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# National Conference on Financial Inclusion for **WOMEN EMPOWERMENT**

15th May 2021



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### Organized by



University of Mumbai  
Board of Studies in Rural Development

&



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MKLM's  
B.L.Amlani College of Commerce & Economics  
M.R.Nathwani College of Arts  
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**TARAN PUBLICATION**

NATIONAL CONFERENCE ON

**“FINANCIAL INCLUSION FOR WOMEN EMPOWERMENT”**

In collaboration with

Board of Studies in Rural Development, University of Mumbai.

**CHIEF PATRON**

*Adv. Shri.Mahendra K. Ghelani*  
*Chairman, MKLM Trust Vile-Parle, Mumbai*

*Dr.Dilip S.Patil*  
*Professor and Director, DLLE*  
*Chairman, Board of Studies in Rural Development*  
*University of Mumbai*

*Convener of the Conference*  
*Dr.JitendraK. Aherkar*

**Keynote Address by**  
**Dr. Vibhuti Patel (Retired Professor, TISS & SNTD Women’s University,**  
**Mumbai)**

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**CHIEF PATRON MESSAGE**



It is a matter of pride and privilege for the institution to host a National Conference on **“FINANCIAL INCLUSION FOR WOMEN EMPOWERMENT”**. I am sure the deliberations of the conference will come with valuable suggestions to enhance the dynamic role of Banks in the society. I also want to acknowledge the work done by Reserve Bank of India and around the country who are making a difference. I would like to take this opportunity to thank the Principal for his endless support to the college. I would further like to thank the teaching and non-teaching staff for their support and making the conference a grand success.

On this Occasion, I convey my best wishes to the Conference.

*Shri. Mahendra K. Ghelani*  
*Chairman*

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The main aim of the Conference is to create awareness and healthy discussions among professionals, academicians and research scholars on major issues related to women development.

This National Conference is a stepping stone in visualizing the dreams towards a better future of Banking in India and in national and international perspective.

I appreciate the initiative taken by the Department of Banking and Finance as well as

Dr. Jitendra Aherkar for conducting such a relevant Conference, which will benefit to the industry as well as academicians.

I also extend my heartfelt gratitude to the advisory committee and all the participants for their enthusiastic efforts to make this conference successful.

*Dr. Dilip S. Patil*  
*Professor and Director, DLLE*  
*Chairman, Board of Studies in Rural Development*  
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It is a proud and great honour for us to organize National Conference on “**FINANCIAL INCLUSION FOR WOMEN EMPOWERMENT**”. The objective of this Conference is to bring Eminent Economists, Professors and Researchers from different Colleges Universities and Representative from different States in a single Platform. The Proceedings of the Conference would be useful for all the sections of the Society.

I am very glad that we have received, large number of quality papers from various institutions from all the corners of the Country which includes both theoretical and empirical work.

The academic support received from Board of Studies in Rural Development, University of Mumbai and Dr. Dilip S. Patil (Chairman, BOS in Rural Development) towards the conference is greatly acknowledged.

I am thankful to our Chairman – Adv.Shri.Mahendra K. Ghelani, for giving us strong support and encouragement whenever required.

I am thankful to Taran Publishing House for their ceaseless and meticulous efforts in publishing the proceedings of the Conference on time.

Finally, I take this opportunity to convey my thanks to all the Delegates and Professional Colleges, Teaching and Non-teaching staff of the college for their active participation in this Conference.

*Dr. Jitendra K. Aherkar  
Convener of the Conference*

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**Keynote Address by Prof. Vibhuti Patel**



**ABSTRACT**

*The process of financial inclusion enables rural women to have access to financial services. Intersectional marginalities of caste, class, ethnicity, and gender makes survival struggle of rural women from weaker sections acute. Timely and suitable credit for women from the vulnerable group results in their socioeconomic empowerment. Women from lower income brackets and socio-culturally weaker sections are often targeted by unregulated aggressive micro credit institutions who charge unaffordable rate of interest that keeps them in a vicious cycle of indebtedness.*

*Micro finance through Self-Help Groups (SHGs) has proved to be a strategic measure for organizing women in groups and promoting savings and thrift habits to gain access to institutional credit for their socio-economic development and empowerment. (DWCD, 2005). It empowers women since it instills a perception of strength, self reliance and confidence when the poverty trap is broken. “The entire process of forming a group, of functioning in a sustained manner, of regulating finances, and being mutually accountable, is projected as empowering. An important dimension of SHGs is the peer pressure, which the members of a group exert amongst themselves, which acts as a substitute for formal collateral in that it is taken as the guarantee for loan repayment.” (Deshmukh-Ranadive, 2008). Two important features of this model are self-selection of group members that bypasses the adverse selection problem and peer monitoring tackling moral hazard problem (Stiglitz, 1990).*

*This sector requires credit policies that lead to the creation of productive processes and assets and sustainable institutional development. Most of the SHGs continue to engage in traditional stereo-typed, low return activities and the fundamental livelihood concerns of the*

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*rural poor women remain largely un-addressed (Report, 2007). Questions are asked by women's studies scholars: "Can women's empowerment happen within a larger context that is disempowering? And can exclusive programme focus on women help change gender and caste-based inequalities?" (Lingam, 2008)*

## **Introduction**

Nineties was a difficult decade for both the urban and rural poor women as women were rapidly losing their livelihood base due to structural adjustment programmes and macroeconomic stabilization policies. Reduction in budgetary allocation for social sector (privatization of education and health as well as dismantling of public distribution system) and privatization of essential survival needs made lives of poor women unbearable. Draught in several parts of India and liberalization of agrarian market added fuel to fire with increasing numbers of farmers' suicides and starvation deaths. It was in this backdrop, that women's leadership in microfinance thro' Self Help Groups (SHGs) came to the fore to provide safety net to the poorest of the poor women initially in the four Southern States- Karnataka, Andhra Pradesh, Kerala and Tamilnadu and during the 21<sup>st</sup> century all over the country.

The UN Commission on Status of Women in 2007 advised the leaders of the member countries to fully maximize the role of, as well as ensure access to, microfinance tools, including micro credit for poverty eradication, generation of employment and especially for the empowerment of women, encourage the strengthening of existing and emerging micro credit institutions and their capacities, including through the support of international financial institutions, and ensure that best practices are widely disseminated. Microfinance is perceived as an effective strategy to reach the Millennium Development Goals. (Elizabeth et al, 2003).

Rays of hope are coming from micro credit institutions which are combining economic agenda along with nurturance of women's leadership for agenda of social justice, gender justice and women's rights to dignified and secure life (Kazi, 2007). In India, such efforts are made by Self Employed Women's Association (SEWA), Parisar Vikas of Stree Mukti Sangathana (Mumbai), MASUM (Pune), Sakti (Banglore), Mann Deshi Mahila Sahakari Bank (Maharashtra) in the voluntary sector. In the government sector, MAHILA SAMAKHYA programmes in Andhra Pradesh, Uttaranchal, Karnataka, Gujarat, MAVIM in Maharashtra and Kerala's famous KUDUMBSHREE have been responsible for women's leadership in micro finance (Jose, 2005). In Kerala, SHG movement has ensured new leadership among poor women. The state sponsored Kudumbshree mobilization has made collectives of women from the marginalized strata very proactive in contrast to relative passivity of women of the new elite (Devika, 2007). Founded in 1995 with support of district administration and funded by UNDP, Network of Voluntary Organizations of Kurnool (NOVOK), a collective of 13 non-governmental organizations (NGOs) working in Kurnool District of Andhra Pradesh (AP) has facilitated the process of formation and strengthening of people's institutions locally called 'Dalit Samakhyas' (Dalit Collective) in 347 villages covering 17 mandals and 50,000 Women Self-Help Groups.

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## **Women's Leadership and Community issues, Mobilization and Institutions**

“We are building a new society  
Everybody is equal, no caste differentiation  
We build trust among community of human beings.”  
“Come women come to SHG  
Do not cry alone, we are with you.  
Come out of the kitchen  
Do not get destroyed by dominating voices  
Gain awareness, be part of a revolutionary fervor.”

This song was powerfully and confidently rendered by the members of 6 Women Self Help Groups (WSHGs) of Magadi and Nelamangala in rural Bangalore formed under the leadership of Sakti, a women's rights organization, when I visited them in 2006. The following case study is based on my field trip to WSHGs of Sakti (Patel & Vedmani, 2005).

### **Case Study of Sakti**

When life of women in the communities where Sakti was working became miserable due to neoliberal macroeconomic policies and draught in Karnataka, Sakti, a women's rights group decided to provide safety net through formation of Women's Self Help Groups (WSHGs) among the poorest of the poor women in Bangalore district. During 1998-2000, Sakti formed 317 WSHGs in 128 villages among the poor, disadvantaged (widows, single and deserted) and marginalized women. HIVOS provided financial support to initiate various activities through these groups.

#### Unemployment among Local Artisans:

Many local artisans had lost their livelihood base due to ready made goods from abroad entering the rural market. Influx of plastic wear rendered local potters unemployed. Local mat-makers and carpenters were finding difficulties due to their products being substituted by plastic and other machine-made products. Sakti-supported WSHGs started giving loans to women to start new enterprise such as mulberry cultivation, Seri culture, dairy development, sweetmeat shops, etc.

#### Rate of Interest

In the beginning, most of the SHWGs were charging 5% rate of interest per month. Though they accepted that 60% rate of interest per annum was high, the group needed revolving fund in the context of less saving. Once they collected enough amounts, they started reducing the rate of interest to 3 % and in some WSHGs even 2 %. In the meetings, many women expressed that burden of interest was too high. The women have been borrowing money for availing education of children, petty business and meeting the expenses of health services and marriages. The members feel that the WSHGs which have acquired Swarna Jayanti Gram Swarojgar Yojana (SGSY) loans should reduce the rate of interest to 1.5 %.

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## **Supportive Role of Banks and other Financial Institutions**

In 2006, Sakti WSHGs were supported by several micro-finance institutions and the nationalized banks. State Bank of Mysore, Vijaya Bank, Indian Bank, Bank of India, Cooperative Bank, Karnataka Bank, District Credit Cooperative Bank, Canara Bank, Grameen Kalpaltaru were providing loans to the WSHGs. Bridge Foundation was charging 13.5 % rate of interest which was found to be too high. The nationalized banks were charging 9 % and cooperative banks were charging 12 % rate of interest. Karnataka Urban Infrastructure Development Finance Corporation (KUIDFC) gets loan from World Bank and Asian Development Bank. As there is social/development/gender component in their programmes, the matching grants were given for construction of low-cost toilets. Sakti had a supervisory role. Moreover, Sakti was asked to conduct leadership, health and gender training. From the financial assistance provided by KUIDFC Sakti formed 77 SHGs in the urban slums, out of them 44 WSHGs are constituted by the poor *Muslim* women. Revolving fund Rs. 5000 each was given to 50 WSHGs and 20 SHGs were given the revolving fund of Rs. 20000 each.

### **Case Study of MASUM, Pune**

MASUM started the Women's Self-Help Savings (SHGs) Groups Parner Block of Pune district in 1997 to initiate a savings and credit programme for rural women with an aim to strengthen the economic self-reliance of rural women, empower women through creating access to credit and motivate them to gradually build their own resources base.

#### **Womens's Resource Development Programme (WRDC) by MASUM**

Started in 1991 in Malshiras and Mavdi villages WRDC was modeled in line with Bangladesh Grameen Bank. Currently, it has 5000 members and covers 18 villages. In this programme meant for women, 6 to 10 women from the same neighbourhood form a group and become members of '*Streedhan*'. Each group selects a name and elects a chairperson and secretary. Women must save at least ten rupees per month. These savings earn an interest of 5 % per annum and the member is free to withdraw her savings at any given point in time. For eligibility for loan of Rs. 1000, women need to save for three months. This amount increases in the subsequent years. The loan is available at a low interest rate of 12 % per annum and without any collateral. Only two members need to sign as guarantors. Larger loans of Rs. 10,000 and above are made available for production purposes only to members who have saved money for three years and have had a good loan repayment record. The initial loan amount has been deliberately kept small to allow women to manage funds and more importantly to dissuade men from taking undue interest in the scheme.

Group meetings are held in the neighbourhood on a fixed date every month. Two local women in each village facilitate the group meetings. The group members decide who should receive the loan in the monthly meeting. All the monetary transactions such as disbursement of loans, issuing of receipts and all entries in the passbook are made during this meeting. The group meetings are also used to disseminate information on various social and health issues.

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## **Bachat Gat (Women's Self-Help Savings Groups)**

In 1997 MASUM started SHGs in Parner block, with the aim to ensure the members a space to interact freely with one another in the process of saving money from their earnings. At present, it has 800 members and covers 8 villages.

A *SHG* is formed when 15-20 women come together, form a group, elect office bearers (president, secretary and treasurer) from among themselves and open an account in the name of the group. MASUM trains office bearer of SHGs to maintain individual forms and passbooks of all the members of the self-help groups. These groups are entitled to loan facilities from the bank after the group completes two years. In the interim period the group resorts to internal lending with its own accumulated savings and at times MASUM lends money to the group at the terms and conditions that are in accordance with those of the bank. The group in turn lends this money to its members at the interest rate of 2 % per month. Generally, loans to the amount of Rs. 10,000 are given to individual members. Savings lodged with the bank earn interest at the current rate of interest offered by the bank.

The groups meet once a month to complete the various transactions of savings, repayment and fresh loan disbursement. They can independently maintain the passbook and ledger entries and manage the accounts of their group. The monthly meetings also provide an opportunity to disseminate information and have discussions on various health and social issues affecting the community.

The reasons for availing the loan are varied. These would include paying for medical expenses, payment of old high interest loans, purchase of books, clothes for children, payment of exam fees of children or functions like marriage and religious ceremonies, purchasing sewing machines or welding machines and starting small business or investing in improving their agriculture.

The response of the women with reference to their loan repayment has been consistently positive in all villages. The recovering of loans on an average is 96%. Social pressure has been an effective method of recovery from willing defaulters.

These two case-studies reflect the general pattern of empowerment of women thro' micro-finance in the SHG movement in South Asia (Thekkekara, 2007).

## **Global Experiences of Multifaceted Development of Women**

Globally also, empowering impact of micro finance has been documented by many researchers. Making a strong case for microfinance activities, Hashmi (2004) cites the following empirical evidence in support of micro credit:

- In Zimbabwe clients were able to maintain consumption levels in the face of rising food costs. Experience shows that this impact on poverty alleviation intensifies the longer clients stay with a given program, thus reinforcing the benefits of continuing in the program.
- CRECER (Credito Con Educacion Rural) in Bolivia found that incomes of two-thirds of its clients had increased after joining the program.

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- Clients of BRAC (Bangladesh Rural Advancement Committee) who stayed in the program for more than four years increased household expenses by 28 percent and assets by 112 percent.
- SHARE (Society for Helping To awaken Rural Poor through Education) in India documented that 75 percent of its clients who participated for longer periods saw significant improvements in their economic well-being.
- One of the first things poor people do with their new income from microenterprise is invest in their children's education. BRAC (Bangladesh Rural Advancement Committee), SEWA (Self- Employed Women's Association, India) and Save the Children (Honduras) saw that clients' children were more likely to go to school, stay in school longer and have lower drop-out rates. Families with access to microfinance services have better health than those who do not.

### **Women's Leadership in Organization Development, Governance and Human Resources**

Micro finance institutions have used several methods of mentoring to evolve women's leadership for development of organization, efficient governance and human resource development.

#### Exposure Trip

Most WSHG members in the above-mentioned groups have expressed that they gained lot of knowledge by their exposure from other successful models of SHGs. Kasturi from Sakti had visited AIR India in Dharmapuri in Tamilnadu and got inspiration for vocational training of women in unconventional areas such as masonry and construction work. She also got opportunity to attend workshops on AIDS awareness, gender training, legal rights and health issues.

#### Need for Vocational Training:

Micro Finance model of Mahila Arthik Vikas Mahamandal (MAVIM), Government of Maharashtra gives the highest premium to capacity building thro' vocational training. It promotes carpentry, printing business, motor winding, cycle-shop, buying and selling of paddy, making leather goods, bamboo craft, running hair cutting saloons and fishing among WSHGs (Balsaraf, 2007).

WSHG members of Sakti in Yerhalli, rural Banglore demanded that they should be supported to start STD booth as there was none in their village. The WSHG members in Karnataka, A.P., Kerala, Tamilnadu and Maharashtra are trained in dealership of petrol and diesel oil, management of fair-price shops (ration-shops), ready-made garment shops and stationary shops, running of flour mill, production of soap and detergent washing powder and extraction and sale of *neem* and *Honge* oil from seeds.

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WSHGs should organize vocational training courses in the areas of high employment opportunities. WSHG members can be trained to become plumber, fitter, turner, welder, electrician, carpenter, mason, flour mill operator so on and so forth.

### Animated Discussion on Dowry and Declining Juvenile Sex Ratio

In the field trip to Karnataka and Maharashtra when we asked the WSHG members whether they would give loan to women who would spend the amount for organizing dowry for daughter's wedding or for scanning of foetus to determine sex and resort to sex selective abortion. All of them said that as they were in close touch with each member, they could easily make out their motives. Generally, women do not approach SHGs for such anti-women purposes as Sakti has organized several awareness generations programmes on the subject. In principle, the Sakti WSHGs do not support any causes that are detrimental to women's interest.

