

1. RURAL WOMEN : AATMANIRBHAR BHARAT**Overview**

Agriculture and allied sector is the primary source of livelihood of 80% of all economically active rural women. 33% among them constitute agricultural labour force and 48% are self-employed farmers. Adoption of women-oriented reforms at grassroots level with ensured access to resources, skill development and opportunities in agriculture can increase agricultural output in developing countries between 2.5 and 4 % (FAO, 2011).

Mainstreaming Women Farmers

- Concept of '**Gender Mainstreaming in Agriculture**' was laid to encourage participation of rural women in agriculture and ensure access to ongoing women-oriented schemes and resources across rural setups. Beneficiary-oriented schemes with special provisions for rural women are acquainted by Ministry of Agriculture and Farmers' Welfare (MA&FW). These special schemes - *support to State Extension Programmes for Extension Reforms, National Food Security Mission, National Mission on Oilseed and Oil Palm, National Mission on Sustainable Agriculture, Sub-Mission for Seed and Planting Material, Sub- Mission on Agricultural Mechanisation, and Mission for Integrated Development of Horticulture* - provide for States and other implementing agencies to incur at least 30% expenditure on women farmers.
- The Indian Council of Agricultural Research through one of its institute i.e. National Research Centre for Women in Agriculture (NRCWA) has been conducting exclusive research projects in aspect of gender equality in agriculture and household economy, management of coastal agro-eco system, extension methods for farm women, standardization of women specific field practices, occupational health hazards, reducing drudgery of women in agricultural operations, eco-friendly pest management technologies, evaluation of interactive learning modules, etc.
- Ministry of Women and Child Development (MoWCD) has adopted a two-pronged strategy – (a) Monitoring the performance by engagement with World Economic Forum (b) Identification of Reform Areas and Reform Actions in consultation with concerned Ministries and Departments.

Safety, Security and Ease of Living for All

- Setting up of Mahila Shakti Kendras (MSK) at district level (Page 3).
- Household and environmental air pollution due to dirty fuel is being addressed under SDG-7 (affordable and clean energy for all) places. Under "**Ease of living**" led woman empowerment initiatives, clean cooking fuel and drinking water is provided to all rural household through schemes- **Pradhan Mantri Ujjwala Yojana** (PMUY launched in May 2016 aims to provide clean energy fuel of LPG to rural women in India free of cost) and Jal Jeevan Mission (JJM under Ministry of Jal Shakti aimed to provide tap water connection to every rural household in country by 2024).
- For clean sanitation facilities in every rural household, **SBM (G) (Swachh Bharat Mission-Grameen)** was initiated. The mission aims to maintain Open Defecation Free (ODF) behaviour and solid and liquid waste management for clean rural environment.

- For safety, security and socio-economic parity, Mission Shakti is an umbrella scheme implemented by MoWCD. It includes setting up of National, State and District level Hubs for empowerment of women, women helplines, one stop centres, Sakhi Niwas or working women hostels, shakti sadan's or homes for destitute and troubled women, creches, etc.
- To protect rural women against violence, Sakhi Centres or One Stop Centres (OSCs) are established to facilitate with a range of integrated services under one roof such as police facilitation, medical aid, legal aid and legal counselling, psycho-social counselling, temporary shelter etc. – MoWCD
- Working Women Hostel (WWH) ensures the safety and security for working women.
- Pradhan Mantri Awaas Yojana aims for housing under the name of the women also.

Health

- The Anganwadi Services are set up in rural areas to provide health services and to raise awareness towards health and nutrition. Through National Rural Health Mission (NRHM) and Public Health Infrastructure a package of six services is available for pregnant women, lactating mothers and children under the age of 6 years viz. Supplementary Nutrition programme (SNP); Pre-school non-formal education; Nutrition and Health Education; Immunisation; Health Check-up and Referral Services.
- POSHAN Abhiyan, Scheme for Adolescent Girls and Pradhan Mantri Matru Vandana Yojana are major initiatives to address malnutrition and provide timely access to maternity facilities and awareness to rural women.

Education

- National Curriculum Framework (NCF) 2005 and flagship programmes like Samagra Shiksha and the Right to Education Act (RTE) are the major steps. Kasturba Gandhi Balika Vidyalayas (KGBVs) have been opened in Educationally Backward Blocks (EBBs). KGBVs, under Samagra Shiksha, now provide access and quality education to girls in the age group of 10-18 years aspiring to study in Classes VI to XII; belonging to SC, ST, OBC, Minority communities and BPL families to ensure smooth transition of girls from elementary to secondary and up to class XII wherever possible.
- Beti Bachao Beti Padhao (BBBP) for protection, survival and education of girl child.

