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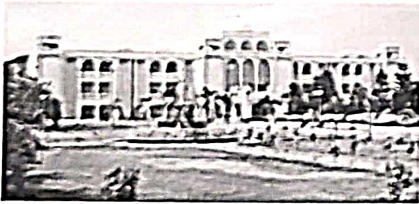
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Accelerating Economic Growth and  
Sustainable Development in the aftermath of  
COVID-19

08<sup>th</sup> & 09<sup>th</sup> March, 2022

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# *Revival of Agriculture and Rural Development*



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# A Review on Status of Rural Women in India During Pandemic Period

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## INTRODUCTION:

Most of women entrepreneurs faced significant challenges threatening the survival of their businesses. Small and medium-sized enterprises (SMEs including the self-employed) account for 90% of businesses globally and provide 70% of employment worldwide. These businesses, typically entrepreneur led, are threatened by the Covid-19 pandemic, meaning that millions of jobs are at risk. This report presents insights from a global study conducted during the pandemic in 2020. We surveyed over 5,000 entrepreneurs in 23 countries that represent 3/4 of the world's economic output. We also see resilience in how entrepreneurs navigated the crisis through being agile, adaptive, and exploring new opportunities, utilizing government support, giving back to society, and even harbouring growth ambitions beyond the pandemic. Entrepreneurs' mental well-being dropped by 12% in the pandemic presenting another threat to their businesses. We chart stressors and well-being resources including social support and self-care strategies that entrepreneurs engaged to stay productive. We close the report (1) by reflecting on five trends for the post-Covid economy and formulate actionable policy recommendations of how entrepreneurs and SMEs can be supported in light of these trends (digitalisation; 'local' focus, inclusive business models, developing personal and business resilience), and (2) offer five practical steps for entrepreneurs to protect their well-being.

India's female population, as per 2011 census, is 498 million and constitutes 48.26 percent of the total population. Of those 91.40 million are in work force and 90 percent of them are in the informal sector with no legislative protection and with worst condition of working. Nearly 75 percent of the female population is rural and mostly belong to the subsistence sector. In agriculture women mostly undertake labour intensive and drudgery prone activities like transplanting, weeding, harvesting and post harvest operations. They also work in the allied fields such as animal husbandry, forestry, plantation, fishing etc., More often, the economic activities undertaken by the rural women on their own farm or in animal husbandry get disguised as household work and remain unreported. The Government of India, since independence, is making concerted efforts to bring women into the mainstream of development through its various programmes and schemes. But the improvement in rural women's condition is painfully slow. After independence, Government launched community development program for bringing about all round progress of the rural masses. In the initial stage, no serious attempts were made to cover the welfare of the women under this program. As a part of these schemes, schools were opened, nutrition programs were started, family planning schemes were under taken, family and children welfare programs were planned, health schemes for mother and child were introduced by the Government in the villages later number of programs integrated rural development program IRDP (1978-79) TRYSEM (1979) JJRY, (1989) IAY, Mahila Samrithi Yojana (1983)

... Mahila Bhima Yojana, etc. Were introduced by carrel & decry cap art state Governments and ... have implementing several/various kinds of employment for women, many needy women ... these opportunities and took up the jobs. As such there is an imperative need on the part ... the women in the family to supplement the earnings of the male members by undertaking ... generating self-employment activities.

## WOMEN DEDEVELOPMENT DURUING PLAN PERIOD

The First five Year Plan focused on the welfare of women and it was clubbed with the welfare of other disadvantaged groups. The plan emphasized that in order to fulfill women's intimate role in the family and the community, adequate services need to be promoted for women's welfare. The Second Plan emphasized the need for special attention to problems of women workers, since they were comparatively less organized and suffered from certain social prejudice and physical disabilities. The plan suggested the speedy implementation of the principle of equal pay for equal work, provision of facilities for training to enable women to compete for higher jobs and expansion of opportunities for apart-time employment. Continuing welfare approach of the First Plan, Mahila Mandals and Community Development programmes were organized. The main thrust of the Third plan as regards Women's development was on the expansion of female education. In social welfare, the largest share was provided for expanding rural welfare services and condensed courses of education. The approach in the Fourth Plan was a continued emphasis on women's education. As regards social welfare, the basic policy was to promote women's welfare with the family as the base of operation. The Fifth Plan gave priority to training of women in need of care and protection, women from low income families, needy women with dependent children and working women.