### Plight of a Deserted Woman

Bhagyamma, a member of Nisarga Mandala from Yerehalli village of Ramnagar Taluka shared an experience of support provided by the WSHG to a woman who had an inter-caste love marriage. After she had one daughter and was pregnant once again her husband deserted her. Villagers were pressurizing her to go for abortion. But the SHG respected her decision and supported her at the time of delivery.

### Dealing with wife-beating, bigamy and other Restrictions:

Mayamma, a mandal member from Jogi Doddi narrated a case of domestic violence in which WSHG intervened. When husband did come for discussion with the WSHG members, they contacted a lawyer and issued a legal notice. The victim's mother was the WSHG member. The WSHG pressurized the parents to see to it that he came for the discussion. He promised that he would never be violent with her.

Betulbee from Yashshwini Mandala from Haijur Moholla of Ramanagara town shared her experiences regarding prevalence of bigamous marriages in the area. "The WSHGs ask village elders to intervene whenever there are conflicts among two wives. Men are asked to look after both the wives, and both should get share in property. But the husband has a gala time as he does not work, only lords around and thrives on the income of both the working wives."

Geeta from Bhagyalaxmi Mahila Sangh, Yerehalli said, "Earlier we were so diffident that we could not talk to outsiders, were not allowed go out of house. Now we have become mobile. We have attended even 3 days residential programmes that demand three nights away from home. Earlier, if there was a community related issue, we had to depend on men. Now we can handle crisis with courage and confidence."

"There was bore-well in our village. Person staying close by was irritated with the noise it made. He broke the handle of bore-well so that no one could operate it. When there was a

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drought, we pressurized the lady *panchayat* president and threatened to stage sit-in in front of her house and got a technician to check and repair the bore-well. Water tank was due for cleaning. We pressurized the *Panchayat* to organize its cleaning.”

Vasantha confidently added, “Earlier we were blindly obeying our husbands. Now we assert. We are respected as we are making financial contribution for the households”.

### Monitoring Schools

WSHG members in Sakti are also active in School Development Management Committee (SDMC). Kamma from Netravati Mahima Sangh, one of the members of SDMC told, “We wake up dozing teachers, monitor quality of mid day meal, its distribution and conditions of toilets.

### Sex Selection

Kamma from Sakti revealed, “Van carrying mobile sonography machines used to come earlier to our village, Ramanagaram. But now, it has stopped coming as women are vigilant and everybody knows that the fine for sex selection is Rs. 50000/- and 5 years of imprisonment.”

### **Role of Capacity Building, Skills, Information Dissemination and Technology for Women’s Leadership**

There have been reports from several states that WSHGs are concerned only about profit, they are least bothered about the long-term goals and objectives of empowerment of women. Many WSHGs give loans for degrading practices such as dowry, casteism, communal bias and scanning for sex selection of foetus and sex selective abortions. Many activists have alleged that WSHGs are perpetuating casteism, communalism and patriarchy. In such a situation, in the passbook and books of account it must be clearly stated that WSHGs would support only those causes, which contributed towards secular humanism and women’s safety, security, dignity and empowerment. While discussing these issues with members of Sakti, several members responded by saying that they know each detail of their members and would never give loans for any purpose detrimental to women’s cause. If anything went wrong, they would immediately come to know and take necessary steps. But their WSHG passbooks had not mentioned the goals, objectives and dos and don’ts. The members agreed that WSHGs needed *Niti-niyama* i.e., Code of Conduct.

### Registration of WSHGs:

Some women leaders of the WSHGs felt that registration brings recognition and, if their WSHGs were registered they would benefit from the government schemes. But the rest retorted back by saying that neither for loans from the financial institutions nor for SGSY, the WSHGs were required to register. Moreover, if they register, the government interference increases. Some of them also said that Society’s Registration Officials demand bribe. Every year they must submit audited statement of account, annual report and get renewal of SHG registration.

## SGSY

The members expressed that their WSHGs managed to get loans under SGSY due to proper paperwork by Sakti. The members said that none of them had to bribe the officials. They said that unlike the empowerment of men, the empowerment of women is rarely an individual phenomenon. “Our experience has shown that a woman continually thinks first of her family. This experience is both a positive, and a negative. From a banking standpoint, we often wish that a woman would use her loan solely to finance her enterprise. However, from a ‘woman’s’ perspective, we understand that women are often both businessperson and caretaker. When a woman becomes empowered, the entire family becomes empowered. As a result, we believe that empowering women, will empower India.” (Vibhuti & Vedmani, 2005)

A unique experience of Mann Deshi Mahila Sahakari Bank Limited which has used technology (SIM card and IT enabled services) for empowerment of women revealed that even in rural settings, technology can be used in surprisingly innovative ways to improve lives. The benefits of technology use are twofold - lives are improved and women gain the confidence and skills to take a more active role in society. Averred Chetana Gala Sinha, “It is apparent that women are increasingly becoming technologically and financially savvy. We find that when women are given both the tools and the opportunity, they seldom fail to capitalize. Despite progress and our optimistic outlook, we received a disturbing letter recently from the Reserve Bank of India. Currently, women comprise only 1.25% of the entire Indian banking sector’s lending portfolio. The Bank has recently set a benchmark to provide 4% of all lending services to women. This target is embarrassingly low, and we believe that it represents a poverty of vision. Microfinance institutions report an average repayment rate of 98% and beyond for female clients. Women have proved their innovation, desire, and dependability. Now, it is vital that policy makers widen their visions to create space for the empowerment of *all* women.” (Sinha and Bean, 2007)

### **Women’s Leadership in Microenterprise, Livelihoods, Employment, Agriculture and Land Facilitating Land leasing to the SHG Federation:**

Eleventh Plan Subgroup on Gender and Agriculture, Planning Commission, GOI has recommended that WSHGs should be allocated land for agricultural activities after identification of land from the open market and its quality must be assured by the committee of SHG federation. Land Leasing of SHG federation with landowners must be ensured by entering a formal tenancy arrangement for fixed term. Identification of beneficiary and appraisal through a committee of SHG federation should be respected by the authorities. Preference should be given to those women who have mortgaged their land & are engaged in agriculture labour. The state should provide input & agricultural equipments to the project beneficiaries in terms of seeds, manure, pesticides, pipes & pumps, tractor with trolley, thresher, plough, weighing scale etc through the project. (NAWO, 2006)

The Eleventh Five Year Plan has promised construction of grain storage facilities for the villagers to be facilitated by WSHGs and states that a Grain Bank would be established where the women who are participating in the land leasing arrangements would be contributing agreed number of grains for the community use.

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Vikalpa in Tilakwada, Narmada district, Gujarat has done commendable work in the direction of economic empowerment of rural women thro' SHGs by using the tool of participatory action research project. After having a detailed baseline done at the project village, the project identified around 31 acres of land which was mortgaged by small and marginal farmers. Though the families being legal owner of the land became de facto landless because they were involved in concealed tenancy. The project through SHG federation provided them a revolving corpus to get back their mortgaged land with following preconditions –

- Family had to agree to the precondition to avail the loan to register joint title in the name of wife and husband and wherever land title was in the name of sons then the name of daughter in law had to be registered.
- Loans were extended in the name of women exclusively.
- The loan was extended exclusively to bring back the mortgaged land.
- Single women were given 1<sup>st</sup> priority both in small land holders as well as landless category.
- Non SHG members had to become part of SHG after paying an equal amount to other members in the SHG.
- Land holding more than an acre per family was redistributed to the landless and small holders if the loan amounts are repaid.
- No interest was charged in the 1<sup>st</sup> year for the loan extended. From second year subsequently the farmers must pay back half of the produce.
- The families are not allowed again to mortgage the land for marriage/ dowry purpose.

In the 1<sup>st</sup> year around 25 families accessed the loan and applied for the joint titles in the land record to the local village level revenue official. Currently, the land has been transferred in the joint name of men and women of all the 25 families. Though the scale of project is exceedingly small but nevertheless the example confirms that if the policies are made inclusive then at the local community level, a process may be facilitated to have a joint ownership of land. (Mittra, 2007)

Dhan Foundation, a grassroots development organisation ensures finances for agricultural infrastructure through micro finance in South India. (Narendra, 2007). It started microfinance groups in Sirumaniyendal in Ramanathapuram district in Tamilnadu with the focus on fertilizer and managed to get the fertilizer at lower rate than market rate, obtaining the supply at the doorstep and easy availability of credit facilities. All members of microfinance groups insure their life before credit linkage. As many as 2,246 members have insured their lives under Birla Sun Life insurance and 386 members have insured with LIC's Janashree Bhima Yojana scheme. Another benefit of microfinance is that members can react quickly to emergency situations and mitigate loss. During flash flood in Madurai district, microfinance groups used the common funds to immediately close tank breaches. Savings have also improved. Six microfinance groups in Ponpadhirkoodam in Kancheepuram district now have a total saving of Rs. 1.97 lakh. Dhan Foundation is also working towards deficit rainfall insurance for the farmers in rain-fed agriculture areas.

### **Gender Equality and Empowerment of Women**

SHGs established by Stree Mukti Sangathana (SMS) consciously focus on women's liberation from cruel patriarchal forces operating among poorest of the poor women doing

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stigmatized work of recycling of garbage in the lowest rung of economic hierarchy in the metropolitan centers such as Mumbai and Pune.

### Social empowerment

SMS has dedicated itself to the Women's Cause. It has developed lot of material using various audio-visual forms over the years such as theater (its famous play *Mulagi Zali Ho* or *Beti Aayi Hai*), songs, CDs, Poster exhibitions etc. on various issues pertaining to women and children. All this was extensively used while conducting various awareness programs in the communities, SMS also used the material developed by other organizations like Pratham, Tathapi, Institute of Health Management, Pachod etc. for this purpose. SMS regularly organizes awareness and leadership development camps (36 Sessions) for the SHG group leaders with many inputs such as Equality, Solid Waste Management, Health, Importance of Education, Work Culture, P.D.S., Atrocities, Effective Parenting etc.

### Gender Sensitive and Environment Friendly Economic Empowerment of Women

SMS Established two training centres in M-ward (Chembur), for training *Parisar Bhaginis* (Environment Sisters) in bio composting, vermiculture and gardening. 300 women have been trained in manure and gardening techniques so far. As a result of these 250 women have gained meaningful employment.

As a trainer and facilitator SMS secured work opportunities for Solid Waste Collection and Treatment in major public and private sector housing colonies and office premises viz. Tata Power, T.C.S., R.B.I., Indian Navy, BEST, Pfizer, CIDCO, MCGM, BARC, Somaiya so on and so forth. 250 trained Parisar Bhaginis successfully brought near zero-waste status in these colonies, campuses and in the small housing complexes spread over 13 wards in Mumbai. In last 2 years work has spread to Navi Mumbai, Kalyan, Dombivili and now in Thane.

At WSF 2004, PBVS took over the contract of collection and disposal of waste and made a sizeable profit.

In November 2004 along with SMS experts, Parisar Bhaginis participated in training the staff, workers, and residents of IPCL Township in Nagothane (Dist. Raigad). Today IPCL Nagothane is first Petrochemical Township in India achieving near zero waste status.

SMS as facilitator helped Parisar bhaginis to register six service-cooperatives, 50 women each under the Cooperative act for business entrepreneurship.

SMS is one of the conveners of the following networks

1. **Swachha:** Alliance of Wastepickers in India
2. **AWM:** Alliance on Waste Management. (National Alliance of organizations working on waste issues)
3. **MMAF:** Maharashtra Microfinance Action Forum (Alliance of organizations working with self help (Micro finance) groups)

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## **Environmental sustainability**

The approach adopted by SMS in Parisar Vikas is found to be most sustainable as it imparts the beneficiaries with the knowledge and skills, advocates for their rights and helps them to be organized. It combines Economy, Empowerment and Environment. This helps Parisar Bhaginis to have increased bargaining power, better social organization, increased income and self-sufficiency.

To make this model sustainable, SMS Simultaneously developed 5-6 composting models for use with the available space in localities of different Socio-Economic background. SMS also took help of the concept of Advanced Locality Management Groups (Citizens' groups) encouraged by Municipal Corporation of Greater Mumbai (MCGM) Authorities. Many of these local groups gave employment opportunity to train Parisar Bhaginis in their lanes. In turn Parisar Bhaginis brought near Zero waste situation in these areas. Soon SMS received an opportunity to upscale its activities. SMS received maintenance contract for *Nisarga Runa* (Biomethanation) plant developed by BARC scientists with capacity of treating 5 tons of biodegradable waste every day. Today SMS is maintaining 3 such plants at Anushakti Nagar. SMS has also constructed two such plants for MCGM and maintaining them. One of the plants has successfully produced electricity from the biogas generated.

Three factors - poverty, gender inequality and poor 'quality of life' - pose major challenges to sustainable urbanization. If good governance can combine adequate powers, resources and operational capacities with community and partner empowerment, local authorities can take a central role in sustainable urbanization. Mobilization of local resources, whether private or public or community-centric, is a major challenge. There is a greater participation of voluntary organizations along with Municipal Corporation in the field of solid waste management now. SMS therefore feels that treatment of waste can become a potential opportunity to increase the people's participation in the whole process and make them aware of their own responsibilities. This initiative can also convert the wet waste into Green Gold and make a considerable difference in the environment. Use of such manure or soil in the cities will stop the relentless exploitation of hills and river basins in the rural area. It will also create better working conditions for the Municipal conservancy workers who struggle day and night to keep the cities clean. It will bring the necessary attitudinal change in the people, which will help in the gradual acceptance of the Parisar Bhaginis by the society as responsible partners of the environmental entrepreneurship program. (Mhapsekar, 2007)

### **Solid Waste Management in Bangalore:**

Urban Solid Waste Management initiative of Sakti was started in 2005 in the Bangalore district as per the Supreme Court Guidelines. NGOs are motivated to join training programmes on segregation of solid waste. Sakti is networking with District Municipal Administration, Urban Development Department, Environment Department, and Residential Welfare Association to execute the project. KUIDFC is giving loans to buy vehicles to the urban local bodies for solid waste management. It is a difficult area to convince SHGs to get involved in this "dirty" job.

### **Neutralizing Initial Male Hostility:**

During last two decades, the SHG Movement has successfully dealt with male opposition. Many SHG leaders who have made judicious use of micro finance have been elected in panchayati raj institutions.

In Karnataka, Varija of Kaveri Mahila Sangh in Manchanbelle village said, "Initially when we started going out to attend meetings, men were criticizing us. Even though I was a member of School Development Management Committee, I was not allowed to sit with them in the meeting. After success of our WSHG, they started giving us respect. They asked their wives to take interest in the WSHGs. We also selected one of our members to contest PRI election and actively canvassed for her. Even on the previous night of the election, we did door-to-door campaign for her. She got elected."

### **Anti-alcohol Campaign:**

Kempamma Puttamma related the experience of collective struggle of her WSHG in Manchanbelle village, rural Bangalore against alcohol shop. They started their agitation and saw to it that the shop was closed. They were successful in their effort for 3 months. Due to political pressure the officials allowed the shop to reopen and told the WSHG that the shop owner had a license to sell alcohol up to March. When it comes to renewing his license to contact us again." The shop is still doing brisk business. But one member had a success in her personal life. Before the campaign began, her husband used to drink a lot and he also used to beat her. At the time of campaign, she left husband's house leaving her 3 children with him and started staying in her mothers' house. Her husband came to her mother's house, apologized and promised not to drink. She went back. Since last ten years he has not touched alcohol.

Similar experiences have been reported in rural Maharashtra. Women's movement in Maharashtra has forced the state government to ban sale of alcohol in those villages where more than 50% women of the village demanded the same. At present, nearly 300 villages in the state are declared Alcohol free.

### **Child Marriage:**

In Karnataka, most of the WSHG members strongly felt that child marriages should be opposed. When we asked, "Is it because of the Child Marriage Prohibition Act?" They said, "Because they learnt in the health workshop that early marriages bring lot of suffering for women. At a young age girl's uterus is not fully developed. We should allow them to mature and educate them." averred Arasamma of from Ishwannahalli, Neelamangal Taluk.

Many SHGs in Southern states have launched campaign against child marriage.

### **Sex Selection and Two Child Norm:**

SHGs supported by MAVIM (Maharashtra) and Sakti (Karnataka) announced that there was no scanning of pregnant women for sex selection in their area. Earlier women used to reproduce repeatedly till they gave birth to a male child. Now, they stop at two children, whether they are girls or boys.

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### Dowry:

While visiting SHGs in Karnataka, many tales of dowry harassment were told to me. Rammakka from Jyoti Mahila Sangh, Kolihalli, Neelamangal Taluk proudly revealed that she did not take dowry for her son's marriage. All her family members are earning through coolie work. Ganganarsamma, Mallige Mahila Sangh, Boodhianaplya colony in Magadi Taluka said, "I have 4 daughters and 4 sons. I neither gave nor took dowry at the time of their marriages. But most of the participants expressed their anger in these words, "Even if we give dowry, there is no peace in our lives. Only one family in 10 will say that they do not want dowry."