Skill Development

- The Mahila Kisan Sashaktikaran Pariyojana (MKSP) is a major initiative for skilling rural women farmers introduced as a sub-component of DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission) by the MoRD (Page 4).
- With the engagement of Farmers Producer Organisation (FPO) and women Self-Help Groups (SHG), community level awareness on women-oriented programmes is reaching out to remote rural regions. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) implemented by the Ministry of Skill Development and Entrepreneurship provides several short duration skill training programmes for rural youth and women to earn their livelihood. 66% of total trained candidates under the Rural Self Employment Training Institutes (SETI) programme are women. The SETI provides several skill

trainings on making of homemade incense sticks (Agarbatti), soft toys, papad, pickle, masala powder, beauty parlour management and costume jewellery, etc.

- Deen Dayal Upadhyay National Urban Livelihoods Mission (DAY-NULM) focuses on creating opportunities for women in skill development, leading to market-based employment.
- Skill Upgradation and Mahila Coir Yojna is an exclusive training programme of MSME aimed at skill development of women artisans engaged in coir industry.

Entrepreneurship

- The **Start-Up Village Entrepreneurship Programme (SVEP)**, implemented under DAY-NRLM provides self-employment opportunities, financial assistance and training to create local community enterprises. Under SVEP, about 75 percent of the enterprises are owned and managed by women (MoRD, 2022).
- A nationwide placement-linked skill training program for rural youth was initiated as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY).
- **Prime Minister's Employment Generation Programme (PMEGP)** is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector.
- **Entrepreneurship and Skill Development Programme (ESSDP)**

Financial Empowerment

- Pradhan Mantri Jan-Dhan Yojana (PMJDY) has boosted prospects of rural women participation in formal sector through affordable access to financial services viz. banking, savings and deposit accounts, remittance, credit, insurance, pension, etc. Women farmers also get benefits under PM-KISAN scheme.
- Initiatives like Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, and Prime Minister's Employment Generation Programme (PMEGP) are supporting steps towards financial empowerment/entrepreneurial development of rural women.
- Sukanya Samriddhi Yojna(SSY) scheme has empowered many girls economically opening their bank accounts.

Political Empowerment

- Clause (3) of Article 243D of the Constitution ensures participation of women in Panchayati Raj Institutions (PRIs) by mandating not less than one-third reservation for women out of total number of seats to be filled by direct election and number of offices of chairpersons of Panchayats. 2020. 20 states namely Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand and West Bengal have made provisions of 50% reservation for women in PRIs in their respective State Panchayati Raj Acts.
- Gender Budget has been made a part of Union Budget of India since 2005 that entails fund allocation towards programmes/schemes dedicated to women.

- Since 2016, Rashtriya Mahila Kisan Diwas is being celebrated as well.

2. DAY-NRLM

Launched in the year 2011, it is being implemented through State Rural Livelihoods Mission (SRLM) across India. Under DAY-NRLM scheme, trainings on use of latest agricultural techniques, agro-ecological best practices, etc. are being imparted to women farmers through community resource persons and extension agencies. The promotion of community institutions and their capacity building is also one of the core components. The Mission aims to mobilise one women member from each rural poor household into SHGs.

Mahila Kisan Sashaktikaran Pariyojna

Launched in the year 2010-11, the three broad focus programmatic areas of MKSP are - *Sustainable Agriculture, Non-Timber Forest Produce (NTFP)* and *Value Chain Development*. Livestock interventions are integrated with both Sustainable Agriculture and NTFP projects.

The key objectives of the sub-scheme are-

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

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

The backbone for this successful intervention has been creation of a strong network of *community cadres*. There are National Resource Persons (NRPs) and State Resource Persons (SRPs) in place who ensure proper training of the above community cadre. Among the community cadres created by States, Krishi Sakhi (Community Resource Person-Agriculture), Pashu Sakhi (Community Resource Person-Animal Husbandry) and other CRPs have been trained through standardised training modules who provide 24x7 handholding to the women farmers in the villages.

Under this scheme, skill training courses in agriculture and allied areas (minimum 200 hours duration) are conducted for farmers including women farmers through National Training Institutes, State Agricultural Management and Extension Training (SAMETIs), Krishi Vigyan Kendras (KVKs) and State Agricultural Universities (SAUs), across the country. Training imparted to women includes Support to

State Extension Programmes for Extension Reforms (ATMA) under Sub-Mission on Agriculture Extension (SMAE).