The first five plan emphasized on the welfare of women. It was only in the Sixth Five Year Plan that there was a shift from welfare to development. The International Women's Decade 1975-85 had its impact on the planning process in India. As a result of persistent lobbying by women's groups, the Sixth Plan made a significant departure from past practices. Women's development received recognition as a specific section and a separate chapter was introduced in the plan document which is a landmark in the history of women's development planning in India. The Sixth Plan declared that a fair share of employment opportunities would have to be created through poverty alleviation programmes assuming that employment and income generation would automatically lead to improvement in the status of women. During the Sixth Plan period, a variety of programmes were taken up under different sectors of development to raise the economic and social status of women. Vocational Training Centers and Industrial Training Institutes exclusively meant for women were setup. The Integrated Rural Development Programme (IRDP) accorded priority to women heads of households, one third of the beneficiaries under TRYSEM were women and a new scheme called Development of Women and Children in Rural Areas (DWCRA) was started in 1982-83. Apart from these there was increased focus on education and health also. The Seventh Plan continued the policy of the Sixth plan towards women. In order to raise their economic and social status and to bring them into the main stream of national development, beneficiary oriented programmes for women in different sectors were identified and promoted. To reduce drudgery of Women's day-to-day activities research on improved agricultural implements, better methods of sheep rearing, wool spinning,

post harvest practices, food processing, etc, were taken up. The approach to women development schemes in the Eighth Five Year Plan marked benefits of development to employment. The plan ensured that the benefits of development from different sectors do not bypass women. The plan with human development as its major focus played a very important role in the development of women. A major thrust in the strategy for women's development was in the formation and strengthening of grass root level women's groups, which would articulate local women's needs and play an important role in decentralized planning and implementation of programmes.

The Ninth Plan took a major step by incorporating "Empowerment of Women" as one of the main objectives of development during the plan period. To this effect, the approach to the plan was to create an enabling environment where women could freely exercise their rights both within and outside home as equal partners along with men. The year 2001 was declared as the Women's Empowerment Year, and India has already adopted National Policy for Empowerment of Women. During the Ninth Plan a special women Component Element was introduced under which more than 30 per cent of the funds in women related sectors were specifically earmarked for women's programmes. Indira Mahila Yojana launched in 1995-96 has been recast after merging with Mahila Samridhi Yojana and renamed as Swayamsidha in 2001. The schemes envisages achieving economic strength for women through micro-level income generating activities. Several other initiatives have been launched to provide comprehensive package of up-gradation of skill through training, extension of input and market linkage in the traditional rural sectors. The Swarnajayanti Grama Swarogar Yojana (SGSY) was launched in 1999 with the objective of bringing the beneficiary families (Swarozgaris) above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy. It is envisaged that 50 per cent of SHGs in each block should be exclusively of women, who will account for at least 40 per cent of the Swarozgaris. Economic empowerment through entrepreneurial development in women is one of the possible approaches for achieving this end. Empowerment of women in agriculture may be envisaged in terms of improvement of awareness, knowledge and skill that makes effective use of local resources and takes account of the local needs and constraints.

### **III. PATTERNS OF WOMEN DEVELOPMENT IN INDIA:**

The government has been implementing various schemes for the socio economic advancement and development of women in the country. The National policy for empowerment of Women was adopted in 2001 with the objective of ensuring women their rightful place in society by empowering them as agents of socio-economic change and development. 'Empowerment of Women' is therefore, an important approach adopted in the Tenth Five year Plan (2002-2007) for development of women. With a view to translating the National Policy for Empowerment of Women into action, a National Plan of Action for Empowerment of Women has been contemplated. To eliminate all types of discrimination against women and the girl child and their empowerment, major strategies include social empowerment, economic empowerment and gender justice. Department of Elementary Education and Literacy are implementing important schemes in the areas of education viz 'Sarva Shiksha Abhyan' and Mahatma Samakhya as special efforts to stretch the reach of education especially to the girl child. With objective of achieving economic empowerment and welfare of women, a number of schemes

These include Swyamsidha, Swashakti, Rashytrya Mahila Kosyh, Kalamban, and Support to Training-cum-Employment Program (STEP), Swadyar, and Hostel for working women. Studies reveals that the economic role-played by women cannot be isolated in the framework of development. The contribution of the women in the socio-economic development of the country lives in rural areas. Around 77 percent of the total female population of the country lives in rural areas. Out of the main workers as many as i.e. 80% are in rural areas and percentage of women engaged as cultivators was 33.20 as a major part of agricultural operations like breaking clods of earth, managing, wading, transplanting, harvesting, threshing and winnowing. Women do most of the work of caring for the dairy animals and marketing of their products. In house hold industries it is 4.6 as against the male percentage of 7 and 32 working in the same sector respectively. They also lend a helping hand in other all industries like rope and basket making, pottery handloom weaving and food processing. Most of the women in rural areas are engaged for the major part of the day in household work and many of them make time to take part in various economic activities of the family.