### Family laws:

Due to training programmes about women rights, WSHG members of Sakti were aware about their legal rights. All of them agreed that all marriage should be registered, or else deserted women lose everything- property, status, say in family matters. They also asserted that property should be in the joint name of both men and women members of the family. Gangamma was extremely proud when she declared that she owned a house in her name.

### Diverse Economic Activities of WSHGs:

In Magadi and Nelamangala WSHG members are doing varied economic activities- vegetable and flower selling, onion and garlic selling, coconut and tamarind selling, petticoat business, animal husbandry-cows, goats, buffaloes, brick making. Kempamma owned a bangle shop. Puttamma owned a provision store. Kittur Rani Chennama WSHG has taken flower garden on lease and all 14 members share the profit. They also prepare sweetmeat and snacks, and boys sell them in nearby villages.

### Experiences with SGSY:

In Karnataka, the women associated with Sakti complained that unless they settle earlier loans of other family members the bank officers do not sanction SGSY loans. In Neelamangama two WSHGs managed to get SGSY loans to buy goats and buffalos. In many villages, the bank officers said the WSHGs that they should convert their SHGs to Stree Shakti SHGs. Then only they would sanction the loan amount. Chamundeshwari Mahila Sangha Pattaldama Mahila Sangha from Maladi taluka managed to get SGSY loans after fighting for a long time.

### Combating Casteism:

SHG movements in Bihar, Himachal Pradesh, Karnatak and Maharashtra have made praiseworthy efforts at combating casteism.

Ramakka from Kittur Rani SHG from Ishwanhalli village of Nelamangala Taluka related her eye-witness account of the episode of caste conflict between Naik (lingayat) and adi-Karnataka. S.C. woman was injured by cow. The S.C. community confronted the owner

(Lingayat) of the cow. The owner insulted the S.C. group who finally approached the police. The circle inspector intervened to resolve the conflict.

Stree Shakti SHGs were not allowing the S.C. women to become members. Not only that when the S.C. women cooked the mid-day meal, their children were not allowed to eat by their mothers. In Manchanbelli the S.C. women fought, did not give up and continued cooking. For some days, the upper caste women did not send their children to eat mid day meal.

Ramakka also related story of temple entry movement by dalits in her village. “We were not allowed to enter the temple. When we tried to enter, other caste people pelted stones at us. Whole Ambedkar samaj approached the police and the tahsildar. We had a meeting in the village and decided to enter the temple along with the police and the tahsildar. The poojari came out as he did not want to conduct *pooja*. The police and the tehsildar forced him to conduct *pooja* for the Ambedkar Samaj. Now, we can enter the temple.”

One S.C. girl was raped by the S.T. *kuruba* boy. Lady medical officer promptly examined the victim and prepared papers. The rapist was arrested. But boy’s family paid money to police and got him released. The WSHG collaborates with the S.C. community. In Iswanalli, the headmaster of the school hit the S.C. girl with his shoes. Members of Kittur Rani Chennamma Mahila Sangh rushed to the school and warned the headmaster of dire consequences.

#### Change in Dress-code:

In those villages where WSHG members of Sakti, Bangalore are from the lower castes, earlier they feared dressing up nicely, lest that may antagonize the higher caste people. They also feared high caste jealousy and retaliation as dress represents status and power in the village hierarchy. Now, after success of their WSHGs women feel confident to dress up nicely. Many participants said, “Our family members tell us that they can’t believe that we have stopped dressing shabbily.”

#### Training Programmes:

Training programmes on women specific issues and legal awareness are inbuilt aspects of successful SHGs. In my field trip to Karnataka, Dilshad from Prakruti Mandal and Mahilodaya Federation conveyed that the mandal had organized workshops on legal issues and violence against women. It also organized lecture demonstration on bio-intensive garden and rainwater harvesting.

### **Women’s Leadership in Innovations, Operations, Products, Services**

Operational efficiency, innovative practices, branding of products and enterprise development are given highest premium in the microfinance movement. Many SHGs in several states of India have joined right to food and right to health campaigns. They have transcended the stage of money circulation and moved towards enterprise development.

## **Grading of WSHGs**

In several states, the banks have also done grading of WSHGs. MAVIM (Maharashtra) and Sakti (Karnataka) have also done grading based on 25 sustainability indicators such as regularity of meeting, savings, repayments, book-keeping, loan register maintenance, cashbook and ledger maintenance, updating of individual passbook, internal lending, etc.

### **Antyodaya Yellow Card:**

While interviewing WSHG members in rural Bangalore, I found that they expressed their anger concerning many women being left out from Antyodaya Yellow Card scheme. After their fights with the Food and Civil Supply Officer, the cards were issued to the remaining women. Young woman panchayat member and a motivator of Subodaya WSHG mandal, Leelawati told, "For past 4 years, sugar is not distributed through ration shops in the region." Others responded by saying that market price and ration-price of sugar are the same. Hence the ration shop owners do not feel motivated to distribute sugar through PDS.

### **Housing Loans:**

Several SHGs in Karnataka, Kerala, and Maharashtra have managed to get housing loans for their members from their respective panchayats. Only if the foundation level construction has taken place, the panchayat releases the first installment of the loan. To begin this work, women take loan from WSHGs. After completion of mantle level, the second installment is released. After completion of construction of toilets and bathrooms, the last installment is released. If they fail to construct the toilet and bathroom, the authorities will deduct Rs. 3000. In any of these stages, if they are short of money, they approach WSHGs for supplementary amount.

### **Public Health:**

In Karnataka, Bharati from Sandana Mandal and Bandhvya federation told me that government hospital is not functioning properly. Medical officer was getting cuts from the pharmaceutical company and local drug shop on sale of glucose bottles. Hence, for every patient who approached him for treatment he would give prescription for purchase of glucose bottle. The women WSHG members were truly angry and staged Dharana in front of the PHC from where the doctor operated.

Indira from Chaitnaya mandala of Sparsha federation said that they collaborated with Vidyapeeth Medipallya Ashram to organize street play and discussion for awareness generation on alcoholism, HIV-AIDS and general health issues. She also organised separate sessions on meditation.

Bhagyamma S. from Medanhalli informed that her mandala had organized a workshop on mother and child health and food and nutrition.

Many WSHG members complained that pregnant women had to be treated by male gynaecologist in the government hospital. It was very embarrassing. They wanted to be treated by a woman gynaecologist.

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In 2005, Yashshwini SHG issued health card for Rs. 60 each to their members that would cover health expenditure worth Rs. 10000.

### **Women's Leadership in Directing and Influencing Microfinance Policy**

To give new direction and to influence microfinance policy, SHGs have formed state and national level federations. During my field work in Karnataka, Pushpa from Sakti briefed us about the background of formation of federations. "Individual SHGs can't be effective. Three members of each WSHGs are selected for mandal. From each mandala a federation leader (FL) is selected. The FLs are not supposed to handle money. They have supervisory role and pass on information about new schemes, sources of funds, etc to the mandalas. The federation acts as a resource center for information and knowledge dissemination on bank, corporation, ZP,TP, GP, Small manufacturing Enterprises, PHC, government programmes, schemes, CDPO office, food and civil supply officer, WCD Department's initiatives and activities of 23 mandalas and other federations."

Women's federations network with the state government, banking institutions and voluntary organizations on policy issues concerning micro finance. During the last one decade, from collective wisdom of the micro finance movement, the following policy recommendations for strengthening the SHGs have emerged.

- SHGs should be formed only by NGOs or Women Development Corporations with the requisite knowledge and ethos of SHG development and micro-credit movement.
- Once an NGO is selected, the nurturing grants should be released every quarter to it, after reviewing training milestones, group savings and internal lending data and not based on bank gradation. NGOs should receive nurturing grants for at least five years, during which they should support the group.
- A state level agency should be appointed to train NGOs and be permitted to appoint their own NGOs to implement the programme in addition to implementation through its field workers.
- SHG groups should not be broken up by the banks insistence to drop the member who is a defaulter or whose family member is a defaulter of the bank.
- Along with initiatives for improving the programme delivery mechanism, bankers need to be trained and sensitized every three months, because of the high turnover of bankers in rural areas and the ignorance of bankers coming from urban postings to the needs of rural areas.
- NGO releases should not be made contingent to the group taking up economic activities. NGOs should be evaluated based on group capacity building and training.
- An integrated approach is required for meeting over-all credit needs of a poor family in terms of backward linkages with technology and forward linkages with processing and marketing organisations.

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- Credit needs to be provided for diversified activities including consumption loans and against sudden calamities.
- Credit in the right amount and at the right time to farm-women should be ensured for various purposes like income-generating livelihood activities, production, housing and other emergency needs of the family.
- The delivery system must be proactive and should respond to the financial needs of the farmers. Cooperative Banks and Rural Regional Banks should be strengthened which should formulate new products for diversified & integrated farm and non-farm activities, including insurance, commensurate with the demand and to provide cheaper and timely credit.
- Provide easy access to loans to lease land through SHG's especially women's SHGs.
- Banks should simplify the process of giving loans, i.e., reduce the number of questions to important, non-repetitive ones.
- Provide gender sensitization training to bank staff so that they are sensitized to the needs of rural clients, especially women.
- Give employment to at least one male and one female local rural unemployed 10-12<sup>th</sup> class pass youth in all rural institutions so they can fill applications and forms and help the community to benefit from the various Government schemes.
- The outreach of the formal credit system must expand to reach the poor and needy (Bera, 2008). There is an urgent need for a **paradigm shift from micro-credit to livelihood finance**, comprising a comprehensive package of support services including
  - a. financial services, (including insurance for life, health, crops and livestock: infrastructure finance for roads, power, market, telecom etc. and investment in human development),
  - b. agriculture and business development services (including productivity enhancement, local value addition, alternate market linkages etc.) and
  - c. institutional development services (forming and strengthening various producers' organisations, such as SHGs, water user associations, forest protection committees, credit and commodity cooperatives, empowering Panchayats through capacity building and knowledge centers etc.).
- A network of capacity building institutions should be set up to strengthen and develop SHGs to undertake the various functions into which they are expanding, including ToT, and to nurture and mentor them during the process.
- A more detailed understanding of the place of SHGs in women's multiple livelihoods may be built, as well as mapping the location of women in the rural and agricultural sector.
- The micro finance movement must lobby for 10% of authorized shopping areas to be reserved for WSHGs. Milk cooperative must be run and managed by women. The

local authorities should facilitate meeting of WSHGs with the bank managers, lead bank officers and NABARD officers.

- WSHGs with primitive accumulation of capital should charge 2% or below 2 % rate of interest. The WSHGs that have acquired Swarna Jayanti Gram Swarojgar Yojana (SGSY) loans should reduce the rate of interest to 1.5 %.
- Female headed households (single, divorced, deserted and widows) should get special consideration while granting loans.
- The WSHGs should focus on the older women's needs- pension, halfway home, shelter home, physical and mental health needs, *and antyodaya* card.
- The WSHGs should inform and facilitate all special schemes concerning housing, subsidy, *antyodaya* card, pension and other government schemes earmarked for female-headed households.
- Federations of WSHGs should have a data- based on child and juvenile sex-ratio (CSR & JSR) among its members and compare it with the overall CSR and JSR in the respective villages where the SHGs operate from. It should also get data on bigamy.
- The training module on Micro finance should include module on superstition, witchcraft, dowry, sex selective abortions, property rights of women in its gender-training programme. It should discuss the issue of registration of marriage among its members.
- Career counseling of adolescent girls of WSHG members is need of an hour. Scholarship (not education assistance) for bright girls should be provided.
- Senior staff of WSHGs should be provided sabbatical leave for higher education. They can be groomed to be lawyers, accountants, computer programmers, counselors, health professionals, so on and so forth. Professionalisation of SHGs is a must for its survival.
- Micro finance movement should lobby for provision of wide range of vocational training through Industrial Training institutes so that women can acquire skills to work as plumber, fitter, turner, welder, electrician, carpenter, mason, STD booth operators, so on and so forth. For their safety and security, they can take these professions as group-work.
- In the passbook and books of account it must be clearly stated that WSHGs would support only those causes, which contributed towards secular humanism and women's safety, security, dignity and empowerment.
- The federation leaders of WSHGs should be exposed to entrepreneurial choices that ensure niche market.

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## **Disturbing Trends:**

Of late, the entire SHG Movement is increasingly becoming a sort of mercenary programme where donor agencies, like NABARD and SIDBI, are happy in giving promotional funds and SHGs are being formed at a speed which no body could have ever thought of, without caring much about their quality and ensuring that only those not having access/adequate access to credit, and other financial services are joining SHGs. The dire need for an inclusive approach for the socio-economic development of the poor seems to be ignored.

Similarly, new generation MFIs are more running as institution-centric organizations and not as user-focused organisations. This process has resulted in the increased volume of credit at exorbitant rates of interest and in the improved bottom line. The new generation MFIs is not addressing the needs of the poor.

The 62<sup>nd</sup> Round of NSSO (2005) reveals that rural households account for 63% of the country's overall aggregate outstanding debt of Rs. 177,000 crores. Incidence of indebtedness was reported to be about 27% among rural households, predominantly in rural areas of Andhra Pradesh, Kerala, Rajasthan and Karnataka. In some cases, micro credit clients are worse off after accessing loans. Since higher interest rates on micro credit do not provide scope for savings and for investing in insurance, the dominant risk covering factors for the poor, micro credit seldom propels the poor out of poverty.

### **a. Borrower Harassment:**

Several researchers have shown that borrower harassment by MFIs is not uncommon. Erring MFIs were charged by the district authorities with exploiting the poor with usurious interest rates and intimidating the borrowers with forced loan recovery practices. The crisis in Andhra Pradesh has not only exposed unethical practices by MFIs but has raised serious questions on regulatory measures applicable to them. The government must apply stringent regulations on MFIs operations, besides providing a safety net for the poor and vulnerable. (Rajgopalan, 2005)

### **b. Lack of code of Conduct and Accountability:**

Microfinance institutions which are concerned only about profitability have aided dowry system and ultrasound tests leading to sex selective abortions as the staff of lending institutions does not interfere with the purpose for which women take loans. They are worried only about monetary rewards not women's concerns of socio-cultural empowerment.

### **c. Politicisation of Micro Finance movement**

In Kerala, the banks are advised (i.e., directed) to provide credit linkage to Janasree SHGs supported by the ruling party at the centre. Initially, it will be done for 10,000 Janasree SHGs and extended to 30,000 or more. Janasree was launched a year ago and it has 10-lakh members spread over 30,000 SHGs. The number of Janasree SHGs is expected to go up to 50,000 very soon. Janasree is a parallel programme to the widely known, decade old Kudumbasree, involving women below the poverty line. Kudumbasree is supported by the Left Front. There is a threat to Kudumbasree and the union-state relations from the launch of

Janasree. The state government will oppose any move for grant of union government's funds directly to Janasree, bypassing the state government or the local self-governments (LSGs). Kudumbasree, officially launched in 1998, with the objective of eradicating absolute poverty in 10 years through community action under the leadership of LSGs through SHGs of women below poverty line, has gone a long way in empowering women (Das, 2007). Kudumbasree SHGs have been organising thrift collection, internal lending and microenterprises at individual and collective levels. There are several successful tales of managing catering and canteen services by them at bus stands and offices in several places across the state. Handling of solid waste in municipalities has become an added attraction to Kudumbasree. It is feared that Janasree will break the financial discipline of microfinance in the state. Janasree will also scuttle the effective microfinance system in the state put in place by Kudumbasree.

Similar examples can be given throughout the country at local, tensil and district levels.

### **Conclusion:**

The Parliament will very soon pass the Micro Finance Bill (MF Bill) to regulate microfinance institutions (MFIs). The MFIs will have a key role in achieving the goal of inclusive development. More than 40% of the people in the country do not have a bank account.

India is the home to the biggest microfinance movement in the world. The microfinance in India has seen nearly full repayment, to the tune of 99%. There is 30-lakh SHGs now that account for a total of Rs 80,000-crore bank credit. About 90 per cent of the SHG members are women and the average loan availed by a SHG is Rs 61,000. (Kamdar, 2007)

Self Help Groups are organisations of women from the downtrodden section of the society that empower the women to be self-reliant through capacity and confidence building and by making micro-credit available and accessible to women. The SHG movement has taught women the value of saving and the strength of working as a group (Parveen, 2007). NABARD has declared that human development, if not engendered is endangered and found microfinance with Core Banking, ICTs and region-specific flexibility in lending norms the most effective to attain enhanced level of human development (NABARD, 2005). Even in the current COVID19 pandemic induced economic hardship and loss of livelihoods in the rural areas, the SHGs have played crucial role in social solidarity in terms of food security, support for health and sanitation and most important, social capital to combat the health emergency caused by coronavirus.