Under the revised Agricultural Technology Management Agency (ATMA) scheme in 2014, a mandatory position of a woman coordinator in the team of committed personnel has also been created in every state.

In addition, the appointment of a woman scientist has been made mandatory in each of the 721 Krishi Vigyan Kendras across the country.

Value Chain Development Interventions - Producers Groups (PGs) and Producers Enterprises (PEs)

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

The key intervention is formation of Producer Collectives (Producer Groups and Producer Enterprises), based on principle of mutual assistance. The Producers Groups are informal organisations that support the small and marginal producers at village level through aggregation and marketing in nearby market whereas the Producers Enterprises are formal organisations who support for aggregation, processing, value addition, and forward marketing.

Other interventions include - primary and secondary processing of farm produce, direct market linkage, etc.

Household Level Nutritional Security: Nutrition Garden

Among the underprivileged and poor people in the rural areas, DAY-NRLM promotes the small Nutrition Garden model to improve nutrition security and supplement household income round the year. Nutrition Gardens can be established and maintained on a small patch of land with minimum technical inputs. These gardens provide an assorted mix of vegetables and fruits for a considerable stretch of the year to the rural resource-poor communities. This also provides them with platform for innovations in supplemental food production. Empowered with reasonably minimum amount of skills and knowledge, these women members of rural families can easily fight crop losses and other negative implications, thereby making Nutrition Garden a profitable initiative. Models have been prepared and shared with the states/UTs prescribing optimum use of the land with climbers, herbs, shrubs, small trees and large trees, etc. occupying different areas.

Now, the thrust is to expand the Agri Nutri Gardens to saturation level, so that all the SHG members may have availability of nutritional food at household level throughout the year.

Custom Hiring Centre (CHC)/ Tool Banks

A CHC is a one-stop solution for farm equipment needs of constituent WSHG members. It offers agricultural equipment at an affordable rate on rent. A minimum rent is taken to ensure proper maintenance of equipments. However, the fundamental objective is to provide equipment which is women farmer friendly, cost-effective, locally repairable and could be used by a large number of farmers. Equipments are available to other farmers (non-members of women SHG) on a first come first serve basis also.

Partnerships

- Central Silk Board (CSB) is supporting States of Bihar, Jharkhand, Maharashtra, Odisha and West Bengal in implementing Tasar silk-based livelihoods interventions.
- Digital Green is supporting DAY-NRLM for IT enabled information dissemination for effective extension services. PRADAN is supporting in knowledge management, identifying successful replicable models, capacity building.
- Tasar Development Foundation as NSO is supporting NRLM and States on Tasar based livelihoods interventions.
- Collaboration of the Civil Society Organisations (CSOs) is also being ensured. A MoU has been signed between NRLM, Department of Agriculture Research and Education (DARE) and Rapid Rural Community Response (RCRC) which is a group of more than 81 NGO partners. A MoU has been signed with the Indian Institute of Millet Research (IIMR) Hyderabad to address capacity building aspects in value chain development in millet sector. Further, a MoU has also been signed with the Central Food Technological Research Institute (CFTRI) Mysore for training and capacity building in branding, packaging, etc. in food processing sector.

Success Story - Balinee Milk Producer Company Ltd, Jhansi, Uttar Pradesh is a completely women owned company working in Bundelkhand region.

3. JAL JIVAN MISSION (JJM)

The aim of 'Jal Jeevan Mission' is to provide every rural household of the country (55 litre per person per day) with adequate tap water of prescribed quality on regular basis by 2024. Among the 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs) adopted by the world in 2015, SDG-6 addresses the issue of clean water and sanitation.

Pani Samiti

To ensure regular supply of tap water, the Gram Panchayats are directed to form sub-committees which are called the 'Pani Samiti' or 'Village Water and Sanitation Committee'.

- The Pani Samitis are responsible for developing the Village Action Plan (VAP) for the next 5 years that details out the water supply system to be created in the Gram Panchayat (GP). They also ensure that infrastructure is developed in line with the plan proposed and sanctioned.
- A presence of 50% women as members of the sub-committee is mandatory.
- Proportional representation is given to SCs and STs in these Samitis based on their population percentage in a given village.
- After creation of basic water supply infrastructure in the villages, the work of Pani Samitis is to start functioning as a 'public utility'. The entire responsibility of providing water to the villagers including operation and maintenance lies with the Pani Samiti.

