

Convergence of Rural Development Programmes for Empowerment of Rural Women

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Abstract: Women and men have different & unequal resources and responsibilities, which have implications on their existing and potential capacity to contribute to development. Development policy and planning must take cognizance of this if it is to ensure efficient and equitable use of scarce resources. The roles that women play is different in any given society and their situation is determined by the legislation, religious norms, economic status, cultural values ethnicity and types of productive activity of their country, community and household.

Keywords: Empowerment of Women, Skill Development, Entrepreneurship, Employment Programme, livelihoods, convergence.

1. Introduction

According to UN Human Development Report 1995, the human development paradigm contains four main components, i.e productivity, equity, sustainability and empowerment. Through enhanced capabilities, the creativity and productivity of people must be increased, so that they become effective agents of growth. Economic growth must be combined with equitable distribution of its benefits. Equitable opportunities must be available both to present and to future generations. So, all people, women and men, must be empowered to participate in the design and implementation of key decisions that shaped their lives. Human development is impossible without gender equality. As long as women are excluded from the development process, development will remain weak and lopsided.

The women's empowerment framework reconceptualizes the development objectives of gender-responsive programming. Rather than focusing on economic objectives, such as enabling women to be more productive or use their labour time more effectively in order to reap the benefits of development, it views women's equality and women's empowerment as central development objectives in their own right. The framework aims to provide tools for the design, implementation and evaluation of programmes and projects that explicitly contribute to women's empowerment and gender equality. This involves promoting a 'bottom up' approach to planning. The argument is that when development planners conduct a baseline survey and gender role analysis, they can identify only practical needs, not strategic interests'. The objective is to provide 'a systematic

and analytical understanding of the grassroots empowerment process by which the local community recognizes and pursues its strategic interests'. The NSSO 66th Round Survey, July 2009-June 2010 on Employment & unemployment in India reveals that usual status worker population ratio (WPR) for rural male was 547:1000 & for rural female was 261:1000. For urban areas, the corresponding figures were 543:1000 & 138:1000 respectively. Among the workers in the rural areas, about 54.2 per cent were 'self-employed', about 38.6 per cent were 'casual labour' and 7.3 per cent were 'regular wage/salaried' employee. In rural areas, nearly 63 per cent of the male workers were engaged in the agricultural sector while in the secondary and tertiary sectors nearly 19 per cent and 18 per cent of the male workers were engaged. There was a higher dependence of female workers on agricultural sector, nearly 79 per cent of them were engaged in agricultural sector while secondary and tertiary sectors shared 13 per cent and 8 per cent of the female workers, respectively. Before 1990's credit schemes for rural women were almost negligible. The concept of women's credit was born. One the insistence by women-oriented studies that highlighted the discrimination and struggle of women in having access to credit. However, there is a perceptible gap in financing genuine credit needs of the poor especially women in the rural sector.

There are certain misconceptions about the poor people that they need loan at subsidized rates of interests on soft terms, they lack education, skills, capacity to save, credit worthiness and therefore are not bankable. However, the experiences of several SHGs reveal that rural poor are actually efficient manager of credit and finance. Availability of timely and adequate credit is essential for them to undertake any economic activity rather than credit subsidy. The Government measures have attempted to help the rural poor women by implementing different rural development programmes but with little success. Since most of them are target-based involving lengthy procedures for loan disbursements, high transaction costs and lack of supervision and monitoring. Banks often suffer from poor repayment leading to a high level of Non-Performing Assets (NPA). Since the credit requirements of the rural poor cannot be adopted in project landing approach as it is in the case of organized sector,

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there emerged the need for on informal credit supply through SHGs. The rural poor women with the assistance from NGOs have demonstrated their potential for self-help to secure economic and financial strength.

The National Mission for Empowerment of Women (NMEW) speaks of socio-economic empowerment of women in India; it envisages a number of steps mentioned below that would take us towards the goal of attaining empowerment of women through inter-sectoral convergence of schemes and programmes of partner ministries/departments:

- Empowerment of women cannot be achieved in isolation by a single department. Other Ministries/Departments would need to be brought on board through a mechanism which ensures not only engendering of their schemes/programmes but also would achieve inter-sectoral convergence of the programmes/schemes. NMEW would coordinate effective implementation of women centric and pro women schemes and programmes of all Ministries under one umbrella as women's issues has a cross cutting requirement. It would bring about coordination between Central Government and State Governments for implementation of schemes for gender empowerment and equality.
- Various Ministries and their organizations, e.g., Ministry of Rural Development (DAY-NRLM, MGNREGA), Ministry of Women and Child Development (STEP, Rashtriya Mahila Kosh), Ministry of Agriculture (National Horticulture Mission), Department of Financial Services (Micro Finance Institutions), Ministry of Social Justice and Empowerment (NSCFDC), Ministry of Labour & Employment (National Skill Development Corporation), etc. are actively engaged in promoting Self Help Groups through awareness generation, formation of Self Help Groups (SHGs), upgradation of skills, establishing effective linkages with micro credit institutions and promoting distribution and marketing support. The Mission will identify core strengths of all such activities and suggest a unified plan of action to synergise all identified efforts to promote self-employment through skill development, provisioning of micro finance to ensure an economically viable and sustainable SHG movement using the existing framework available with various Ministries.

A number of policy initiatives have been taken in this regard. The main focus of the Government is to empowerment of women through convergence of rural development programmes. The various programmes related to the women empowerment in rural India like Skill Development, STEP, DAY-NRLM, MGNREGA, PMAY, NSAP, and DDU-GKY etc.

2. National Policy on Empowerment of Women

The Government has adopted the National Policy for the empowerment of women on May 2016.

1) Objectives

- i. Creating a conducive socio-cultural, economic and political environment to enable women enjoy de jure and de facto fundamental rights and realize their full potential.
- ii. Mainstreaming gender in all-round development processes/programmes/projects/ actions.
- iii. A holistic and life-cycle approach to women's health for appropriate, affordable and quality health care.
- iv. Improving and incentivizing access of women/ girls to universal and quality education.
- v. Increasing and incentivizing work force participation of women in the economy.
- vi. Equal participation in the social, political and economic spheres including the institutions of governance and decision making.
- vii. Transforming discriminatory societal attitudes, mindsets with community involvement and engagement of men and boys.
- viii. Developing a gender sensitive legal-judicial system.
- ix. Elimination of all forms of violence against women through strengthening of policies, legislations, programmes, institutions and community engagement.
- x. Development and empowerment of women belonging to the vulnerable and marginalized groups.
- xi. Building and strengthening stakeholder participation and partnerships for women empowerment.
- xii. Strengthen monitoring, evaluation, audit and data systems to bridge gender gaps

In translating the policy framework, specific, achievable and effective strategies for implementation will be required to be made at the national, state and local government level, in PSUs, corporate, business, trade unions, NGOs and community-based organizations. An inter-ministerial Action plan will be formulated with action points with respect to the policy prescriptions in the Policy document, where definitive targets, milestones activities, timelines (short term, medium term & long term) and outcome indicators will be given along with the Ministries/ departments responsible for implementing the actions.

3. Twelfth Five Year Plan

Women and Rural Economy: Women participate in farm related work, both in agriculture and in animal husbandry. In framing policies/schemes for the Twelfth Five Year Plan, the special needs of women must be taken due care of. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) which is a sub-component of NRLM was recently launched to meet the specific needs of women farmers, and help them achieve social, economic and technical empowerment. In the Twelfth Five Year Plan, specific attention needs to be given to leverage the enormous potential of empowering rural women in the farm sector, and also in the rural non-farm sector.

Instruments for Intervention: The instruments for public intervention must be both comprehensive in terms of touching all available institutional arrangements and also participatory. The key areas visualized for this purpose are:

- i. Strengthening of local (district) planning, supervision and execution.
- ii. Encouraging an operational framework, this results in PRI and State Government officials working more closely.
- iii. To improve the design of development schemes taking into account the special characteristics of the region/area/culture.
- iv. Deepening of financial inclusion has to be an important component of policy intervention, such that access to the organized credit market should become progressively easier for farmers and rural entrepreneurs. It should build on the existing positive experience of Self-Help Groups (SHGs), Kisan Credit Cards, ongoing experiments with mobile banking and business correspondents, as well as with stand-alone micro financial institutions (MFI). The refinancing arrangements and experience of NABARD should also guide future developments in this area.