While there is a need for some all-India organization both for SHGs and MFIs, for sharing experiences, learning lessons and for advocating on policy related issues with the governments and other authorities, it should certainly not be government-sponsored organisation. This is considered necessary to avoid hijacking the whole movement by the predatory private financial institutions and the local vested interests. Such organizations at national, state and district levels must be need-based, evolving and emerging from out of the movement itself with a single aim of empowerment of poor rural, urban and tribal women

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# Social Media, Women Empowerment, and Entrepreneurship in India

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## Abstract

*Today's era is the era of social media whose presence and active involvement have swiftly and widely spread the ideologies for women empowerment. It has become the agent of social change which helped and supported women's empowerment in various aspects such as mobilizing the attention of the global community towards women's rights and challenges discrimination and stereotypes across the globe. It has given the platform to discuss issues and challenges of women through blogs, chats, online campaigns, online discussion forums, and online community. Empowerment of women means when a woman is having economic liberty and financial decision-making authority. Women population comprises half of the population of a country. Therefore, a country's progress and growth depend on the contribution of its women population as well. Recently, Women in the present scenario in Indian society have started taking the initiative to make a start-up with their career as entrepreneurs with small business. Women are also successful in their field of business. The women in our society are progressive and capable of sustaining a business. Individuals who create businesses and employment are entrepreneurs. Entrepreneurship is the ability to develop and sustain a business associated with risk and ultimately make a profit. Every entrepreneur aims to make a profit for his concern. Entrepreneurship is also associated with the conversion of innovation and technology into business which ultimately generates employment and profit in the economy. According to Schumpeter innovation in business is the primary reason for increased investment and business ups-and-downs in an economy. Nearly half of the population of a country is females and hence it is extremely necessary to make this population involved in the economic activity of a country. But there is of course gender-based discrimination in society. This paper will discuss different aspects of women empowerment through entrepreneurship in India as well as how women are financially included to be economically independent.*

**Keywords:** Entrepreneurship; Women empowerment; Social Media

## Introduction

Social media is a combination of two words as Social and Media. Social means interacting and communicating information with other people and receiving feedback and information from them and Media means the vehicle, channel, or instrument to disseminate or circulate the information such as TV, newspaper, radio, etc. It provides an electronic platform to

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create, communicate, share, discuss and exchange information, opinions, thoughts, ideas, experiences, insights, and perspectives through different applications in real-time to the users. It is computer-based and internet-based technology that enabled virtual interaction and facilitates the dissemination of thoughts, information, entertainment, and ideas for personal and professional communities.

**"There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing."-Swami Vivekananda**

Women Empowerment in a country like India involves in enhancing the abilities of women and developing their skills to attain insight and knowledge. Women play a pivotal role in the growth, betterment, and development of society and nation-building. Empowering women is the most important as it aims at inspiring and motivating them to come out from adverse situations be it societal, religious, psychological, economic, and fight for their rights for a better life. Women empowerment must be social, psychological, financial, or economic. Presently women remain 20% less likely than men to use mobile internet, this represents a reduction from 27% in 2017, and 54% of women now use mobile internet. Yet, 46 percent of Indian women do not own mobile phones in the country, according to a GSMA report from 2020 titled Connected Women.

#### **Different forms/types of Social media**

**Social Networking Sites:** Facebook, Instagram, WeChat, WhatsApp, Skype, Snapchat, Telegram

**Microblogs and blogs:** Twitter, Tumblr, Pinterest, Yammer, Meetme

**Collaborative projects:** Wikipedia and Social Bookmarking

**Content Communities:** YouTube, Daily Motion, Imagr, TikTok, and Flickr

**Virtual game world's sites:** PlayStation VR Worlds

The most popular social media sites by Global Web Index, flagship report, 2018 are as follows:

Facebook, YouTube, Facebook Messenger, WhatsApp, Instagram, Twitter, LinkedIn, Skype, Snapchat, Pinterest

Empowering women is the most important as it aims at inspiring and motivating them to come out from adverse situation be it societal, religious, psychological, economical and fight

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for their rights for better life. Women empowerment must be social, psychological, financial or economic.

With the help and support of social media tools and applications such as blogs, Facebook, Twitter, Instagram, etc women are being empowered by education, entertainment, self-decision making, technologically updated, and financial empowerment.

### **Social media and women entrepreneurs**

Social media is becoming one of the most powerful tools where women can start new companies, ventures, or start-ups as they can contact and converse with customers and consumers directly. Female entrepreneurs can do marketing through social media which is very cost-effective and can be easily channelized. Through social media, entrepreneurs can directly communicate and take feedback and suggestions about their online products or services within short durations. The following are the women entrepreneurs who started their business through social media.

#### **Sabina Chopra**

Yatra.com is the largest and famous online travel portal in India. It was founded by Sabina Chopra in August, 2006.

#### **Hema Subramaniam**

Hema Subramaniam is a blogger, author, chef, and food consultant. She runs a Home Cooking channel on YouTube in different languages such as Telugu, Tamil, and English with 1.02 million subscribers. She started her journey in 2008 by creating videos for the HomeCooking show. She also started an introductory online Indian Cooking class on <https://www.21frames.info> make learners more confident and empowered. She has 5.5 million followers on Facebook where she runs Home Cooking blogging. Her cooking show is featured on various channels such as BBC Tamil and Women's Planet.

### **Famous and Leading Women YouTubers in India**

As per the report published on Shethe people the women's channel in September 2019 that India has 120 women YouTubers with over one million subscribers in 2019 as YouTube a video sharing website has revealed recently. In 2016, there was only one woman YouTuber with over one million subscribers in India and in 2017, the number of women YouTubers grew to three in number in content creation.

Satya Raghavan, Director, Content Partnerships, YouTube in India has said that Indian female YouTubers are creating content in male-dominated categories such as technology, automobiles, sports, gaming, etc. Moreover, their content is not limited to lifestyle, humor, culinary, or health.

### **India's Top Women You Tubers**

- Nisha Madhulika who is 60 years old and garnered 7.97 million subscribers on her YouTube channel NishaMadhulika #SeeSomethingNew (<https://www.youtube.com/user/NishaMadhulika>) and become a sensation among home chefs. Her program is of vegetarian Indian recipes.
- Kabita's Kitchen simple, easy authentic, (<https://www.youtube.com/channel/UCChqsCRFePrP2X897iQkyAA>) a YouTube channel run by Kabita Singh and has 5.92 million subscribers. She focuses on recreating recipes whose ingredients are easily available.
- Shruti Arjun Anand is another famous You Tuber who runs the channel Shruti Arjun Anand, entertainment and beauty ka cocktail (<https://www.youtube.com/user/shrutiarjunanand>) and has 5.88 million subscribers.
- Prajakta Koli runs a YouTube channel Mostly Sane (<https://www.youtube.com/channel/UCvCyIiKSCA1fHKSCOKJyjXA/featured>) and has 4.42 million subscribers. She makes comedy videos on the observation of daily life. Recently she has received “The Most Stylish Digital Icon” by the Lokmat Most Stylist Awards.

### **Conclusion:**

The massive usage of Social media is now a fully global phenomenon. Social Media Marketing has seen great awareness campaigns in present times which are guiding masses through various forums, activities, and financial education websites that will benefit them throughout their lives. Hence with the growth of women entrepreneurship, we can say that there is the creation of sustainable employment opportunities for women in society. Again, women's participation in the workforce will also be encouraged and the nation will be benefitted and finally, the women will be empowered financially.

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# **Social, Economic and Political Status of Tribal Women in the context of North East India**

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## **Introduction**

The status of women in India has been a major debate in the Indian society. Since before the independence of the country the women have been the major sufferers. In a patriarchal society women are regarded as the powerless and marginalized section in the Indian society. The condition of women deteriorated in the post Vedic period due to the influence of Vedic literature like “smriti”, “sutra”, “purana”. It was regarded by the founder of “Smriti” Manu that women should be under the male member of the house, during her childhood she would be under control of her father, under her husband during her youth and her son during old age. The social evil practice such as purdah system, child marriage, sati etc. started prevailing in the society which led to the decline of the position of women in the Indian society. The oppression against women was led to the clash between class and caste. The lower caste women were sexually discriminated by the higher caste.

In a traditional Indian society the stereotypes role of women are household chores, child rising, talking care of family etc., she was restrained within the boundaries. An women is said to have contradictory image, a married women receives a status an respect in a society after attaining motherhood especially when she gives birth to a boy, whereas an working women enjoys her independent status but not free from societal rules and regulation. Women are restricted from receiving personal growth and development due to the societal pressure or the limitation set.

Her rights are often ignored. The status of women improved after Bhakti movement .In 18<sup>th</sup> century several attempt were made by the social reformers like Raja Rammohan Roy, Swami Dayanand Saraswati, Mahadev Govind Ranande, Anee Besant etc. to abolish social evil practice like sati, child marriage etc. After independence various legislations such as Special marriage act 1954, Hindu Marriage act 1956, and the anti Dowry act 1961 were passed to improve the position of women. The constitution of India also guarantees Right to Equality.

Whereas living in a male dominated society women had to forgo some rights she acquires. Despite of the several attempts made by the reformers and the government the status of women has not yet improved the rising incidents against women.

## **Literature Review**

A **USAID(1991)** review of various interventions and programs used by developing countries to encourage girl's education indicates that interventions that address issues at both the demand and supply side are more effective than traditional ones.

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**A World Bank(2000)** gender analysis of many countries asserts that women bear the largest and most direct cost of gender inequality and lack of empowerment.

**Dreze and Sen(1995)** have described women empowerment as ability to define self-interest and choice, and consider women as not only able but also entitled to make choices.

**Kabeer(2001)** has stated that empowerment refers to the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.

**Kishor(1997)** has conceptualized empowerment in terms of 'control' by which women would be able to access information, take decision and act in their own interest or for their dependents.

**The Beijing Platform for Action (1996-1999)**, states that poverty eradication that is based on sustainable economic growth, social development and justice requires the involvement of women.

**The Sixth Human Development Report (UNDP, 1995)** put special emphasis on women empowerment.

**Bhola Nath Ghosh (2015)** in his book “**Empowerment of Women in North East India**” has mentioned that women’s empowerment as a phenomenon is not something new.

### **Gender and Sex Distinction**

Gender generally refers to the social and cultural differences between men and women. Whereas sex refers to the physical and biological differences between men and women. Gender is of four types: - (i) Masculine, (ii) Feminine, (iii) Common, and (iv) Neuter Gender. Masculine refers to male gender whereas feminine refers to female gender. Common gender is a combination of both masculine and feminine gender, whereas neuter gender refers to non-living things.

Geographically, men and women share the same space, but everywhere in the world, women are accorded a lower status than men. The North Eastern region of India has been considered as a backward region in terms of growth in per capita income. However, there is a perception that the status of women is higher in the North Eastern Region of the country in comparison with the status of women in all India average. It is found from the analysis that the status of women in the region is comparatively better than the rest of the country only in some selected indicators. The indicators reveal that women have a very low degree of freedom of movement and low level of control over themselves in North Eastern Region.

Northeast is better off than the other parts of India as a whole in terms of gender equality. However, inequality between women and men exists in the region inspite of the predominance of various ethnic groups who by and large do not believe in sex discrimination. The study reveals that women are relatively disempowered and enjoy somewhat lower status than that of men in the region. Gender gap exists in terms of access to education, employment and health. A large gender gap exists in political participation both at the levels of state and nation. Among the northeastern states, Meghalaya, Manipur and Mizoram show relatively lesser degree of gender inequality in terms of work participation, literacy, infant mortality and sex ratio.

## **Violence against Women and Violation of Human Rights**

### **Violence against Women**

Violence against women has been a crucial issue in the contemporary Indian society. The domination and discrimination in the society affects her Right to live, Right to privacy.

**Mental harassment-** Women are regarded inferior to men because of her physical ability and innate nature. They face discrimination both physically and mentally. The mental violence is more harmful than a physical violence which led to emotional trauma.

**Sexual harassment** – The sexual harassment is prone to every women irrespective of their status, types of employment and the types of employment. They face sexual harassment at work place, transport, at home etc. Because of their physical inability men try to subordinate them using their power.

**Lack of family support-** Women are always bided with rules and limitation in a society. Even when she enjoys independent power by working she is always held back within the rules of the family and society.

**Discrimination in work place-** The unrealistic expectation and pressure in the work place led the employee to stress. Insufficient maternity leave is a major issue faced by a working mother which not only affects the performance at works but as well as at personal lives.

### **Violation of Human Rights**

#### **Violation of Right to Equality and Right to Protection against Gender Discrimination**

The male child preference which led to female foeticide and female infanticide the right to live is denied to women.

#### **Violation of Right to Education**

In traditional Indian society women are regarded to hold responsibilities of household chores raise kids and take care of elderly parents. Thus only men were allowed to acquire education.

#### **Violation of Political Right**

The political status of women in India is very unsatisfactory, particularly their representation in higher political institutions.

#### **Violation of Right to Protection of Health**

According to the World Bank report, is the major cause of female infertility. The presence of excessive malnutrition among female children as compared to male children is basically due to differences in the intra family allocation of food between the male and female children. Normally, the male members are fed before the female members of the family. According to Human Development Report, in rural Punjab, 21% of girls in low income families suffer from severe malnutrition as compared with 3 % of boys in the same family. Even the low income boys are far better than upper income girls.

## **Violation of Right to equal opportunity for employment and Right to get equal wages for equal work**

The employment of the women in agriculture, traditional industries and in sizeable section of new industries is declining at a very fast rate. The reason is that the adoption of new technological changes requires new skill, knowledge and training. And women in India, who constitute a large share of world's illiterate lacks such skills and knowledge. The studies have also showed that for the same task, women are paid less than the males. Technological changes in agriculture and industry are throwing out women from the production process. The women workers are concentrated only for certain jobs which require so called female skills. Thus, Indian labour market is adverse to women workers. It shows that the role of women in large scale industries and technology based businesses is very limited. But even in the small scale industries their participation is very low. Only 10.11% of the micro and small enterprises are owned by women today. Statistics show that only 15% of the senior management posts are held by the women. In agriculture where women comprise of the majority of agricultural laborers, the average wage of women on an average is 30 -50 % less than that of men.

## **Violation of Right to live with dignity, eve teasing and sexual abuse**

Eve teasing is an act of terror that violates a woman's body, space and self-respect. It is one of the many ways through which a woman is systematically made to feel inferior, weak and afraid. Whether it is an obscene word whispered into a woman's ear; offensive remarks on her appearance; any intrusive way of touching any part of women's body; a gesture which is perceived and intended to be vulgar: all these acts represent a violation of woman's person and her bodily integrity. Thus, eve teasing denies a woman's fundamental right to move freely and carry her with dignity, solely on the basis of her sex. There are no particular places where eve teasers congregate. No place is really safe for women. Roads, buses, train, cinema halls, parks, beaches, even a woman's house and neighborhood may be sites where herself worth is abused.

## **Social Exclusion of Women**

The social exclusion is the central issue in the Indian society; it is a phenomenon where certain group of individual experience disadvantages in social, economic and political group. In India the on caste and race. The term "social exclusion" was originally coined by Rene Lenoir in 1974, the French Social Action Secretary of State in the Chirac government referring to various social categories of people, such as the mentally and physically handicapped, single parents, substance users and other groups unprotected by social insurance. The gender discrimination is one of the major issues in Indian society. The social exclusion of women has been an historic phenomenon.

After the independence of India in 1947, the six fundamental rights was introduced after the Constitution of Indian came into force in 1950 with a hope to build democratic society based upon equality, fraternity, liberty and justice. The rights and fundamental rights are the basic rights of all citizens irrespective of caste, creed, gender or religion.

The human rights movement started after the advent of British in India. The Indians were discriminated by the British ruler that's when they felt that their basic human rights and interest have been ignored. The demand for attainment of human rights came into existence after the formation of Indian National Congress in 1885. The Indian National Congress prepared for the protection of fundamental rights ensuring guarantee to every citizen basic

human rights such as freedom of speech, right to equality before law, freedom of education etc.

The social exclusion and violence against women have been prevailing since decades, the patriarchal society and the traditional belief of the society suppressed women within the society. Marriage became the key institution where women's lives revolved around. The stereotypes society do not accept female in the working sector.

## **Conclusion**

The gender relations of the tribal who constructs inequality can be analyzed looking at the customary law of the tribal communities in the Northeastern region of India. Customary law is a part of the tribal traditional customs and practices where the tribes considered it 'intrinsic to their identity and culture'. Customary law can be understood as 'an established system of immemorial rules which evolved from the way of life and natural wants of the people, the general context of which was a common knowledge, coupled with precedents applying to special cases, which were retained in the memories of the chief and his counselors, their sons and their son's son, until forgotten, or until they became part of the immemorial rules'. The operation of customary laws acts as a powerful tool to define the roles of men and women and dictate acceptable standards of behaviour. Women's social and economic status continues to be influenced by customary rules.

Almost all the customary law of the region which includes 'people's beliefs, customs, social mores, percepts, rites and usages practiced since time immemorial, are not always conducive to the interests of women' and the customary laws relating to 'property and marriage are highly oppressive to women.' As have been mentioned above, women in the region shoulder heavy economic responsibilities viz-a-viz men. Yet their customary laws deny them equal rights to property and inheritance which is one of the important factors affecting their empowerment.