To provide initial handholding support and guidance to the members of the Pani Samiti at the State-level, in every village Implementing Support Agencies (ISAs) are engaged. They explain the roles and responsibilities assigned to the Pani Samiti so that in future they can act independently. JJM also provides training to the officials at Panchayat, district and state-level, so that the mission while supplying drinking water, extends beyond and provides equal attention to water source strengthening and water conservation.

Impact

- a) First aspect is that villagers are getting **clean and safe water** for drinking and cooking within the household.

To ensure the quality of water supplied, a 5-member woman led Surveillance Committee has been set up in every village,. The women in this committee are trained to use Field Test Kits (FTKs) which is a device to carry out water sample testing. Time-to-time, the sample of water is collected from taps and water sources. Even the government department conducts water quality tests once or twice in a year. The findings, from across the country, is uploaded at WQMIS portal. This system also uploads the findings drawn through FTKs and departmental reports.

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

- b) Secondly, it ensures **'ease of living'** which leads to healthier as well as hygienic living conditions in rural areas.

To protect children from water-borne diseases, the mission has a special provision to provide potable drinking water in schools, anganwadi centres and ashramshalas. Accepting the importance of clean drinking water for school children, in 2020 a campaign was launched on Gandhi Jayanti that aimed to reach every rural school, anganwadi centre and ashramshala with tap water connection.

- c) Thirdly, it has ended the century old drudgery where women are forced to walk long distances and fetch water to meet the household needs.

- d) Fourthly, by ensuring community participation at village-level, JJM is helping develop local leadership that is based on Gandhiji's philosophy of 'Gram Swarajya'.
- e) Fifth aspect is that, the Mission is playing a crucial role in long-term **sustainability of water sources**. Efforts are directed towards solid and liquid waste management so that the villages are free of litter and garbage. Women and young girls are made part of the activities related with water conservation and water source strengthening.
- f) Sixth step taken up by the Mission is creation of **new employment** avenues for rural people living in remote villages. Local people are skilled as plumber, mason, electrician, motor mechanic, fitter, pump operator, etc. Training is provided to various stakeholders so that there is no interruption in regular flow of water supply.

Achievements

6 states/ UTs in the country- Goa, Telangana, Andaman and Nicobar Islands, Puducherry, Haryana, Dadar and Nagar Haveli and Daman and Diu- have become "Har Ghar Jal" which means that every household in these villages have access to tap water connection. Shortly, Punjab, Himachal Pradesh, Gujarat and Bihar will become 'Har Ghar Jal'.

4. WOMEN ENTREPRENEURS

Standing

- The World Economic Forum report in 2019, states that for every dollar a man gets paid, a woman on average is paid 54 cents.
- A recent report published on 1 March 2022 by the World Bank, "Women, Business and the Law 2022", focuses explicitly on women's economic empowerment and involvement in the business. According to this report, nearly 2.4 billion women of working age worldwide still are not afforded equal economic opportunities.
- The Sixth Economic Census on Women Entrepreneurship in India reveals that a mere 13.76 percent of businesses are owned by women.
- As per the female Entrepreneurship index, out of 77 countries covered, India ranks 70th.
- As per the August 2019 report of the International Finance Corporation, India ranks third among countries reporting gender gaps in business.
- The Centre for Monitoring Indian Economy (CMIE) observes that the female labour force participation rate in India has been consistently falling for the last few years touching 19% in 2022 with 95% engaged in unorganised sector or in unpaid work.

Government Schemes

The Women Entrepreneurship in India is receiving a three-tier boost -

- SHGs - In Self-Help Groups, rural women are engaged in small-scale entrepreneurship programmes created with the intention that the joint efforts can be much successful than individuals. They are

usually voluntary groups with similar backgrounds and purposes using their savings, credit, or social involvement to support their entrepreneurial ventures. *Self Help Group-Bank Linkage Program (SHG-BLP), which started as a pilot to link around 500 SHGs to the formal financial institutions during 1992-93 has now become the largest microfinance program in the world with about 90 percent of Women SHGs.*

- Women-Led Enterprises
- Women-Led Start-ups

Similarly, financing of **Joint Liability Groups (JLGs)**, introduced as a pilot in 2004-05 by NABARD was mainstreamed for the banking system in 2006. JLGs are informal groups of 4-10 members engaged in similar economic activities and willing to jointly undertake to repay the loans taken by them from the banks. NABARD also imparts financial support for awareness generation and capacity building of all stakeholders under the scheme.