Perhaps the need of the hour is to liberate women from the domestic drudgery as mentioned above and divert their leisure time towards creating awareness and participation in education, health, family welfare and income generating activities. The discrimination approach, burden of poverty, ignorance, and super status and out molded customs and traditions towards women are aware of then through group participatory approach. In this context policy makers and governments concentrating more on women empowerment through provide self-employment and it is a fact that their multilevel contributors, skills, are identified by the central and state governments especially in 21 century to take them in mainstream of the economic activities for speedy sustainable development. Employment of women does not necessarily lead to economic independence or control over earnings. What exactly determines the male-female differences in the work fields is yet to be ascertained and most studies have not helped in understanding the processes and economic explanations as but partial. Work participation rate defined as the percentage of workers to total population. Women development patterns in five-Year Plans shows that in the 1<sup>st</sup> plan (1951-56) the concept of women development was mainly welfare oriented. During this period, a number of welfare programs and measures were undertaken by the control social welfare Board (CSWB), set up in 1953 and implemented through voluntary organizations. Women were largely organized into Mahila Mandals in the second Five year plan to play a vital role in the development of women at the grass root level. This Mahila mandal scheme was introduced to help the village women to become as good wife, a wise mother, a competent housewife and a responsible member, of the village community.

The development approach for women was largely mould in the Fifth Five years plan with the focus on education health, and family planning and welfare. The Sixth Five year plan was formulated against the background of the report of the committee on the status of women in India, towards equality. Thus Sixth plan was a landmark in the history of women's development as women's development was recognized as one of the developmental sectors. It also recognized the low status of women in large segments of Indian society and cannot be raised without opening up opportunities of independent employment and income for them; as such development of women and children in rural area (DWCRA) was started as a pilot project



in 50 districts in 1982-83 in the country. During the Seventh and Eighth Five year plans, identification and promotion of beneficiary oriented programs for women in different developmental sectors have been implemented with a view to raise women's economic social status and to bring them into the main stream of national development. Further, the Tenth and Eleventh Five year plans attempts were made to make women as equal partners and participants in the developmental process, by way of monitoring the flow of benefits to women in the core sectors like education, health and employment. Thus, during recent plans makes shift from development to empowerment of women. The paradigms of women's development really come a long way by way of moving from growth to growth with equity from bureaucratic delivery of services to peoples' participation, from economic development to human development and from asset and services endowment to empowerment. A significant step in the political empowerment of women was also made through 73<sup>rd</sup> and 74<sup>th</sup> Amendments of 1993 for the advancement of women with the reservation of 1/3 of the seats in local bodies in rural areas as well as in urban areas for women.

#### IV. WOMEN'S EMPOWERMENT FOR POVERTY ERADICATION:

To raise rural Poor's incomes and improve quality of life. By building knowledge and awareness by organizing rural women groups and their federations. Optimum utilization of services of Government Departments. Optimum utilization of financial institutions. Optimum utilization of Panchayat Raj (elected governing village councils) Institutions, Utilization of Markets and other Government Institutions and Investment Support.

The project is financed by communities, World Bank, State Government and Commercial Banks. Project components are: Institutional Building, Micro Finance, SHG Bank linkage, Total financial inclusion, Bridge loans, Interest subsidy, Community investment fund, S.G.S.Y, State matching grant, Community based recovery mechanism and Marketing.

##### i. Institutional Building:

Institutional building and objectives: Promotion and building of Self-managed and financially sustainable SHGs and their federations at village, *mandal* and district level with Poor and marginalized communities promotion of social capital in terms of a cadre of community activists, Social activists and para-professionals for enhancing human resource development and sustainable livelihoods at grassroots level empowerment of CBOs to participate actively in the development Programs.

All White Card holders to be enrolled in to SHGs, All SHGs to be enrolled in to V.Os. All V.Os to be federated into M.S, Leadership to be rotated in respective SHGs who are acting as leaders since long time, "OB" (Office Bearers) should be changed in all V.Os and M.Ss in the District and "OB" of Z.S, also to be changed in every year, and All SHGs has to be put in practice "Panch Sutras" (five principles) which are: Weekly meetings, Weekly savings, Weekly lending, Weekly repayments and Weekly book keeping and good qualities and best practice methods. All SHGs in the District has to be maintained Sangha Book Keepers (SBKs), through their own funds.