The customary law in matters of marriage and divorce also are far from favorable to women. Among many of the tribes in northeast India, women are treated as mere commodities which can be seen in their custom of bride price. Bride price prevails among the various communities in northeast India where the bridegroom has to pay certain amount of money to the girl's parent. This custom of bride price which is practiced among the tribes is based on the recognition of the importance of women's role in the economic sphere. It is the 'reflection of the fact that women are a productive worker in the economy of the tribe'. Though bride price was paid to compensate the girl's family for their loss of an 'economically active member', it has provided man with the 'justification to treat his wife as a disposable commodity.' The payment of bride price did not protect women against exploitation within the family rather it creates limitation on women's right to initiate divorce as it 'entails the obligation to return the bride price to the husband. So women prefer to suffer in silence even if she is ill-treated rather than take resources to divorce'. In most of the communities of the northeast, the customary laws are constituted and interpreted by male alone. Women have no role in decision making. Due to their customary laws, they are not allowed to share their ideas in village decision making. Women are excluded from participating in all the important decision making institutions.

# INDIAN LEGAL SYSTEM AS A SOURCE OF WOMEN EMPOWERMENT

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## **Abstract**

*Women Empowerment facilitates the underprivileged and privileged women to come to realize their potential and worth in male dominated society. It is essential to understand and realize that women in the modern era are not only equally competent but often times even ahead of men in several socio-economic fields, thus making their presence in the work front extremely important. Though the Constitution of India has given the right to equality and freedom from gender discrimination, still women are subject to violence. Hence practically empowerment of women through legal system is need of the hour. This paper deals with strengthened rules which will ensure the rights of women in India.*

**Keywords:** Women Empowerment, Social Security, Constitution, Gender discrimination.

## **I. Introduction:**

Women Empowerment is the progress of the society and also providing them with equal opportunities for growth and development. Women's empowerment in India has gained more attention in recent years.<sup>1</sup> There has been a decrease in the women's status from period to period, which is proceeded in such a propelled time. The public transport, streets, public spaces, in particular, have become the territory of the miscreants. There are certain common crimes against women such as dowry deaths, sexual harassment at home or workplace, cruelty by husband and relatives, kidnapping and abduction, assault on a woman, rape, child marriages, child trafficking which are countless.<sup>2</sup>

Empowering women is to make them independent in all aspects of mind, thought, decisions and rights etc. by leaving all the family and social parameters. It is to bring equality in the

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<sup>1</sup> Women Empowerment, <https://byjus.com/free-ias-prep/women-empowerment/> (last visited on 2-03-2021)

<sup>2</sup> Ibid

society for both male and female in all areas.<sup>3</sup> Women empowerment increases confidence of women in their ability to lead meaningful and purposeful lives. It removes their dependence on others and makes them independent. They are able to gain identity and form a meaningful contribution to the well-being of society.<sup>4</sup>

In Indian culture, women possess a crucial position and an admired position. The voice of women is progressively heard in Parliament, Courts, and in the roads. While women in the West required to battle for longer than a century to get a portion of their essential rights, therefore, it is very much necessary to know about women's rights, which is lagging because of lack of education and the harsh custom<sup>5</sup>. Women were earlier restricted to the four corners of walls of the houses, now after globalization, they have got the opportunities to stand equally in all fields at par with man. For instance, women are employed as a CEO of top companies and cab drivers, but still male-dominated society can be seen over females in the modern era<sup>6</sup>.

## **II. Indian Legal System as a Source of Women Empowerment:**

The modern trend of women employment have opened up new vistas for women; shifting interest from household duties to work outside and working women have to perform dual responsibilities in being a mother, homemaker as well as an employee and a bread earner of her family. <sup>7</sup> Neglecting women as a group has economic implications, health implications, social security implications etc. Thus, there is a clear need to empower women by taking all the necessary steps and bring her as close to men in status and opportunities as possible. Steps are needed to be taken at the family level community level and society level .Steps are also needed to be taken by the legislators in this direction .There is no doubt in the minds of modern Indian legislators regarding this urgent need and since independence they have been making laws for neutralizing the past ill-treatment that women have been subjected to. Many new laws have been made and many existing laws have been amended to make a progress in the general direction of women empowerment .Here one feels no need to mention all the laws and policies that have provided women greater economic security, greater job opportunities

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<sup>3</sup> Aniketsml, <http://www.legalservicesindia.com/article/1955/Women-empowerment:-With-Special-Reference-to-Constitutional-Provisions.html>(last visited on 2-03-2021)

<sup>4</sup> Anjali, Women Empowerment And Constitutional Provisions ,available at <http://www.Legal.service.india.com/legal/article-1320-women-empowerment-and-constitutional-provisions.html>(last visited on 2-03-2021)

<sup>5</sup> Women Protection in India, Available at <https://www.civildaily.com>(last visited on 3-03-2020)

<sup>6</sup> Om Parida, "Women Safety in India", available at <https://timesofindia.indiatimes.com/blogs/the-rock-bottom/women-safety-in-india/>(last visited on 15-06-2020)

<sup>7</sup> Mamta Rao, Law Relating to Women and Children (Lucknow: Eastern Book Company) 2008 Edition p.388.

equal wages, some equality in matters of marriage and divorce, almost complete equality in the matters of adoption etc. The development of law appears to be very satisfactory in the general direction of women empowerment. However, one feels that there is a need to pause and check whether the progress is appealing to us at the moment only due to its emotional appeal or is there some real sustainable appeal in this progress. For this purpose one would like to jurisprudentially analyze some legal rules apparently made for the benefit of women and check what type of approach those rules reflect; and then to decide whether that approach is acceptable to us or not especially in the matter of empowering one very large and very important section of the society.<sup>8</sup> It is important to realize and understand that women in the modern era are not only equally competent but often times even ahead of men in several socio-economic fields, thus making their presence in the work front extremely important.<sup>9</sup>

The Constitution of India confer equality to women, but similarly, it also empowers the State to alleviate the socio-economic, education and political backwardness of women which are enumerated under Part III, IV and Part IV A of the Constitution under fundamental rights, DPSP and fundamental duties respectively.<sup>10</sup> Indian Penal Code Provisions emphasis on offences against women which includes kidnapping, Eve Teasing, Rape, Sexual harassment, Domestic Violence, Dowry, Stalking, Assault to Outrage the Modesty, Women Trafficking, Acid Attack these offences makes everyone to realize the women empowerment. Criminal Procedure Code has specific provisions for women firstly women have the right to legal aid when she goes to the police station without an advocate<sup>11</sup>. Secondly, *Sec.164* of the Criminal Procedure Code provides for the police to give adequate privacy to the women victim. Thirdly, according to the Supreme Court ruling, a rape victim can register complaint under the Zero FIR from any police station<sup>12</sup>. Fourthly, a woman could not be called to the police station for the sake of interrogation<sup>13</sup>, however, the police may interrogate a woman at her house but not in the absence of a woman constable and also not in the absence of family members or friends.<sup>14</sup> Fifthly, as per SC decision, a woman cannot be arrested before sunrise,

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<sup>8</sup> Shyam Krishnan Kaushik and B.P.Sehegal, *Rules related to protection and empowerment of Women-Need to adopt principle oriented Approach*, Bangalore University Law Journal(2015),Pp125

<sup>9</sup> 10 Reasons why women empowerment is crucial today available at <https://womennow.in/10-reasons-women-empowerment-crucial-today/>(last visited on 4-03-2021)

<sup>10</sup> Important Constitutional and Legal Provisions for Women in India, available at ,<http://mospi.nic.in/sites> (last visited on 15-07-2020).

<sup>11</sup> Section 304 of Cr.P.C,

<sup>12</sup> Women Protection in India, available at <https://www.civildaily.com> (last visited on 8-10-2020)

<sup>13</sup> Section 160 of the Cr.Pc

<sup>14</sup> “Legal Right every Women must know” available at <http://Times of India.com>, (visited on 03-03-2020)



and after sunset provided in case the woman has committed a serious offense, the police need to get it in writing from the judge explaining why the arrest is required during the night.<sup>15</sup>

### III .Recent Developments in Regard to Women Protection:

- 1) The Criminal Law (Amendment) Act, 2018 amends *IPC, Indian Evidence Act, Code of Criminal Procedure, The Protection of Children from Sexual offenses Act, 2012*. Further, it provided for the Death penalty for rape of a minor girl and mandated towards the investigation and trial to be completed within two months.<sup>16</sup>
- 2) A number of safety measures have also been provided in various Labour legislations in order to ensure dignity, security, and a congenial work environment for a women worker<sup>17</sup>. Such measures include time-off for feeding children, enhancement in paid maternity leave from 12 weeks to 26 weeks, child care centers, provisions for mandatory crèche facility in the establishments having 50 or more employees.<sup>18</sup>
- 3) Ministry of Women and Child Development (Discussed in loksabha 2019) provides for One-Stop Centres, which gives integrated support and assistance to women who are affected by violence.<sup>19</sup>
- 4) Two year ago, on 30th July 2019, the Narendra Modi government abolished **Triple Talaq**. *The Muslim Women (Protection of Rights on Marriage) Act 2019*<sup>20</sup> prohibits the practice of instant divorce by Muslim men, and violation of the law is punishable by a jail term of up to three years<sup>21</sup>.
- 5) *Surrogacy (Regulation) Bill, 2020*, has been recently approved in the Union cabinet which permits and proposes that widows, divorced women, and any "willing" woman to be a surrogate mother can be benefited from its provisions, besides infertile Indian couples.<sup>22</sup>.

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<sup>15</sup> Sheela Barse v/s/ State of Maharashtra AIR 1983 SC 378

<sup>16</sup> All about Criminal Law (Amendment) Bill 2018 on child rape passed in Loka Sabha, available at <https://www.indiatoday.in>, (last visited on 8-10-2020)

<sup>17</sup> Provisions for Dignity and Security of Women Workers ,available at <https://www.micsias.in> (last visited on 8-10-2020)

<sup>18</sup> *Dignity and Security of Women Workers*, available at: <https://pib.gov.in>(Visited on 1-02-2020)

<sup>19</sup> *Safety and Security of Women and Girls*, available at <https://pib.gov.in> (visited on 3-03-2020)

<sup>20</sup> *The Muslim Women (Protection of Rights on Marriage) Act 2019*,availablea at <https://lawtimesjournal.in> (last visited on 8-09-2020)

<sup>21</sup> *Triple talaq law contributed to woman empowerment: Javadekar*, available at [https:// www. Hindustantimes . com](https://www.Hindustantimes.com) (last visited on 4-08-2020)

<sup>22</sup> [Burning Issue] *The Surrogacy (Regulation) Bill, 2020*, available at <https://www.civildaily.com> (last visited on 26-07-2020).

- 6) Living together before marriage is a crime to the Indian culture previously, and most importantly, the Hindu Dharma prefers 'monogamy' as the most sacred form of marriage. Supreme Court has recognized women in live in relationship is treated as wife and entitle for maintenance.<sup>23</sup>
- 7) The Supreme Court observed that there is no notion of private temples; it is open for everyone so anybody can go and offer prayers; nobody can be excluded. Further, Chief Justice observed that the Sabarimala temple drew funds from the Consolidated Fund and qualified to be a public place of worship hence entering Sabarimala Temple is equally applicable to women. In the instant case Justice D.Y. Chandrachud observes that menstruation should not be the ground for exclusion of worship or employment since women are god's creation; further, he referred to Article 25 (1), which mandates freedom of conscience and the right to practice religion; therefore it is a constitutional right and right as a woman to pray is not even dependent on a legislation<sup>24</sup>.
- 8) Rajiv Gandhi Assassination Case, late Rajiv Gandhi, Former Prime Minister of India, was assassinated, and along with him, 13 other persons had lost their lives in a Bomb blast on 21 May 1991 at Sriperumbudur in Tamil Nadu. Nalini Sriharan, who is the accused in the Rajiv Gandhi killing and presently serving life imprisonment and was two months pregnant when she was convicted, and later on, she gave birth to a baby girl during her time in prison. In 2019, Nalini was granted 30-day parole for the daughter's wedding preparation. Nalini had pleaded that she was in jail for 28 years, and during all that time, she had never availed ordinary leaves of a month available to convicts serving life terms.<sup>25</sup>
- 9) Recently the S.C. has given landmark decision towards equality in Ancestral property. In *Vineeta Sharma v. Rakesh Sharma*<sup>26</sup>, a historic judgment comprising of a three-judge bench of Justices Arun Mishra, S Abdul Nazeer, and MR Shah said the amendments could have a retrospective effect.<sup>27</sup> Further, argued that withholding coparcenary rights to daughters amounted to discrimination. Further, Justice Arun Kumar stated that

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<sup>23</sup> Live-In Relationship – What Does The Indian Law Say? ,<https://vakilsearch.com> (last visited on 27-07-2020)

<sup>24</sup> Krishnadas Rajagopal, "where a man can enter, a woman can go", CJI observes in Shabarimala case, available at <https://www.thehindu.com> (last visited on 27-07-2020)

<sup>25</sup> Nalini Sriharan, one of the convicts in Rajiv Gandhi assassination, was two months pregnant when arrested, available at <https://www.opindia.com> , (last visited on 27-07-2020)

<sup>26</sup> SC Civil Appeal 32601/2018

<sup>27</sup> Daughters have equal property rights, Hindu Succession Act has retrospective effect, rules SC, available at <https://scroll.in>, (last visited on 18-8-2020)

"daughters must be given equal rights as sons, daughter remains a loving daughter throughout life."

**IV. Government Policies and Schemes:** Following are the government initiatives for the empowerment of women:

**1) National Commission for Women:** It is a statutory body of the Government of India, generally deals with advising the government on policy matters affecting women. It was established in January 1992 and the objective of the NCW is to represent the rights of women in India and to provide a voice for their problems and concerns. The subjects of their campaigns consists of religion, equal representation for women in jobs, dowry, politics, and the exploitation of women for labour.

**2) The National Plan of Action for the Girl Child for 1991- 2000:** It is a specially executed action plan by the Government of India to promote and protect the Girl Child. This plan seeks to eliminate gender discrimination, prevent female foeticide and infanticide, provide safe drinking water and fodder near homes, protect and rehabilitate girls from exploitation, assault and abuse.

**3) Reservation for Women in Local Self –Government:** According to the 73rd Constitutional Amendment the Acts passed in 1992 by Parliament ensure one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.

**4) National Policy for the Empowerment of Women, 2001:** The Department of Women & Child Development had prepared a National Policy for the Empowerment of Women” in the year 2001. The main goal of this Policy is to bring about the development, advance men and empowerment of women.<sup>28</sup>

**5) Digital Skill:** Recently the Microsoft had announced and collaborated with the National Skill Development Corporation (NSDC) to impart digital skills to more than one lakh underserved women in India. This initiative is an extension of Microsoft’s partnership with NSDC to provide **digital skills to over 1 lakh youth in the country.** The Programme will

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<sup>28</sup> Dr.Saba Yunus, and Dr.Seema Varma ,Legal Provisions For Women Empowerment In India, International Journal of Humanities and Management Sciences (IJHMS) Volume 3, Issue 5 (2015) ISSN 2320–4044 (Online) available at <http://www.oscw.nic.in/files/Legal%20Provision%20for%20Women%20Empowerment.pdf>(last visited on 2-03-2021)

curate a series of live training sessions and digital skilling drives to help create opportunities for young girls and women, particularly first time job seekers and those whose jobs may have been impacted by COVID-19, to join the future workforce.<sup>29</sup>

**7) Women Helpline Scheme (2016):** This scheme provides information about the government schemes, appropriate support services. Further the scheme provides for toll-free 24-hours telecom service to women affected by violence and also facilitates crisis and non-crisis intervention through referral to the appropriate agencies such as Hospitals/Ambulance/police services/District Legal Service Authority (DLSA)/Protection Officer (PO)/OSC.

**8) Ujjawala: (2015):** The main aim of this scheme is to prevent the trafficking of women and children for commercial sexual exploitation. Further this scheme also facilitates for rescuing the victims from the place of their exploitation to place them in safe custody and rehabilitation services by providing basic amenities such as food, clothing, shelter, medical treatment including counseling, legal aid and guidance, and vocational training.

**9) NIRBHAYA(2012):** This scheme provides to facilitate safety and security for women at various levels and to ensure confidentiality of women's information, identity and strict privacy.

**10) SWADHAR Greh (2018):** This scheme provides to cater for the primary need for shelter, clothing, medical treatment, food, and care of women in distress and provides women with legal aid and guidance.

**11) Nari Shakti Puraskar (2016):** This scheme provides to strengthen the place of women in society and to facilitate institutions that work towards the progress and development of women in society.

**12) Mahila Shakti Kendras (MSK):(2017):** It creates an environment for women where they have access to healthcare, quality, education, guidance, employment, etc. also facilitates these opportunities at the block and district level in the country.

**14) Beti Bachao Beti Padhao Scheme (2015):** This scheme ensures education and participation of the girl child and also prevents gender-biased sex selective elimination and ensures survival and protection of the girl child. <sup>30</sup>Further in addition to this scheme Govt has made **Sukanya Samridhi Yojana** which is a small deposit scheme of the Government

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<sup>29</sup> <https://byjus.com/free-ias-prep/women-empowerment/>(last visited on 2-03-2021)

<sup>30</sup> Women Empowerment,<https://byjus.com/free-ias-prep/women-empowerment/>(last visited on 2-03-2021)

exclusively for a girl child and is launched as a part of Beti Bachao Beti Padhao Campaign. The scheme is meant to meet the marriage and education expenses of a girl child<sup>31</sup>.