- a) The **Stand-up India** scheme aims at promoting entrepreneurship among women and SC/ST communities. The system is anchored by the Department of Financial Services (DFS), Ministry of Finance. Under this scheme, bank loans between Rs 10 lakh and Rs 1 Crore to at least one SC/ST borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, or the trading sector. In the case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or a woman entrepreneur. 83% of the entrepreneurs covered by the scheme are women.
- b) **Mahila e-Haat**, is an online marketing platform to support women entrepreneurs. It offers an opportunity to leverage technology for showcasing products manufactured by them. To facilitate the buyer and seller, photographs of products, description, cost, and mobile number/address of the producer are displayed on the e-Haat portal.
- c) **Pradhan Mantri MUDRA Yojana** is another scheme of the GoI, which provides access to institutional finance to micro/small businesses, under which aspiring female entrepreneurs can now avail funds of up to Rs. 10 lakh to start a small or micro-enterprise. Over 60% of the scheme account holders are women.
- d) NITI Aayog has also launched the **Women Entrepreneurship Platform (WEP)**, to bring together various resources to facilitate the ease of entrepreneurial journey. The entire platform is built on three pillars:
 - Ichha Shakti represents motivating aspiring entrepreneurs to start their businesses,
 - Gyaan Shakti provides knowledge and ecosystem support to foster entrepreneurship and
 - Karma Shakti providing hands-on support in setting and scaling up businesses.

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

- e) A scheme for promotion and financing of Women SHGs in association with the GoI is being implemented across 150 backward and Left-Wing Extremism (LWE) affected districts of the country since March-April 2012. It aims at saturating the districts with viable and self-sustainable Women SHGs by involving anchor agencies who shall promote and facilitate credit linkage of these groups with banks, provide continuous handholding support, enable their journey to sustainable livelihoods and also take the responsibility for loan repayments. To facilitate implementation of the scheme, an exclusive fund viz. 'Women SHG, Development Fund' was set up by the Ministry of Finance in NABARD with stated corpus of Rs.500 Crore Grant support @ Rs.10,000/- per SHG to the anchor agencies and also the cost of publicity, training, and other capacity-building initiatives are met out of this fund.
- f) In 2019, Small Industries Development Bank of India (SIDBI) along with the World Bank and UN Women launched a social impact bond called Women's Livelihood Bonds to help rural women in India set up or scale up their own enterprises.
- g) SIDBI under its mission Swavalamban has tied up with Usha International Ltd (UIL) for encouraging women entrepreneurship at the village level by imparting sewing and stitching skills and repairing stitching machines as well.
- h) The Mahila Shakti Kendra (MSK) developed by MoWCD is meant to provide “one stop convergent support services for empowering rural women with opportunities for skill development, employment, digital literacy, health and nutrition”.
- i) The MSME Ministry is implementing Prime Minister's Employment Generation Programme (PMEGP), a major credit-linked subsidy scheme since 2008-09, for setting up micro enterprises in rural and urban areas of the country. The maximum cost of the project under PMEGP scheme is Rs. 25 lakh for manufacturing sector units and Rs. 10 lakh for unit under service sector. Under the scheme, women entrepreneurs are covered under special category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5% of the project cost while for general category it is 10%. About 30% projects have been setup by women out of total projects set up under PMEGP.
- j) The ministry of MSME through KVIC, implements schemes under its Khadi Programme with the support of 34 States/UTs Khadi and Village Industries Boards (KVIBs). The MSME Ministry's Village Industries Programme, Mission Solar Charkha, Khadi Reform and Development Programme, Scheme of Fund for Regeneration of Traditional Industries, Capacity Building through training programmes and R&D for stepping up productivity have helped women entrepreneurs.
- k) Rashtriya Mahila Kosh (RMK) is an apex micro-finance organisation that provides micro-credit at concessional terms to poor women for various livelihood and income generating activities.

Skill Training and Career Guidance – State Level Initiatives

- In J&K, two centres for Women Entrepreneurship under the aegis of Jammu and Kashmir Entrepreneurship Development Institute were established, increasing the number of women entrepreneurs availing various facilities to set up their business.

