, suo- moto.

Let me explain this—A generation, fed on and entertained for years by soap operas that have been revolving on regressive women themes, reflecting women in a weaker, poorer and dependent light, is bound to take any woman for granted. Respecting a woman, expecting her to be intelligent, giving her a participatory role in household discussions, lending her hand in everyday chores, etc. are distant dreams for majority of women, even in the metropolitan cities of our country, forget about their rural

counterparts. How many men have you come across in your office space who are managing their professional tasks while also worrying as to what is to be served for dinner, what homework has been assigned to the child at school today, which grocery item at home is finished, what vegetables, milk, etc. are to be purchased on way back from office, any medicines to be bought for the ageing in-laws and so many other everyday home management tasks that a working woman just has to do because she is after all, a woman first and ‘working’ one later? Have you ever come across a male colleague who has just got a salary raise or a promotion and his character is being questioned? I’m sure rarely ever, if never. Whereas we women have to face these jibes on a daily basis, right from the day when it was Sita ji and not Ram ji who had to give agni pareeksha. For those rebutting this as a vidhi ka vidhan, well my rebounder is that why could our vidhi not have willed otherwise in our ancient texts too—why was it always the women who were the sacrificial lambs?

Acting against such odds, yet making marks for themselves is what makes women stand out and get the accolades and the applause that they so truly deserve. On the global arena, Indian women like Kalpana Chawla, Sunita Williams, Indra Nooyi, Gita Gopinath, our very own woman Finance Minister Nirmala Sitharaman and our banking wizards Arundhati Bhattacharya, Kalpana Morparia, Shikha Sharma, Naina Lal Kidwai, among others, have been an ideal for every female. With dedicated women banks like the Bhartiya Mahila Bank, though merged with SBI now, yet meeting its objectives and the role and initiatives that NABARD has been undertaking over the years for creating women self-help groups, providing them credit and overall playing a very vital role in their empowerment, are truly praiseworthy. The substantial rise in the women bank account holders that India witnessed as a part of the Modi govt’s Jan Dhan Yojna initiative has been phenomenal too. It is highly pertinent that women attain financial inclusion, independence and stability before they can hope for any sociological equality.

On a local level, I also had the opportunity of being a part of one ‘Womennovator’ programme, that is the first global virtual incubator for women focused on SDG goals, supporting women entrepreneurs in scaling operations domestically and internationally, by creating distribution networks, promoting women leaders to become job creators and policy change-makers. With an outreach in 20 countries, 100 plus cities of India and focused on 90 plus sectors, Womennovator created an Asia Book of Record last year by providing an opportunity to 100 women to pitch their products/ services/ initiatives in 60 seconds on the same platform. Womennovator has also been ranked amongst the top seven virtual incubators for women entrepreneurs, as featured in a Hindu Business Line Nov 2020 report. Founded by a strong woman herself, Ms. Tripti Somani, who is a CA by qualification and profession, has been taking many other initiatives too at making women financially independent.

We females really need to draw the inspiration and motivation from such programmes, innovations and initiatives to self-help ourselves to first rise in our own image and perspectives of ourselves before we can hope for a totally equal society that can boast

of gender parity. Only when we stop needing a day to celebrate womanhood, would we really be in a position to call it a Happy Women's day/ month or year.

## *Take the challenge*

Having weaved your way through 20 shared thoughts and short narratives on the various facets of life that women experience and the curve balls that get thrown their way, the underlying message that jumps out is of the undeniable resilience of women, their strength in the face of insurmountable responsibilities and burdens that would weigh any grown man down and yet, she stands unbent, courageous, fighting to live another day to feed her family, farm the fields and feed the nation!! Woman you indeed hold up half the sky and tend to more than half the earth.

Empowering women therefore, is not just a choice or the right thing, it is the necessary thing! Because, it is about improving outcomes, investing in healthier communities and stronger economies. It is about improving the quality of life for people all over the world. Collective action and shared ownership for driving gender parity is what makes International Women's Day impactful.

Women today are challenging unconscious biases and breaking glass ceilings around the world. The day is certainly coming when we will see the gap between men and women in health, education, economic opportunity and political representation get narrowed down further. So, let's pull ourselves by our bootstraps and step out into our 'million-coloured tomorrow'!

The winds of change are here

Heralding the message loud and clear

Women, you go paint the sky!

It's time to let those wings take you high.

**#choosetochallenge**



The Editorial Team



Our In-house Inspiration: La femme brigade!







 International Women's Day



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