**VI. Conclusion:** The empowerment of women is very much needed as it is key issue for recognizing status of women. However, there is an existence of huge gap between government policies, plans, programmes, legislation. The most crucial element of women's empowerment is found to be in education. Therefore the empowerment leads to improved economic growth, low fertility rate, health and sanitation and an awareness of factors that disempowered women. The much concern in several communities, women have been denied to equality and freedom, even though the Constitution of India directs the strict assertion of equality of sex is a fundamental right. Therefore government should introduce more and more schemes for women participation.

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<sup>31</sup> Suknya Samruddhi Yojna Calculator, <https://economictimes.indiatimes.com/wealth/calculators/sukanya-samriddhi-yojana-calculator#:~:text=Sukanya%20Samriddhi%20Yojana%20is%20a%20small%20deposit%20scheme,education%20and%20marriage%20expenses%20of%20a%20girl%20child>(last visited on 2-03-2021)

# Micro Finance: The Integrated Process of Development

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## **Abstract:**

*Numbers of studies have shown positive impact of microfinance services over the lives of the poor. Microfinance Institutions (MFIs) strive to serve those households who are most in need and comparatively poor in all the dimensions of economic development. Around half of reduction in rural poverty of Bangladesh is directly linked to the microfinance services. In the journey of inclusive growth and sustainable development of an economy, feasibility and effectiveness of an integrated micro finance approach is the need of the hour. If MFIs are integrated with other developmental and poverty reduction strategies then the net scenario is expected to become change. Specific objective of this paper is to develop a scalable effective strategy for delivering an integrated microfinance service that can meet the multifaceted needs of the poor people. Paper has taken evidence from various published and unpublished secondary data sources.*

**Keywords:** Development, Micro-Finance, Integration, Services, Poor etc.

## **Introduction:**

Microfinance is provided by the Microfinance Institutions (MFIs). Such institutions deal with finance at micro level. Such micro level finance which really work with the requirements of the poor people are known as micro finance. Microfinance provides people with access to credit and other financial services to start and grow businesses, build productive assets, and better cope with financial shocks- at interest rates typically well below those charged by traditional moneylenders. Microfinance is not a so called development panacea, it offers robust platforms for the delivery of complementary services those are needed and frequently requested by the poor people. MFIs no doubt do business, but with their limited manpower and plan, they provide limited amount of money for the limited period of time to their limited clients at a limited rate of interest and rule regulations.

Microfinance has proven to be an effective tool for poverty reduction and equal development of an economy. However microfinance has insufficiently penetrated the poorer strata of society. The poorest form the vast majority of those without access to primary health care and basic education. Similarly, they are the majority of those without access to even microfinance. While there is no question that the poorest can benefit from primary health care

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and basic education, it is not as intuitive that they can also benefit from microfinance, or that microfinance is an appropriate tool by which to reach all the goals of development.

Microfinance has been extensively examined over the past 15 to 20 years, and the resulting literature on its effectiveness for economic development is now available. A simple review on existing literatures was conducted to find the workings and effectiveness of microfinance on the economy and poverty. It shows –

1. Potential scope to have an impact on poverty reduction targets like income, health, nutrition, education and empowerment is high.
2. Excellent financial performance does not imply excellence in outreach to poor households.
3. The sick, mentally ill and destitute who form a minority of those living below the poverty line are typically not good candidates for microfinance. This group of people would be better candidates for direct basic assistance or a combination of all.
4. Basic health and education are likely the most crucial intervention. These should be combined with microfinance. etc.

Is it true that microfinance alone is insufficient to create any immediate positive ground to reduce poverty and number of poor? If MFIs are combined or integrated with other developmental and poverty reduction pro-poor programmes then what will be the actual scenario? Is it must to have an integrated effective approach? This short research paper is going to work on that line of findings. Our target is to develop a scalable strategy for delivering integrated microfinance and other services that can meet the multifaceted needs of poor people. In the path of inclusive growth and sustainable development of an economy, feasibility and effectiveness of an integrated micro finance approach is a necessary topic of discussion.

### **Meaning and Coverage of Microfinance:**

Micro financing is not a new concept. Small microcredit operations have existed since the mid-1700s. As the name suggests, microfinance is the provision of financial services (loans,

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savings, insurance etc.) to people on a small scale, such as businesses with low or moderate incomes. It is a type of banking service that is provided to unemployed, underemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. The goal of microfinance is to give low income category people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance.

In 1998 NABARD has given the working definition of micro-finance. It stated, ‘Provision of thrift (saving), credit, and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards.’ Again, according to Marguerite S. Robinson (2001), ‘Microfinance refers to small scale financial services for both credits and deposits- that are provided to people who farm or fish or herd; operate small or micro enterprise where goods are produced, recycled, repaired, or traded; provide services; work for wages or commissions; gain income from renting out small amounts of land, vehicles, draft animals, or machinery and tools; and to other individuals and local groups in developing countries in both rural and urban areas’. So, micro-finance provides financial services to poor, micro organizers and low income people whose low income standing excludes them from formal banking systems.

### **Analysis:**

In the world of poor and poverty, MFIs are famous and renowned financial institutions. Scenario of Bangladesh became changed specially due to the operations of MFIs. A time bound World Bank study of three MFIs in Bangladesh found that 40% reduction of rural poverty was directly attributable to microfinance (Khandker, 2005). Out of more than 115 million microfinance clients around the world, it is estimated by the Microcredit Summit Campaign that about 84% are women and about 72% are very poor (those are living below the country’s poverty line). Of course some institutions were not doing well due to poor management and loan delivery mechanisms but most of the institutions did well in public dealings. Coverage and networking of MFIs are increasing surprisingly in all over the countries of the world. Following table-1 explains 20 top MFIs of the world along with the country of origin. Table give rank (out of 641) for the top institutions according to the scale, which is based on the size of gross loan portfolios and efficiency, which considers operating



expenses and costs per borrower as a percentage of gross national income per capita of their country of operation.

**Table-1: Top 20 Microfinance Institutions of the World**

<b>Rank</b>	<b>Name</b>	<b>Country of Origin</b>
1	ASA	Bangladesh
2	Bandhan (Society and NBFC)	India (West Bengal)
3	Banco do Nordeste	Brazil
4	Fundación Mundial de la Mujer Bucaramanga	Colombia
5	FONDEP Micro-Crédit	Morocco
6	Amhara Credit and Savings Institution	Ethiopia
7	Banco Compartamos, S.A., Institución de Banca Múltiple	Mexico
8	Association Al Amana for the Promotion of Micro-Enterprises Morocco	Morocco
9	Fundación Mundo Mujer Popayán	Colombia
10	Fundación WWB Colombia - Cali	Colombia
11	Consumer Credit Union 'Economic Partnership'	Russia
12	Fondation Banque Populaire pour le Micro-Credit	Morocco
13	Microcredit Foundation of India	India(Tamil Nadu)
14	EKI	Bosnia and Herzegovina
15	Saadhana Microfin Society	India (Andhra Pradesh)
16	Jagorani Chakra Foundation	Bangladesh
17	Grameen Bank	Bangladesh
18	Partner	Bosnia and Herzegovina
19	Grameen Koota	India (Bangalore)
20	Caja Municipal de Ahorro y Crédito de Cusco	Peru

Source: Microfinance Information Exchange (www.themix.org), 2008

It becomes clear from the above table that the top MFI of the world is belonging to Bangladesh. India is occupying four positions including the 2<sup>nd</sup> top in the top 20 list. Again, out of 9 crore clients or customers of MFIs in India, 80% are women and 90% have SC/ST and minority background. Thus the significance of MFIs in India is very high.

### **Integration of MFIs with other Pro-Poor Developmental Programmes:**

Access to financial services through the MFIs is undeniably powerful but credit and savings products addresses only one factor of the poor i.e. lack of liquidity. Increasing income and assets alone is a slow and insufficient strategy for combating serious issues such as illiteracy, childhood malnutrition, maternal and neonatal mortality, the spread of HIV/AIDS and

diarrhea, malaria etc among the poor. Poor need access to a coordinated combination of microfinance and other development services to increase net income, build assets and improve health, nutrition, family planning, education, social support networks and many more.

According to a World Bank report, linkages between MFIs and health micro insurance schemes in Rwanda (Africa) have increased opportunities for scheme members to access credit for income generating activities. In a study conducted in Kenya, it was also found that households in the bottom 20% of the socioeconomic scale spent more than 10% of their total expenditures on acute illnesses and that about 30% of households faced ‘cost burdens’ as a result of illness. In another study it was found that poor microfinance clients spent an average of 30% of their annual income to combat malaria alone. In a study of Thailand it was found that 35% of households experiencing AIDS-related death. It also found a serious impact on agricultural production leading to 48% reduction in family income. Therefore, if importance is given to microfinance alone then a big part will lie in the dark side of development. Coordination, combination and integration of all the techniques and tools of pro-poor development are the need of the hour. Following Table-2 explains the key features of selected microfinance programs and projects that explicitly target very poor people of respective country of origin. As it is depicted, the stated MFIs have already embraced non-financial services along with their primary financial services.

**Table-2: Some Microfinance and other institutions of the world which already embraced non-financial services**

<b>Organization/ Project Name</b>	<b>Target Group</b>	<b>Targeting Method</b>	<b>Financial Service</b>	<b>Non-Financial Service</b>
ARC, West Africa (Three Step Income Generation Program)	Very poor refugees, returnees	Vulnerability assessment	Grants followed by loans to solidarity groups	Business skill development, ongoing business support, Refugee relief services (nutrition, health, education)
ASA, India Grama Vidiyal Microcredit Program	Poor and very poor women, Dalits	PWR and Housing Index	Group-based microcredit (Grameen replication) Savings, pension and insurance products	Business development Services, Gender sensitization, Capacity building, Advocacy and local governance

BRAC, Bangladesh 1. IGVDG 2. CFPR/TUP	Very poor women	Active Targeting based on poverty indicators	Individual loans, Business asset grants	Food grain assistance, Skill training in income generating activities, Healthcare services, Social empowerment
FFH, Africa, Asia, Latin America Village Banking	Poor and very Poor women	Geographic targeting	Linkages with credit unions and rural banks Group- based lending (village banking)	Education: health, nutrition, Self- confidence, Enterprise and financial management
ILO, South Asia South Asian program against debt bondage	Very poor Bonded laborers	Poverty indicators and vulnerability to bondage	Group-based savings and credit	Social empowerment, Functional literacy, Healthcare services, Skill training in income generating activities
SEF, South Africa, Tshomisano Credit Program	Very poor Women	Participatory Wealth Ranking (PWR)	Group-based microcredit (Grameen replication)	Business skill Development, Ongoing business support
TUP, Cambodia W.O.M.E.N.	Very poor people with HIV/AIDS	Active targeting based on poverty indicators	Individual business seed capital grants Savings match	Business skill development / Learning conversations, Healthcare services, Health and sanitation awareness
PACT, OXFAM, FFH, CARE, CRS, NABARD Asia and Africa	Poor and very poor women	Geographic targeting	Savings-led MF Savings and lending Self-help groups Bank/MFI credit to SHGs	Basic literacy, Business skill development / Learning conversations, Social Empowerment, Gender sensitization

Source: Microfinance Services for Very Poor People: Promising Approaches from the Field, Jan Maes and Laura Foose, 2006

Thus, most of the MFIs are not necessarily delivering only financial services to the poorer section of the society they are also providing nonfinancial services in a greater way. It is clear from the evidences that there are strong potential synergies between microfinance and the provisions of basic social services for the clients. Ideally, over 3000 MFIs of the world could provide an infrastructure or platform for reaching the poor through a coordinated combination of services. Different benefits derived from MFIs i.e. finance, basic education, and primary

health services etc. are interconnected, and the positive impact on economic development as a whole may increase if all these are delivered together.

### **How does the Integration Work?**

Integration of complementary services intended through MFIs may lead to enhanced operational efficiency and synergies of benefits to the stakeholders. Now the question is how to develop such a scalable strategy to deliver integrated microfinance and that meet the multifaceted needs of the poor people.

Now-a-day financial credit is treated as human right. People need financial services to meet their life-cycle events such as birth, marriage, old age and to control the emergencies. MFIs may become the friends of poor who arrange both financial and nonfinancial services. There exist ample promising opportunity for microfinance providers to create integration with other development services through either parallel or unified delivery of services. With careful analysis of local service gap, consumer demand, institutional capabilities and business incentives a cohesive, interrelated service may be provided directly by the MFIs, or through strategic partnerships with other public or private organizations. Following Table-3 put forward a model for an integrated microfinance development approach. Table describes different possible areas of work for integration. Under each of the following broad area of work, each MFI may apply the specific one to get a boost in the process of work and activity along with the original financial provisions.

**Table-3: Broad and specific field of work for Integration with MFIs**

<b>S. Nos.</b>	<b>Broad area of work</b>	<b>Specific field of work</b>
1	Health and Hygiene	Loans to construct toilet & bathroom at concessional rate of interest
2	Education	Loan at minimum rate of interest for higher and technical education, coaching etc.
3	Encouragement	Financial and other advices to clubs and NGOs
4	Youth Empowerment	Attached training for youths on Human rights, Computer, Democracy etc. at lowest fees.
5	Women Empowerment	Literary help to women organizations and free awareness camp on family problems
6	Democratic process of decision making	Fund to conduct seminar on Democracy and Democratic process of decision making
7	Peoples' participation	Sale of government schemes and provisions at minimum price
8	Agriculture and Irrigation	Micro fund to farmers at lowest rate of interest to purchase manure, micro irrigation sets, seeds etc

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9	Public Distribution	Sale of essential quality commodities and services at minimum price
10	Road Infrastructure	Micro fund to repair and built micro public roads
11	Literary	Fund to preserve historical books and documents, to publish books and journals etc.
12	Cultural	Cultural show at minimum entry fee, sale of traditional items (dress, musical instrument etc.) at minimum prices

Source: Author's observation

Neither improved financial stability alone nor better access to health education, products and services alone can solve the problem of poor. Government and other social agencies may expedite the developmental achievements by supporting the integrated poverty-focused microfinance. Institutions may also provide microfinance and education services in parallel by engaging different staff, each with specialization in one or the other services. In terms of institutional issues, each has its advantages especially the potential range of services for parallel delivery and potential financial sustainability for unified delivery and it's disadvantages especially the financing and coordination challenges for parallel delivery and the management and staffing challenges for unified delivery etc. Best choice depends on local options and facilities for providing diverse services and at the same time the institutional will to provide more than microfinance in the society.

### **Conclusion:**

Integrated microfinance is always better than singular microfinance. Integration among all the tools and techniques of development definitely bring quality in the process of poor-development. Nonfinancial services of poor-development must carefully be mixed with financial services of poor-development. Integrated effective approach of microfinance is must for the growth and equal development of a country like India.

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# National Rural Livelihood Mission: A Step towards Financial inclusion and its Implementation

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## Abstract

*NRLM is the universal and milled breaking poverty reduction programme in the world that was introduced and implemented by the central government of India in June 2011. Its aim is to reach all the deprived families and link them to sustainable livelihood opportunities and support them till they come out of poverty and enjoy a decent life. NRLM was retitled as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016. In this paper attempt was made to study regarding NRLM, expenditure under NRLM and its implementation.*

## Introduction

Poverty and unemployment remained the fundamental evils in the pathway of socio-economic development in India especially in rural areas. Poverty alleviation and employment generation programs are implemented by the government to overcome these problems. Several schemes have been initiated by the government of India from time-to-time to improve the efficiency of these programmes. Such as Integrated Rural Development Programme Training Rural Youth for Self Employed, Development of Women and Children in Rural areas *etc* .On 1<sup>st</sup> April 1999 all these schemes were merged into single programme named self-employment programme known as Swarnajayanti Gram Swarozgar Yojna. The Swarnjayanti Gram SwarozgarYojana (SGSY) was started in 1999 as a leading programme of the Ministry of Rural Development. The aim of SGSY was to provide supportable income to rural BPL households through economic activities and helped them to come out of poverty. Under this scheme, the funds received by several states were not fully invested.. It is in this context that the Ministry of Rural Development (MoRD), Government of India (GoI) constituted a Committee on Credit Related Issues under SGSY to examine various aspects of the scheme implementation. The Committee recommended adoption of a ‘Livelihoods Approach’ to rural poverty elimination.

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The government acknowledged the recommendation of the Committee and restructured SGSY into National Rural Livelihoods Mission (NRLM) in 2010-11 . The Framework for Implementation for N.R.L.M was approved by the Ministry on 9th December, 2010 and the Mission was formally launched on 3rd June, 2011. NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016

NRLM is the largest comprehensive and ground breaking poverty reduction programme in the world that was introduced and implemented by the central government of India in June 2011. Its aim is to reach all the poor families and link them to sustainable livelihood opportunities and help them till they come out of poverty and enjoy a decent life. It works on three pillars that include, expanding and enhancing existing livelihood of the poor, building skills to create a job market outside and encourage entrepreneurs and self-employed. It works on three pillars that include, increasing and improving existing livelihood of the poor, building of talents to create a job market outside and encourage businesspersons and self-employed.