- Under Mission Youth -a pioneering initiative of the Government of J&K, to provide all-around facilitation for the youth, various schemes such as "Tejaswani" have been explicitly launched for female folk.
- J&K Trade Promotion Organisation came up with another such initiative, "Hausla", providing capacity building to Women Entrepreneurs.
- **WE Hub**, an initiative of the Telangana Government, is India's first State led and one of the most successful Incubator to promote and foster women's entrepreneurship. They are concentrated on incubation, acceleration and building a collaborative ecosystem. They facilitate the access to technical, financial, governmental, and policy support required to start-up, scale-up, sustain and accelerate for the women-led start-ups.
- Regular Cooperative Education programmes of women are also being organised by National Cooperative Union of India (NCUI) through the state cooperative societies.
- Indian Institute of Management-Bangalore's Start-up and Innovation Hub runs a **Women Start-up Programme** to support ambitious and innovative women entrepreneurs by transforming their idea into business ventures and enhancing their skills.
- HDFC Bank's **Parivartan** program works towards mainstreaming economically and socially challenged rural folks with a special focus on women across the nation through 5 Key Focus Areas: *Rural Development, Promotion of Education, Skill Training and Livelihood Enhancement, Healthcare and Hygiene, Financial Literacy and Inclusion.*

Reporting - A National Gender Resource Centre in Agriculture has developed a women sensitisation module to bring about change in the mindset and behaviour of male programme operators.

Viable Opportunities/Sectors -

- **Solar farming** as a third crop is a very good option. Since women are a large part of the agri-economy, they should be encouraged to take it up where financial assistance is available and the additional electricity can be sold to the grid to augment their income.
- **Banana fibre based** sanitary napkins, masks, PPE kits, and garbage bags are as well, a sunrise area. This biodegradable, environment-friendly product can extend them an opportunity to not only diversify their business and product range but also is a sustainable business with emerging demand.

Achievements

- Number of women entrepreneurs in India has significantly increased to 14%.
- The laudable steps taken by SHGs in Kerala, Bihar, Haryana, Punjab, etc. for bringing pandemic prevention information to hard-to-reach communities' through posters, leaflets, songs, and videos in vernaculars, distributing sanitary pads, supplying the necessaries is commendable.
- A women-led cooperative-The Rural Urban Development Initiative, scaled up procurement of seasonal produce from small and marginal farmers and partnered with delivery apps for last-mile delivery in urban areas.
- Divya Gokulnath's BYJU's, Falguni Nayar's NYKAA and Upasana Taku's Mobiwik are examples.

Recommendations

A report published by McKinsey Global Institute states that USD 12 trillion could be added to global GDP by 2025 by advancing women's equality. Therefore, the need to accelerate women's entrepreneurship both qualitatively and quantitatively is immense -

- Designating shelters as essential services, establishing free helplines and other safe reporting mechanisms and outreach centres, and providing health and other support services can be taken up for security.
- The gulf between ownership versus control of land shall be minimised by addressing patriarchal conventions and bottlenecks in interpersonal legislations. There should be a special thrust on formation of Women Farmer Producer Organisations (FPO), under the GoI 10,000 FPOs scheme. 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.
- Agricultural stimulus packages and subsidies must include specific targets for women, such as cash transfers to help with the purchase of seeds, fertilizers, and tools to grow food. Government and private sector financial institutions can set up mechanisms such as credit lines with lower interest rates, deferred interest payments, expand acceptable collateral such as jewellery, crops, and livestock.
- Link to formal financing institution and banks can help get easy loans and would make it easier for women to start-up and scale-up. Also, micro-enterprises led by women, particularly in rural setups, face specific issues that require interventions such as digital and financial literacy programmes, handholding for reliable market access, and a more significant network of SHGs.
- Investing in vocational skilling, initiated 11th standard onwards, can assure uptake of rural entrepreneurship and readiness of skilled labour force for the formal sector. Capacity-building programmes in fields like marketing, operations management, quality controls, and financial management can help.
- Support during the pregnancy and other benefits about childcare (e.g., Maternity Leaves have been increased to 26 Weeks) can create a supportive work environment for them.
- A 4-E model (Empower, Engage, Execute, and Exit) for self-reliance and sustainability can scale these interventions.

5. NUTRITION AND HEALTH LINKED EMPOWERMENT

Essential Nutrition Linked Interventions for Women

- Improving the quantity and quality of food consumption through an easy access to food/ration through public distribution system as well as dignified access to supplementary nutrition to the eligible beneficiaries under the ICDS (Integrated Child Development Services) scheme.