4. National Policy on Skill Development and Entrepreneurship

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

The National Policy on Skill Development and Entrepreneurship 2015 focused on improving the productivity of the economy through participation of women in the labour force. The aims and objective of this mission is to ensure skill development of women by creating more seats in the vocational training institutions. In order to bridge the gap, the policy identifies the need for special delivery mechanisms such as mobile training units, flexible afternoon batches along with local needs based training. The policy also deals with issues of safe and gender sensitive training environment, employment of women trainers, equity in remuneration and complaint redressal mechanism. Skilled women get an internet or mobile based platform to keep regular touch with the employers. Again, the National Policy on Skill Development and Entrepreneurship (2017-23) is more focused on the persons in the age group of 15-59 will acquire skill training irrespective of their employment status. This will benefit 1.2 crore youngsters in the age bracket of 15 and 29 years who are entering the labour market every year. The programme is expected to benefit approximately 15,000 trainers and 3,000 assessors.

The programme has also a mandate to offer placement and entrepreneurship opportunities to women and increase their exposure to skill training.

1) Need

As per the official estimates, India is in need of additional 109 million skilled workers to work in 24 key sectors by 2022.

Skill India Mission Operation (SIMO) will support the government's vision of increasing women's participation in the labour force and increase greater off-farm employment. Higher skilled labour force will have an improved employment opportunity to raise their earnings.

5. Support to Training and Employment Programme for Women (STEP)

The STEP is a Central Sector Scheme of Ministry of Women and Child Development under which, training is provided to poor and marginalized women in traditional trades to improve employability. The scheme is intended to benefit women who are in the age group 16 and above. Under the programme, grants-in-aid are provided by the Central Government to societies, or NGOs and cooperatives providing skills in sectors ranging from agriculture to hospitality.

6. National Rural Livelihoods Mission (NRLM)

Poor have multiple livelihoods as a coping mechanism for survival. Their existing major livelihoods are wage labour, small & marginal holding cultivation, cattle rearing, forest produce, fishing & traditional non-farm occupation. The net incomes & employment days from the current livelihoods are not adequate to meet their expenditures. NRLM would look at the entire portfolio of livelihoods of each poor household (women), and work towards stabilizing and enhancing the existing livelihoods and subsequently diversifying their livelihoods.

1) Mission

“To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor”. National Rural Livelihoods Mission provides platform to mobilize the poor households (women) in to Self Help Groups of the poor that provide them with voice, space and resources. These platforms ‘of the poor’ and ‘for the poor’ would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor. While agriculture is a critical source of food and income for the rural poor, it alone cannot raise most families out of poverty, so the SHG members are trained to manage their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness etc.

7. Mahatma Gandhi National Rural Employment Guarantee Act

The Mahatma Gandhi National Rural Employment Guarantee Act was notified on 7th September, 2005.

1) Objectives

1. To enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled

manual work.

2. Creation of durable assets and strengthening the livelihood resource base of the rural poor.

2) MGNREGA Goals:

1. Strong social safety net for the vulnerable groups by providing a fall-back employment source, when other employment alternatives are scarce or inadequate.
2. Growth engine for sustainable development of an agricultural economy. Through the process of providing employment on works that address causes of chronic poverty such as drought, deforestation and soil erosion, the Act seeks to strengthening the natural resource base of rural livelihood and create durable assets in rural areas. Effectively implemented, MGNREGA has the potential to transform the geography of poverty.
3. Employment of rural poor through the process of a rights-based law.
4. New ways of doing business as a model of governance reform anchored on the principles of transparency and grass root democracy. Thus MGNREGA fosters conditions for inclusive growth from basic wage security and recharging rural economy to a transformative empowerment process of democracy.

The MGNREGA is an opportunity, and an arena of economic freedom. In rural areas, more than 90 per cent of woman workers are farm labourers or cultivators and a substantial part of their work is unpaid since they work in their farms. However, MGNREGA has changed this. The MGNREGA has several provisions that are aimed at improving the participation of women. More importantly, it has the potential of wider impact on gender relations. This can happen in several ways. For instance, MGNREGA employment has enhanced women's economic independence by providing them access to earnings, for the first time at rural level it legalized equality of wage between men and women and rejected the stereotype notion of "domestic work for women". The MGNREGA guidelines also have provisions for female participation in vigilance committees and it is expected that women will be able to take advantage of such provisions, making their own space in public and social life.

There are three provisions in the MGNREGA that were specifically included into the Act with a view to ensuring and improving access to the benefits of the scheme by rural women.

1. Priority for women in the ratio of 1/3rd of total workers employed
2. Equal wages for men and women
3. Crèches for the children of women workers

These provisions directly seek to address the stark gender inequality prevalent in the rural Indian labour market both in terms of improving access to gainful employment opportunities and addressing the issue gender wage gaps. Other provisions in the Act, though not exclusively incorporated to benefit women have been conducive in making the scheme more accessible to rural women. These include the provision of work within a 5 km radius of the residence of the worker, flexibility in terms of choosing the time period of employment, and the absence of a

supervisor.