### **Objectives of the study:**

1. To study regarding NRLM and its financial assistance to SHGs.
2. To analyses the expenditure under NRLM.
3. To study the implementation of NRLM.

### **Features of NRLM**

1. Universal Social Mobilization: NRLM would confirm that at least one member from each identified rural poor household, preferably a woman, is brought under the Self Help Group (SHG) network in a period assured manner.
2. Promotion of Institutions of the poor: SHGs are provided with necessary space and resources for the poor for reducing their dependency on outside agencies. They empower them and also act as devices of information and technology dissemination, and centers of production, collectivization and commerce.
3. Training, Capacity building and skill building: NRLM would make sure that the poor are provided with the required skills for running their institutions, connecting up with markets, handling their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc. A multi-pronged approach is envisaged for continuous



capacity building of the targeted families, SHGs, their federations, government functionaries, bankers, NGOs and other key stakeholders. Particular focus would be on developing and engaging community professionals and community resource persons for capacity building of SHGs and their federations and other collectives.

4. Universal Financial Inclusion: NRLM would work towards achieving universal financial inclusion. NRLM would work on both demand and supply side of Financial Inclusion. On the demand side, it would promote financial literacy among the poor and provides incentive capital to the SHGs and their federations. On the supply side, it would coordinate with the financial sector and encourage use of Information; Communication & Technology (ICT) based financial technologies.
5. Livelihoods: Poor have multiple livelihoods as a coping mechanism for survival. Their prevailing major livelihoods are: wage labour, small and marginal holding cultivation, cattle rearing, forest produce, fishing, and traditional non-farm occupations. NRLM would seek to ensure that the infrastructure needs for the major livelihoods activities of the poor are met with.
6. Rural Self Employment Training Institutes (RSETIs) NRLM boost public sector banks to set up RSETIs in all districts of the country. RSETIs transform unemployed rural youth in the district into confident self-employed entrepreneurs through need-based experiential learning programme. Banks are completely involved in selection, training and post training follow-up stages. RSETIs partner with others, including the institutions of the poor, to realize their mandate and agenda.
7. . Innovations: NRLM believes that successful inventions can reduce the learning curl for poverty suppression by presenting an altered pathway out of poverty. 5% of the Central allocation is hence, reserved for innovations.
8. Convergence: NRLM would give importance on convergence with other programmes of the Ministry of Rural Development and other Central Ministries and programmes of state governments for developing collaborations directly and through the associations of the poor.
9. Partnerships with NGOs and other CSOs: NRLM would be forward looking for partnerships with Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs), at two levels - strategic and implementation. The partnerships would be guided by NRLM's core beliefs and values, and mutual agreement on processes

and outcomes. NRLM would develop a general structure for partnerships with NGOs and other CSOs.

10. Linkages with PRIs: In view of the renowned roles of Panchayat Raj Institutions (PRIs) that include governance, commercial and political, it is necessary to deliberately structure and help a commonly favorable working relationship between Panchayats and institutions of the poor, particularly at the level of Village Panchayats. Formal platforms would be established for regular consultations between such institutions and PRIs for exchange of mutual advice, support and sharing of resources. Where there are no PRIs, the relationships would be with traditional local village institutions.

### **Financial Assistance to SHGs**

NRLM would provide revolving fund and capital subsidy fund to the organizations of the poor.

In the non-intensive blocks, for the purpose of deciding the eligibility of SHGs for availing Revolving Fund and Capital Subsidy they will be required to undergo a process of grading as Grade I and Grade II.

Various kinds of assistance in NRLM are –

**Revolving Fund support to SHGs:** NRLM would provide a Revolving Fund (RF) provision to the SHG, as corpus, with a minimum of Rs. 10,000 and up to a maximum of Rs. 15,000 per SHG. The eligibility conditions for SHG to receive RF are:

- SHG should have active presence of at least last 6 months;
- SHG should be follow 'Panchasutra' i.e. Regular meetings; Regular savings; Regular inter-lending; Timely repayment; and Up-to-date books of accounts;
- Should have passed Grade-I on the basis of practice of 'Panchasutra'
- In intensive blocks, apart from 'Panchasutra', the SHGs should have received training in preparing Micro-investment Plans (MIPs )

**Capital Subsidy Fund in intensive blocks:** In intensive blocks the principal federations are expected to be formed within one year of the social mobilization process commencing in a village. Capital Subsidy (CS) would be provided to SHGs based on the quality of the group, their track record in managing their savings and internal lending, and on the basis of their micro investment plans. The poorest and most vulnerable groups would be prioritized for providing CS.

The eligibility conditions for the federation to receive the CS are:

- The main federation should have been in lively presence for at least 6 months, with a savings account in the bank; and supremacy structures in the form of office bearers and the functional committees have been recognized and trained;
- Standard books of financial records and a qualified book keeper should be in place;
- Minimum one-third member-groups should have been credit linked to banks, with at least 90% settlement of such loans.

**Capital Subsidy Fund in non-intensive blocks:** In the absence of SHG federations, the CS fund would go to SHGs directly and this CS could be used to demonstrate their credit worthiness to mainstream financial institutions and build their confidence to provide repeat doses of loans on continuous basis. As such the CS fund is linked to the bank loan, and would be released to SHGs satisfying the following eligibility conditions:

- Completed at least 12 months of lively presence;
- A minimum period of 6 months has passed after the receipt of revolving fund;
- Have received suitable rating from the financing bank;
- taken and repaid quickly at least one dose of bank linkage;
- Have managed the 2nd grading
- Have not received CS earlier

For the purpose of 2nd grading of SHGs, States will devise their own transparent grading criteria and process.

### **Interest Subsidy**

With a view to provide access to credit at reasonable rate of interest to the rural poor and make their investments more viable, NRLM would provide interest subsidy. It would be the difference between the interest charged by the bank and 7% per annum, on all loans from main stream financial institutions to BPL SHGs, who are regular in loan repayment. This subsidy would be available to each BPL household till their collective loaning, over several doses, reaches Rs. 1 lakh. Interest subsidy is not applicable when a group is availing capital subsidy and bank loan simultaneously. However, when the group takes a repeat loan, without the capital subsidy, the interest subsidy is applicable. The interest subsidy will be reimbursed periodically, subject to regular repayment of loans by the beneficiaries.

## **Implementation of NRLM**

The implementation of NRLM is in Mission Mode. It helps move from the current apportionment built approach to a demand focused approach

- (a) and help the states in formulation of their own livelihoods-based poverty diminution plans,
- (b) focus on objectives, result and period certain delivery,
- (c) continuous aptitude building, communicating requisite skills and making associations with livelihoods opportunities for the poor
- (d) As NRLM follows a demand concentrated approach, the States have the elasticity to grow their livelihoods-based perception plans and yearly achievement plans for poverty reduction.

## **Structure of NRLM**

The Rural Livelihoods Mission will have a three-tier multicultural structure. At the topmost of the association there will be the National Rural Livelihoods Mission, under the Ministry of Rural Development, GOI. At the State level, there will be an expert association under the State Department of Rural Development which is accountable for executing self-employment/rural livelihoods campaign programmes. The State level Mission is guided financially, technically with dedicated authorities and area specialists under the State department of Rural Department. The National and the State Mission will have a collaborating relationship.

### **National Level Functionaries**

At the national level, there is an Advisory Committee of NRLM under the Chairmanship of Minister for Rural Development. It consists of representatives from Civil Society Organisations (CSOs), financial institutions, industry associations, academicians, and poverty & development experts. The Committee would be an idea generating association setting the complete vision and direction of the Mission. It lays down priorities and reviews for overall progress.

At the State level, there would be State Rural Livelihood Mission (SRLM) and it is an self-governing organization under the State Rural Development Department and integrated as a Society. The Task would handle the implementation and other connected activities at the State level and constitutes a State Mission Management Unit (SMMU) headed by Chief Executive Officer (CEO). The SMMU assists the CEO in the execution of the Mission. The

SMMU consist of experts from various areas like social mobilization, capacity building, bank linkages, etc. The SRLM has Governing Body (GB) and Executive Committee (EC) to provide route and supervision in all aspects of formation and execution of the Mission.

### **District Level Functionaries**

At the district level, there will be a keen unit to execute NRLM under the Overall guidance of the State Mission suitably related to the District Rural Development Agencies (DRDAs). The district units will be run by the State Corporation in preparation and accomplishment of livelihood promotion boosting activities including application of NRLM in nearby collaboration with the DRDAs. It would be setup by SMMU and is in charge for executing the programme at district level. It purposes as a capacity building and support unit for execution at block and lower levels. The Unit is directed by District Programme Manager, who would be supported by functional specialists in the areas of micro finance, livelihoods, social mobilization, capacity building & placements etc.

### **Block level**

The primary role of Block Mission Management Unit is organization of poor families into SHGs, support them and build their capacities. The unit also takes the accountability for associating the SHGs and supports that the SHG groups and their associations are supported in course of time and sustain themselves without external interventions. It is necessary that a mechanism would be placed for energetic coordination between block unit and the SHGs.

**Table 1: Expenditure under NRLM (Rs crore)**

<b>Year</b>	<b>Budgeted</b>	<b>Actuals</b>	<b>% of Budgeted</b>
<b>2012-13</b>	3,915	2,195	56%
<b>2013-14</b>	4,000	2,022	51%
<b>2014-15</b>	4,000	1,413	35%
<b>2015-16</b>	2,705	2,514	93%

<b>2016-17</b>	3,000	3,157	105%
<b>2017-18</b>	4,500	4,327	96%
<b>2018-19</b>	5,750	5,783	101%
<b>2019-20</b>	9,024	9,024	100%

SOURCE: Union Budgets 2012-13 to 2020-21; PRS

The above table depicts the actual expenditure by the states under NRLM from 2012-13-to 2019-20. The study showed that in the year 2016-17 the actual expenditure under NRLM was more than the budgeted expenditure followed in the year 2018-19. It further disclosed that the in the year 2019-20, 100 per cent of the budgeted expenditure was utilized whereas in the year 2014-15 only 35 per cent of budgeted expenditure was utilized.

### **Conclusion**

As the execution of the NRLM is in a mission mode, this assists a shift from the prevailing allocation based strategy to a demand-driven strategy supporting the States to raise their own Livelihoods based poverty reduction action plans, besides focusing on targets, outcomes and time bound delivery.

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# Public Library Promoting Women Empowerment in India

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## **Abstract:**

*Public Library always plays a vital role in community development by provides different useful services in our society. Which not only limited in books reading it also help a community in broad way like job orientation, personality development, by provides essential information which we cannot be easily access or effort. It also provides us different job awareness views and also helps to prepare you for the job opportunities by providing necessary materials, a perfect reading spaces and more over a guide for selecting most important materials for the purposes. The present study focused on the role of public library on women empowerment with a short views women empowerment in India in 21<sup>st</sup> century.*

**Key Words:** Women Empowerment, Role of Public Library, India

## **Introduction:**

Public library is also reworked as a community centre with all sorts of services the society demands. Since these are the centre wherever the general public will have quick access the facilities will be created offered through Government funding. Libraries give varied forms of data sources and services to boost girls. Libraries additionally play a significant role in deciding} process by enriching girls with correct data for taking right decision at right time. Education and training of women is taken into account in each developmental and academic set up. The essential suggests that of stimulating economic and social developments are ever-changing data, to create the women educate and civilized, and as such the society needs an efficient academic system and a decent library.

## **Literature Review:**

A recent study by Sasi, P.K (2014) Role of Malappuram District Library on women empowerment its state that 45.98 % women come library for job oriented programme and 43 .68% women comes for reading purposes. Majority of the women users attend library for their job related information, books etc. and its implies that the job oriented programmes plays a significant function in women empowerment. Yeosuf Akhter & Prasenjit Deb (2020) in their study Role of Public library in Women Empowerment of Bhangore- I , South 24 Parganas District of West Bengal its states that Women are found to be economically very poor. So they very much dependent on public library for their information needs in different

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manner. And it's also reveals that shortage of public library and lack of facilities in rural areas make a serious effect on women users in West Bengal. According to Biswas & Deb (2020) in a study on Role of Public Libraries in Information Literacy for Women Empowerment of Nabagram in Murshidabad District of West Bengal it's found that Public libraries play a vital role in educating the community of a nation. Public libraries have tools which inspire users to know information of all ages and perform tasks in accordance with their country's principles. Public libraries also support the civil society and it also contributes to the lifelong learning opportunities.

### **Objective of the study:**

1. To know the current status of women empowerment in India
2. To know the role of public library promoting women empowerment in India
3. Problems of women empowering through public library

### **Methodology:**

Public Library plays a very important role in empowering women which cannot be ignored. This study is done by collecting and collating information from websites, blogs and some renowned journals. Also some practical experience and observation regarding role of library in empowering women is applied in this paper.

### **Scenario of Women Empowerment in India:**

Women in India represent 29 % of the labour force, down from thirty five percent in 2004. Over half the work done by women in India is unpaid, and most of its informal and unprotected. Women don't seem to be well depicted in most sectors, together with business leaders. Although they comprise virtually 40 percent of agricultural labour, they management solely 9 % of land in India; women are keep out of the formal financial set-up. Nearly half India's girls don't have a bank or savings accounts for his or her own use, and sixty % of girls haven't any valuable assets to their name. It's expected then that at seventeen %, India incorporates a lower share of women's contribution to the gross domestic product than the world average of thirty seven percent. Additionally, women face great physical insecurity. The speed of crimes against women in Asian country stands at fifty three.9 % in Asian



country. In Delhi, the capital town, 92 % of girls according having practiced sexual or physical violence publicly areas

In 2020, the sex quantitative relation of the overall population in India is 108.18 males per one hundred females. There are 717,100,970 or 717.10 million males and 662,903,415 or 662.90 million females in India. The share of the feminine population is 48.04 % compared to 51.96 % male population.

Female participation in varied Central government jobs is as low as 10.93 per cent out of a complete 30.87 hundred thousand staff. “The census of central government staff brought out by directorate General of Employment and training, Ministry of Labour and Employment in 2011 had indicated the overall range of staff in varied central ministries/ department as 30,87,278 out of that 3,37,439 staff were girls,” enlightened the Minister of State Jitendra Singh in a written reply to Rajya Sabha.

### **Role of Library on Women Empowerment:**

Role of library on women empowerment wasn't such a lot vigorous throughout earlier days however these days. It's extremely dynamic in nature owing to the event of science and technology in society. The economic and social developments are dynamical, to create the women educate and civilized and as such the society needs a good academic system and a decent library. Without libraries there is no smart college, university and there is life-long education of adults. A casual education begins and a life-long learning method is sustained solely with the assistance of adequate and correct library services. Library saw the challenge to offer exciting chance to empower the women.

#### **1. Usage of library:**

While analyzing the current situation of attainment rate of women it's found that each attainment rate and therefore the rate of getting in jobs in private and public sectors are increasing. Women's are rigorous more info in all the fields. This can be principally as a result of their empowerment that has enlightened the information from the libraries

#### **2. Usage of periodicals:**

Periodicals are revealed in an exceedingly continuous series at regular periods, and that they are displayed conspicuously to the women readers and revived once new problems are received. Periodicals are the one in all the key sources to provide the newest info to women and additionally some periodicals that are revealed are concentrating on different matters relating to women.

### **3. Usage of Newspapers:**

Newspapers contain numerous news in several areas in world, nation, State, native and additionally offer feature articles and recreation things. It's one in all data sources to women at a less expensive rate and helps to develop the knowledge. It offers current info in time at once and transportation to realize aims and objectives of women and colour supplements so as to draw in a lot of variety of readers.

### **4. Usage of communication technology:**

Communication technology accelerates the method of development and changes within the country furthermore because the women. In India threshold of recent communication revolution of that satellite, computer, TV and video is major manifestation. The full country is technically knit along through satellite and TV and may have women expertise of joy, grief, info to women.

### **5. Improvement of Culture:**

Libraries promote keen participation in reading and support altogether the humanities and promotion of culture. Library conducts the extension activities like lectures, seminars, symposium, book exhibition and cultural gathering for his or her readers.

### **6. Promotion of Recreation:**

Library encouraging the positive of leisure and providing and conducting extension activities for modification and relaxation of their users; the library materials as well as Books, Magazine and Newspaper area unit facilities recreational reading to women, and conjointly offer Audio visual material in humanities which can even be organized within the library to create them real community centre

### **7. Promote the need of Books:**

Library promotes the reading habit of women to satisfy them and conjointly promote the need for books. Library created Associate in Nursing attention to their women users to supply the books for his or her demands and creating books accessible.

### **8. Promote the need Information:**

Library promotes the need info for empowering women by many ways. If the books or info isn't accessible in native library they'll facilitate them by however or wherever it is found. And if it's found in web as soft copy, librarians will provide them print out.

### **9. Lending Books for home:**

Public Library conjointly offers disposition books for home that has not enough time to pay in library.

#### **10. Use of web and Computer:**

Today's library giving use of laptop and web for his or her users which may be a lot of effectual to urge there updates and current info from the planet wide at freed from price.

#### **11. Higher cognitive process:**

Decision making is that the necessary method on women direction and also the library play a really necessary role within the women direction with socio-economic, culture and academic development of women. The method of higher cognitive process is by that the women take their family matters of education, occupation, dress and conjointly as well as the wedding lifetime of their kid.