- Generating awareness to improve household diets using local foods, increasing food production especially of the fresh vegetables including green leafy vegetables, fruits and modifying dietary behaviours through effective nutrition and health education.
- Preventing micronutrient deficiencies including anaemia through iron folic acid (IFA) supplementation, deworming, conceptual iron, calcium and folic acid supplementation, universal access to iodised salt, malaria prevention and treatment in malaria-endemic areas along with appropriate knowledge and support to stop tobacco abuse, if any.
- Improving access to basic health, nutrition services and promoting early registration of pregnancy, providing quality antenatal check-up and monitoring weight gain during pregnancy along with screening and specialised care of at-risk mothers.
- Improving access to water, sanitation, and education facilities by promoting easy access to safe drinking water, hygiene and sanitation facilities as well as imparting education in general and hygiene including menstrual hygiene in particular.
- Empowering women for preventing too early, too frequent and/or closely spaced pregnancies by ensuring girls' marriages at/after the legal age of 21 years through awareness generation and education; advising parents to ensure that their girl-child is married only after she completes her secondary education; through appropriate family planning methods and incentives will help ensure better maternal health.
- In addition, providing community support systems to women, helping them in decision making, confidence building, providing facilities for skill development and economic empowerment (as part of maternity entitlements) will go a long way in improving nutrition and health status as well as dignity of the women.

Government Interventions

- The **National Policy for Women** (drafted by MoWCD in 2016) has the objective of changing societal attitudes and community practices by active participation/involvement of the both - men and women. It addresses diverse needs of the women through identified priority areas health, food and nutrition security; education; economy (including agriculture, industry, labour, employment, service sector, and science and technology); governance and decision making; violence against women; enabling environment (including housing/shelter and infrastructure, drinking water and sanitation, media and culture, sports and social security); and climate change.
- **Pradhan Mantri Mahila Kaushal Kendra (PMMKK) and Special Women-Centric Projects:** The **National Skill Development Policy** focuses on inclusive skill development, with an objective to increase women participation for better economic productivity and through its training partners such as Mann Deshi Foundation, Shri Mahila Sewa Sahkari Bank Limited and Sri Sarada Math Rasik Bhita is exclusively working on women's (especially rural) skill development.
- Recently, the Cabinet has approved MoWCD's three important umbrella schemes -Mission Poshan 2.0, Mission Shakti and Mission Vatsalya to be implemented during the 15th Finance Commission period (2021-22 to 2025-26).

- ✓ **Mission Poshan 2.0** is an integrated nutrition support programme which
- addresses the challenges of malnutrition in children, adolescent girls, pregnant women and nursing mothers through a strategic shift in nutrition content/delivery and by creating a convergent ecosystem to develop, promote and propagate practices that nurture health, wellness and immunity.
- will also bring under its ambit three important programmes/schemes – namely Anganwadi Services, Scheme for Adolescent Girls and Poshan Abhiyaan.
- shall focus on maternal nutrition, infant and young child feeding norms, treatment of MAM/ SAM and wellness through AYUSH; and
- The **Poshan Tracker digital infrastructure** rolled out by the MoWCD as a governance tool (in March 2021) will bring transparency and strengthen the nutrition delivery support systems. This technology is being leveraged for dynamic identification of stunting, wasting and under-weight among children along with last mile tracking of nutrition service delivery.
- ✓ **Mission Shakti** - It has two sub-schemes - 'Sambal' and 'Samarthya'.
- The **Sambal** sub-scheme is for safety and security of women and comprises existing schemes - **One Stop Centres (OSC)**, **Women Helplines (181-WHL)** and **Beti Bachao Beti Padhao (BBBP)** along with the new component of **Nari Adalats** for promoting alternative dispute resolution and gender justice within the families as well as society.
- The **Samarthya** sub-scheme for empowerment of women comprises already existing schemes - **Ujjwala**, **Swadhar Greh** and **Working Women Hostel** (for safe and secure accommodation to working women); and **National Creche Scheme** for children of working mothers and the **Pradhan Mantri Matru Vandana Yojana (PMMVY)** to provide maternity benefit to pregnant and lactating mothers, which had been under umbrella ICDS Scheme.
- ✓ **Mission Vatsalya** aims to secure a healthy and happy childhood for children; foster a sensitive, supportive and synchronised ecosystem for optimising child development; assist States/UTs in delivering the mandate of Juvenile Justice Act 2015 for achieving the SDG goals.
- Other schemes include **Swadhar Greh** (for women in difficult circumstances); **Mahila Shakti Kendras** and **Mahila Police Volunteers** (envisages engagement of MPVs in States/UTs as a link between police and community and facilitates women in distress) and various awards - **Nari Shakti Puraskar**; **Raja Mahila Samman** and **Zila Mahila Samman**; **Nirbhaya** etc. instituted for recognising the contributions of women.
- ✓ Sanitary Napkins are available at ₹1 through 8000 Jan Aushadhi Kendras.
- ✓ Scheme for Adolescent Girls aims to empower girls in the age group 11-18 and to improve their social status through nutrition, life skills, home skills and vocational training.
- ✓ The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the jobs generated to be reserved for women.