## ii. Social Capital for Institutional Support:

1. There are 891 Community Facilitators working for the SHGs for conducting meetings and providing guidance to maintain of Books of Accounts. Among the 31,423 SHGs 24,945 SHGs have their own book-keepers Among the SHG members one educated members is trained on book-keeping).
2. Community Coordinator will give support at VO level for conducting meetings and maintain of Books of accounts. Each *mandal* have 3 Community coordinators and presently there are 114 community coordinators working in the district.
3. Every two to three *mandals* are coordinated by the Assistant Project manager and he is supported by a MMS accountant will at MMS level for conducting of meeting and for maintain of books of accounts.

## III. RECENT WOMEN DEVELOPMENT PROGRAMMES IN INDIA

The National Commission for Self Employed Women and women in the Informal Sector (1988) which made situational review of women in the informal sector had suggested introduction of protective measures which would ensure guarantee of employment and income generation minimum wages. Welfare and support services, training and upgradation of skills, etc., Towards this end a programme for women (STEP) was launched in 1986 as one of the measures to ensure well being of women in the traditional informal sector. The STEP programme a 100% Central Sector Scheme is under implementation since 1986-87. STEP scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs. The scheme is intended to benefit women who are in the age group of 16 years and above across the country. Assistance under the scheme would be available in any sector, including agriculture, horticulture, food processing, handlooms and tailoring etc.

Training is provided to poor and marginalized women in traditional trades which are largely in the informal sector. The programme strives to build upon the traditional knowledge of women and convert it into sustainable livelihood capacitation. The programme of STEP aims to make a significant impact on women by upgrading skills for self and wage employment. The sequence of activities is envisaged as mobilizing women in viable groups, improving their skills, arranging for productive assets/access to wage employment, creating backward and forward linkage, improving/arranging for support services, providing access to credit, awareness generation, gender sensitization, nutrition education, sensitization of project functionaries etc., STEP advocates an integrated package of inputs aiming at the self-reliance and empowerment of women by enhancing their productivity and enabling them to take up income generation activities. The ultimate endeavour of each project should be develop the group to thrive on a self-sustaining basis in the market place with the minimal Government support and intervention after the project period is over.

### Suggestions:

- ❖ In order to encourage more women towards setting up of MEs, the subsidy amount should be increased and the same time the subsidy should linked to the promptness of the repayment.

The state government should give necessary instructions to the developmental agencies co-operate with the financial institutions in conducting recovery drives.

- ❖ Banks and IKP functionaries at the field level need to synergize their efforts that strengthen the program and the branch officials should make effective use of tools. A portion of the income generated out of the Micro Enterprise financed activity should be used for the further development of the business / economic activity. There are number of groups which more than six years of experience. The government departments and banks should encourage them and sensitize to increase the scale of those Micro Enterprise activities.
- ❖ The innovative forms of financing is imperative to supplement credit strategies for meeting the needs of the poor by combining the flexibility, sensitivity and responsiveness of the informal credit system with the technical and administrative capabilities financial resources of formal financial institutions and also to built material trust and confidence between bankers and the rural poor and to encourage banking in a segment of population that formal financial institutions usually find difficult to reach.
- ❖ One of the major problems of the MEs is marketing of the production services. There is a continuous and constant demand for daily and other related products, but some products like readymade garments, plantation and jute based products etc. there is no assured market on continuous basis. Hence, it is advised the government agencies should come forward bulk purchase of these items. It is also suggested that *mandal* level, divisional level district level fairs, exhibitions should be arranged for mutual benefits of the all the stockholders. Government should provide infrastructure for training of SHG members in ME as also marketing infrastructure for marketing of the products.
- ❖ Multiple Enterprises development programs are to be so that awareness for setting up of MEs could be attained. Entrepreneurial and management skills such as risk bearing, enterprise planning, product innovation, need perseverance, financial resource mobilization, production, marketing demand forecasting, cost control, HR related aspects should be properly imparted amount the SHG members for commercial viability of the enterprise. Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular.
- ❖ Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

### Conclusions.

A large number of women entrepreneurs come from an entrepreneurial family background and thereby do not receive much opposition on the family front. However, despite having a positive family environment, compared to male family members, women family members have less freedom, support and authority in decision-making related to their enterprises. In such cases, women experience the double burden of managing their family as well as their

business affairs. Within the family, women receive more support from female family members compared to male family members, both in setting up their enterprises and recovering from the COVID-19 pandemic. But interestingly, in cases where there is no entrepreneurial family background, equal and sometimes greater opposition comes from female family members.

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