The MGNREGA provides some entitlement for women to facilitate their full participation. These include:

1. *Equal wages for men and women:* The guidelines spell out clear instruction for equal payment of wages for men and women.
2. *Participation in management and monitoring of the programme:* As per the guidelines, a local Vigilance and Monitoring Committee is to be appointed with members from the immediate locality or village where the work is undertaken, to monitor the progress and quality of work. The Gram Sabha will elect the members of this Committee and ensure that SC/STs and women are represented on it.
3. *Participation in social audit:* The guidelines mention a social audit forum, convened by the Gram Sabha every six months as part of the continuous auditing process. There is stress on the quorum of these meeting maintaining female participants alongside those from other disadvantage groups. The timing of the forum must be such that it is convenient in particular for REGS (Rural Employment Guarantee Scheme) workers, women and marginalized communities.
4. *Providing support for child care, and convenience to households:* The guideline mention the need for a crèche at the work site, and for the works to be convenient for families, if some applicants have to be directed to report for work beyond 5 km of their residence, women (especially single women) and older persons should be given preference to work sites nearer to their residence. Also if several members of a household who share the same job card are employed simultaneously under the Scheme, they should be allowed to work on the same work site.

8. Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY)

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

9. Major Schemes and Entitlements through Convergence

SHGs and their federations promoted under NRLM are expected to support the members to access their entitlements

Table 1
Major Schemes and Entitlements through Convergence

Sector	Key Areas	Schemes/ Programs	Department
Health & Nutrition	HSC/SC/CHC VHSNC AWC PDS Mid-Day-Meal	NRHM ICDS TPDS MDMS	Health & Family Welfare WCD Food & Civil Supplies Education
Water & Sanitation	Safe drinking water Toilets Drainage	SBM (G) JJM	RWS / RD
Employment & Livelihoods	Wage Employment Self-Employment Skills SME Land Irrigation Agriculture & allied NTFPs Non-Farm	MGNREGA RSETIs, KVIC DDU-GKY, PMKVY ITI, Polytechnics Land distribution Watershed Mission ATMA, KVK, MKSP, SVEP	Rural Development MSME Technical Education Revenue Irrigation Agriculture Forest Department Industry Department
Shelter	Housing	PMAY (Housing for all)	Rural Development
Violence & Protection	Law & Order Domestic violence Prevention of sexual harassment Violence against SC/ST Child labour & Rights Bonded Labour	Police Mitra Social Justice Committee Free legal aid NCLP/Child marriage Bonded labour Rehabilitation scheme	Home Social Defence Social Welfare Women & Child Welfare Tribal Development Labour Department/ W & CD Labour Department
Social Security	Pensions Insurance Maternity entitlement	NOAPS, RSBY, IGMSY (Indira Gandhi Matritva Sahyog Yojana), NSAP, Atal Pension Scheme	Revenue Finance Social Welfare Health
Education	Literacy Schools Vocational & technical education ST/SC Education	SSA, RMSA SC/ST Pre & Post Scholarship Programme	Education Social Welfare/ Welfare
Financial Services	Savings Access to credit Insurance	MUDRA, RMK, KCC, Interest subvention PMJDY, PMJJBY, PMSBY, RSBY	Finance NABARD RBI Banks
Infrastructure/ Community Assets (road, energy, market etc..)	Roads Energy Markets Community Buildings	PMGSY Village Haats RBMRS MGNREGA	Rural Development
Local Governance	Palisabha Grama Sabha Mahila Sabha GPDP	PRI, GPDP, IPPE-II IAP (Integrated Action Plan), Poverty free GP	RD & PR
Forest & Environment	Forest protection and afforestation NTFP	FRA (Forest Rights Act) NAP CAMPA	Forest Department

and services provided by Government Agencies and PRIs. Apart from the guaranteed right to wage employment under MGNREGS, members of SHG households are eligible to access benefits from a large number of centrally sponsored and state government schemes. The major schemes are given below

10. Conclusion

Empowerment of women is very important role in the development of the country. The empowering women is to make them economically independent and self-reliant, special efforts will be made to generate gainful employment through promotion/expansion of both wage and self-employment opportunities. Again, empowerment of women and reduction of

Gender inequalities in the industrial activity of the country would involve formation of Policies and programmes aimed at accelerating the growth of participation of women in the modern high value industrial activity.

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