6. GOVERNMENT SCHEMES FOR TECHNOLOGY ENABLED RURAL DEVELOPMENT

- **Technological Advancement for Rural Areas (TARA)** - This scheme under the Skill Enhancement Education and Development Program (SEED) is critical in providing long-term core support to science-based voluntary organisations and field institutions in rural and other disadvantaged areas to promote and nurture them as "S&T Incubators" and "Active Field Laboratories".
- **Ayushman Bharat Digital Mission (ABDM)** – It aims to develop the infrastructure necessary to support India's integrated digital healthcare infrastructure.
- **Ayushman Bharat Health Account (ABHA)** – A digitally secure ABHA permits health data access and sharing with participating healthcare providers and payers. Anyone who wants to join ABDM and has digital health records must first create ABHA. People are identified authenticated, and their health records are threaded across many systems and stakeholders (with their informed consent).
- **E-Shram** - It is a platform designed by the Ministry of Labor and Employment to benefit unorganised workers who are not Employees' State Insurance (EPFO) or Employees' State Insurance (ESTC) members. Signing up for the Shramik Yojana and acquiring an e-Shram card entitles many benefits.
- **National Optical Fibre Network (NOFN)** – The scheme aims to further the connectivity from block levels to the country's 2,50,000 Gram Panchayats. This will be done by using existing Public Sector Undertaking (PSU) fibres (BSNL, RailTel, and Power Grid) and laying new fibre to connect to gram panchayats when needed. The created dark fibre network will be called the National Optical Fibre Network (NOFN).
- **Digital India Programme** - Digital India covers three essential areas: digital infrastructure as a utility for all citizens, governance and on-demand services, and citizen empowerment through digital technology.
- **Common Service Centres (CSC)** - One of the Digital India Programme's mission mode projects, a pan-India network of CSCs serve as the access points for essential public utility services, social welfare programmes, healthcare, finance, education, agriculture services, and a variety of business-to-consumer (B2C) services to citizens living in rural and distant areas of the country.
- **Digital India Land Records Modernisation Programme(DILRMP)** - A central sector scheme, it aims to develop an appropriate Integrated Land Information Management System (ILIMS). Individual states can also add state-specific requirements as deemed necessary and proper.

Education

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

- **DIKSHA (Digital Infrastructure for Knowledge Sharing and Sharing)** is a one-nation, one- digital-platform initiative. In states and union territories (UTs), the nation's digital infrastructure delivers high-quality e-content for education.

- **SWAYAM (Study Webs of Active Learning for Young Aspiring Minds)** is a GoI initiative to achieve access, equity, and quality in education. This initiative aims to make the best teaching-learning tools available to everyone, particularly the most disadvantaged due to digital divide. It is a platform that allows anyone, anywhere, at any time, to access all the courses taught in classrooms from grade 9 through post-graduation. All of the courses are interactive and entirely free.

Finances

- **Direct Benefit Transfer (DBT)** programme aims at initiating a direct transfer of benefits across the country. This platform, accompanied by the unique Aadhaar ID programme, has eliminated duplications and frauds. Under PM Garib Kalyan Yojana, around 8 crore of PMJDY account holders have received DBT under various welfare schemes.
- The initiation of the **Bharat Interface for Money (BHIM) app** is facilitating the growth of the cashless economy in the country. It requires the consumers to link their bank accounts with the mobile application and exploit direct transactions to their vendors or merchants using QR codes, mobile numbers, and Virtual Payment Addresses (VPA) to facilitate the payment. For opening up a BHIM account, customers are required to have smartphone, a mobile number registered to a bank account, and a debit card. This helps to ensure that citizens in tier 2 and 3 cities, along with rural areas, can opt for UPI-based transactions. Moreover, the BHIM app also functions efficiently offline, addressing the challenges of poor internet connections and the inaccessibility of smart mobile phones.

Trade

In April 2016, the GoI launched **e-NAM (National Agriculture Market)**, an online platform for farmers that integrates agricultural markets pan-India with a theme of *one nation, one market*. The platform aids farmers and traders to view all Agriculture Produce Market Committee (APMC) related information, commodity arrivals, and buy and sell trade offers thus helping farmers bid for the best prices across markets.

Water Conservation

- The **National Aquifer Mapping and Management Programme (NAQUIM)** aims at 3D mapping of the aquifers and characterising them in terms of quantity, quality, and spatial and temporal distribution of water level and resources in them.
- The **Jal Shakti Abhiyan** primarily focuses on saving and conserving rainwater for creating appropriate rainwater harvesting structures in urban and rural areas of all the districts in the country.