#### **12. Personal development:**

Public library is the native entryway to data and it ought to offer basic condition for lifelong learning, deciding and it offer info fabric wants of individual and teams. To beat the economic condition library must bare info which might use for the use, ability development or in generating self-employment activity. Info is that basic want of life, that is helps within the correct fulfillment of different wants like food, shelter etc.

#### **13. Dominant dangerous Habits:**

Being a Social establishment public libraries are conducted the varied categories in various subject as well as health and mental issues and conjointly inspire their users to become a decent men while not dangerous habit.

#### **Problems of Public libraries supporting Women Empowerment:**

1. Lack of sufficient public libraries on most foremost problems regarding help to women empowerment by public libraries
2. Lack of sufficient books, information providing kits among the public libraries
3. Lack of Internet which also serious problems in modern society to encourage women empowerment.
4. Lack of adapting advance technology of 21st century's public libraries
5. Lack of trained librarians in each and every public library which delayed the services
6. Lack of government initiative towards all over development of public libraries to support community information needs

#### **Tentative solution for empowering women through public libraries:**

1. Government needs to set up more public library to help them who are not able to buy books and information needed for their empowerment or personal development.

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2. Librarians have to very careful selecting books and other materials for the library to fulfill users need in limited balance.
3. Government has to recruits minimum one librarian each and every public library for the development of our society as well as our nation.
4. Government have to confirm advance technology like computer, printer and Internet each and every public library by which users can get more benefit for their local library in free of cost which will be more encourage them.
5. Government has to sanction a good number of amounts each and every year to develop the asset of public library.
6. Librarians have to aware local people about advantages of public library to attract more users.

### **Conclusion:**

The govt. has taken many measures to extend illustration of girls within the government jobs, that inter-alia includes maternity leave for a hundred and eighty days, kid care leave for 730 days, kid adoption leave for a hundred and eighty days, special allowance for ladies with disabilities and exemption from payment of fee for examination conducted by Union Public Service Commission etc. However government has to build arrangement to arrange them for job from grass root level. India's journey on girl's direction and gender equality started once it became a sovereign state in 1947. Whereas visible gains are created through legal reforms, human development and grassroots initiatives, Republic of India still incorporates a good distance to travel in several areas of girl's direction. An additional combined effort is required to shut the urban-rural divide and make sure that girls in rural areas relish an equivalent access to education, employment, health care and decision-making as their urban counterparts. Increasing number of public library and a library awareness programme will help the women empowerment in future very effectively.

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# Gandhian Ideas of Women Empowerment

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## **Abstract:**

*“To call woman the weaker section is a libel; it means injustice to woman. If by strength is meant brute strength, then indeed woman is less brute than man. If by strength is meant moral power then woman is immeasurably man’s superior.”*

- The Mind of Mahatma

*Empowerment broadly refers to the process of strengthening the marginalized sections. It is a multifaceted concept. The dictionary meaning of the word ‘empower’ is ‘to give authority or power, ‘to give strength and confidence’. It ‘includes providing opportunities to the marginalized to learn and to get confidence and capacity to come out of their marginalization and become empowered to develop themselves freely’. Women empowerment which is helped to take own decisions beyond the limitations of personal, social and family. Gandhi was involved women in political movement for the first time in Satyagrah movement. He worked not only for the political emancipation of nation, but for the liberation of all suppressed and oppressed sections of the society. He talked about the three factors of empowerment of women- education, swaraj and change in social structure. In this paper an attempt is made to understand Gandhi’s views on women empowerment. In this paper also discuss on upliftment of women, social and religious barriers on women.*

**Keywords:** Empowerment, women, swaraj, social structure.

## **Introduction**

Mohandas Karamchand Gandhi popularly known as Mahatma Gandhi- was a great Indian leader, thinker and social reformer. We consider him as a ‘yugapurusha’, one who inaugurated a new era. Gandhi’s devotion to women began with his devotion to his mother and Kasturba, most particularly to women as mother. Motherhood became increasingly his model for liberation of India and his own life for the envisaged that unless we have a selfless devotion for our motherland many countries will be lying in wait to crush us down. He saw no hope for India's emancipation while her womanhood remained un-emancipated. In the course of his social reform work, the realization came to him that if he wanted to reform and purify society of the various evils that had crept into it; he had to cultivate a mother's heart.

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He learnt the fundamental aspects of his soul politics from his mother and his wife but women's influence on him was not limited to his family. The *bhadra mahila* (responsible or new women),

Created in nineteenth century by Indian social reformers, became the model for Indian women on the nationalist era. Women in late 19th and early 20th century created organizations such as All India Women's Council and Bhagini Samaj, founded predominantly among the upper-middle class in urban centers. Although many associate the ideals and organizations of the "new woman" with Gandhi, as Elise Boulding indicates "well before Gandhi was calling women to practice Satyagraha, the grandmothers, mothers, wives and daughters of the educated classes in India were forming organizations providing educations and action-training for other women, in order to re-build an Indian society freed from colonial structures."

## **Objective**

1. To understand the views of Gandhi on women.
2. To understand the Problems of women in society.
3. To discuss the views of Gandhi on empowerment of women.

## **Methodology**

The methodology followed for the preparation of this paper is analytical method. This paper basically based on secondary sources. The data have been collected from various books, journals, newspaper and relevant websites for the preparation of this paper.

## **Gandhi's views on women**

Gandhi firmly opined that 'India's salvation depends on the sacrifice and enlightenment of women. While narrating about women's position, he was of the opinion that just as fundamentally man and woman are one; their problem must be one in essence. The soul in both is the same. The two live the same life, have the same feelings. Each is a complement of the other. The one cannot live without the other's active help. Gandhi is constructing a new image of women extracted from his own perceptions of what women should be. In this

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formulation a critical role is played by his belief that women's biological features, mainly her reproductive aspects, distinguish her from the male. Thus Gandhi creates for her a distinct role in society as a mother, wife and gives her the prime role of actor in the household. In Gandhi's perception, through his experience, women develop qualities and attributes such as courage, patience, purity and suffering which are exclusive to her and superior to the male. Gandhi also talked about that man is supreme in the outward activities on the other hand, home life is entirely in the sphere of women and therefore, in domestic affairs women ought to have more knowledge. Gandhi was able to devote himself to such a mission and formulated views on all aspects of a woman's life, political, social, domestic and even the very personal or intimate.

### **Views on women's Liberty**

Gandhi worked not only for the political emancipation of the nation, but for liberation of all the suppressed and oppressed sections of society. One of the noteworthy results of his life work has been the awakening of women, which made them shed their deep rooted sense of inferiority and rise to dignity and self-esteem. Gandhi, "When woman, whom we all call *abala*, becomes *sabala*, all those who are helpless will become powerful". The welfare of the weaker sections of society was dear to his heart.

### **Gandhi's views Empowerment of women.**

Gandhi was not only a great political leader but also a passionate enthusiast of humanity and an implacable enemy of all injustice and inequality; he was a friend of the lowly and the downtrodden. Women, the poor and the deprived sections commanded his most tender attention. He had almost an instinctive understanding of women and their problems and had a deep abiding sympathy for them. He talked about the three factors of empowerment of women- education, swaraj and change in social structure.

### **Education**

According to Gandhi, "Education means an all-round drawing out of the best in child and man body, mind and spirit. Literacy is one of the means whereby man and women can be educated." Gandhi's contribution in the domain of education is as important as his contribution to the political thinking, the freedom of India and its social reforms. Gandhi believed that both man and women are not superior to one another. So, education of women



must not be neglected. Both should get equal opportunity for education. Education of women is the most powerful tool of change the society. Gandhi said, “If you educate the man, you educate individual, but if you educate a women you educate an entire family.”

### **Swaraj**

Gandhi borrows the term ‘*swaraj*’ from the Vedas. One meaning of *swaraj* is self-rule and self-control and differs from the English usage, which implies freedom without restraints. It also means the “all around awakening-social, educational, moral, economic and political” (*Young India*, 26 August 1926). True freedom is conformity to moral law, the inner conscience, and the law of one’s true being. It induces a person to seek the good and attain it, an end that is worthy. Freedom means self-control, a conquest over self which can be attained only by being fearless. It involves arduous discipline and requires that one follows one’s vows of self-purification and self-realization. It is through active involvement and participation in the day to day affairs of society that the individual attains salvation or *moksha*. Gandhi insists on the need to rationalise and synthesize desires in an integrated life in order to attain the moral height to distinguish humans from brutes. Another implication of *swaraj* is moral and spiritual freedom or *anāsakti* which comes as the consequence of will and reason leading to concentration of energy. This is the cardinal lesson that Gandhi learns from the *Bhagavad Gita*.

### **Social structure**

Gandhi was not only a Universalist, he was also an idealist. He has given a lot of importance to the spiritual dimension of marriage and the husband and wife relationship. Gandhi had very liberal idea about the selection of mate for marriage. As he was against the caste system, he was also against the interference of the society on the choice of the individual in his/her mate selection. Marriage was the social institution and a sacrament in which two spheres got articulated not only of bodies but also of souls. The wife is not the husband’s bond slave, but his companion and his helpmate, and an equal partner in all his joys and sorrows-as free as the husband to choose her own path.

Gandhi was against child marriage. To him it is an out of sin and breach of trust on the part of the parent. He questioned: “What is *kanyadan* in the case of little children? Has a father any rights of property over his children? He is their protector not owner. He suggested the youth to break the caste order to abolish the system of child marriage. He significantly has tried to eradicate social ills with social intervention.

Gandhi was against the practice of dowry system. To him, the root cause of this practice is linked to the practice of caste system. He suggested that this system has to go. He termed it as nothing but the sale of girls. That there should be caste even amongst the lowest categories was deplorable and he would strongly advise them to abolish all caste-distinctions amongst themselves.

Gandhi was extremely concerned about the plights of widows in India. However, the conservative outlook of the Indian society has blind eye towards this social evil. Gandhi was very forceful in argument on this issue. Gandhi wanted that the society should rid itself of this poison of enforced widowhood. The reform must begin with much earnestness and courage. He supported the idea of widow re-marriage.

A long section of the Indian women has been the victims of the practice of *purdah*. It has resisted not only their participation in the public life, but has also deprived them of the opportunity for self-development, self-expression, social, economic and political well being; Gandhi was against the practice of *purdah*. The conservative view has always taken the place for the maintenance of women's chastity to strictly adhere to the practice of *purdah* system.

For Gandhi extensive human development is absolutely necessary for proper utilization of manpower of the country. Therefore, he advocated the development of agriculture with proper land system and supplementary industry. His view on population control is unique.

### **Gandhi's views on Women's Problems**

Women's contribution to work and development is now better valued, especially in rural areas, but still stand marginalized due to many reasons.

- Their working conditions are poor and being unorganized they are not able to fight for good working conditions. Even when there is legislation demanding good working conditions, they are not be implemented effectively.
- Their wages are low because most of them are unskilled, and there is excess supply of labor compared to demand.
- Many of the women have multiple roles, to manage house, work and children. This excessive burden makes their life one of oppression and hardship. Domestic work is unpaid and thus has lessor value than paid work.

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- An important factor that makes them economically marginalized is discrimination at work. More remuneration and relatively skilled jobs go to men while low paid, stereotyped, routine jobs are dumped on women workers.
- There are also multiple causes making their life miserable and marginalized. 'Job insecurity, back-bending work and inhuman conditions make women 'beasts of burden'. Legislation in most cases remains ineffective.
- There are biases that women are less efficient and unreliable when they face events of uncertainty. So they are not preferred especially in private sector. In unorganized small establishments their services may be terminated.
- When economy develops, they remain stagnant and are thus marginalized by development.
- In times of bad economic situations like recession their jobs remain more vulnerable.
- Women remain marginalized due to discrimination, deprivation, exploitation, sexual and other harassments and atrocities, and poor implementation of government measures including laws. They are subject to domestic violence.

## **Conclusion**

India is far ahead in policies and legislation favoring women. It adopted universal franchise before many other nations. Yet men in the political structure refuse to acknowledge the relationships between social justice and gender justice while women outside the political system are unable to effectively implement and integrate these two most powerful national and international agendas. The increasing criminalization of politics and the use of vast sums of unaccounted money and ugly muscle power by caste and criminal gangs present an entire hostile environment for women who wish to pursue a political vocation. With both caste and gender groups perpetuating traditional and modern divisions and indigenous human resources being replaced by western technologies the mission of Gandhi and the dreams of women are yet to be fulfilled. Lastly we can conclude that the position of woman in India compared to other countries is poor. In some villages they are considering woman as a kitchen bee. This type of attitude has to be changed. But compared to the early days, these days' women are coming out freely and participating in every field. It's a good sign of women upliftment & empowerment. So, today also need to know Gandhian thought of women upliftment.

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# Financial Inclusion for Inclusive Growth in India

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## ABSTRACT

*The socio-economic development of any economy depends upon the level of inclusive growth. Financial inclusiveness is a gateway for more balanced development and a more cohesive society. Financial inclusion is the philosophy of providing affordable, safe, accessible, sustainable and properly regulated financial tools. It is now accepted wisdom that a key ingredient of inclusive growth is financial inclusion. In this context paper deals with role and state of financial inclusion for inclusive growth in India.*

***Keywords: Financial Inclusion, Inclusive Growth, Development.***

## Introduction

Financial inclusion enables a level playing field for a broader social inclusion and gains for the economy. Inequality and exclusion are two of the most pressing challenges facing the world today. In recent years, policy planners have realized that development will be uneven and not wholesome if we do not address the problem of exclusion in a big way. Inclusive growth is necessary for ensuring that the benefits of a growing economy extend to all segments of society. Providing opportunities to every individual to use his potential for improving his well-being is essential for developing prosperous and stable societies. Unleashing people's economic potential starts with connecting them to the vital networks that drive the modern economy. Access to and integration into these networks enhances their productivity leads to shared prosperity. It is now accepted wisdom that a key ingredient of inclusive growth is financial inclusion. Without inclusive financial systems, individuals and enterprises in low income communities lose promising opportunities, have their potential to use their entrepreneurial abilities constricted or have their capital constrained to their own savings and earnings. The government has launched many flagship schemes to promote financial inclusion and provide financial security to empower the poor and unbanked in the country.

Although a sizeable number of people have been brought under the purview of the formal financial system, financial inclusion is a target yet to be achieved. According to World

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Bank's data, India is the second largest country in the world, after China, in terms of financial exclusion.

The present paper focuses on role of financial inclusion for inclusive growth in India. Inclusive growth is necessary to ensure socio-economic development of the society at large.

### **Financial Inclusion for Inclusive Growth**

Greater financial inclusiveness is a gateway for more balanced development and a more cohesive society. Financial inclusion is the philosophy of providing affordable, safe, accessible, sustainable and properly regulated financial tools — delivered in a responsible way so that people can build their assets while improving their livelihoods. It enables people to have safe place to save money, acquire affordable and appropriately designed loans and insurance to gain better control over their own lives and that of their families.

Financial services are essential to leading a better life. In fact, they provide an enabling infrastructure for other development goals ranging from clean water to quality education to affordable healthcare to gender equality. As a corollary, ideal financial societies are those that provide ways that enable people to navigate their daily financial lives. Low income people need contextualised and customised services on account of the peculiarities of their financial lives, particularly their irregular/volatile income streams and expenditure patterns. Financial inclusion provides access to the formal financial system for socially and economically excluded people by integrating them better into the economy and the development stream. The Consultative Group to Assist the Poor, the development arm of the World Bank, puts it well: “The financial system is, in a sense, the nerve system of an economy. It is the platform used for market transactions to occur, the means by which governments distribute benefits, and the mechanism used by citizens to demonstrate their civic responsibilities by payment of taxes and government services. Ensuring the financial system is inclusive is paramount in the process of creating a more inclusive, equal and peaceful society.” CGAP adds: “While more inclusive financial systems alone will not solve the problem of inequality and build inclusive and peaceful societies, it will certainly be an important contributor, and it is hard to imagine progress without it”. The poor need to set aside money in times of plenty and draw it in lean times. Life is one long risk for them as they are just a tragic event away from a financial catastrophe. Managing money is hard, and it’s harder when you live on an earning that makes you plan your life on a day to day basis.

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Limited access to finance is seen as a major contributor to persistent poverty. India is among the fastest and largest growing economies of the world, but what has been the most disturbing fact about its growth is that its growth has not only been uneven but also discrete. It has been uneven in the sense that there has been no uniformity in its growth performance and it has been discrete and disconnected with regard to growth and distribution of growth benefits to certain sectors of economy. And thus the need for inclusive growth comes in the picture of Indian economic development. However for attaining the objectives of inclusive growth there is a need for resources, and for resource generation and mobilization financial inclusion is required. It plays a very crucial role in the process of economic growth. The accessibility of sound financial services in rural areas is pivotal for the growth of the economy, as this will let the large number of rural households to fund the progress of their income. The growth of Indian economy is dependent on the growth of the rural market. Hence substantial financial inclusion in these segments is of vital importance.

### **Government Measures**

The government has launched many flagship schemes to promote financial inclusion and provide financial security to empower the poor and unbanked in the country. These include the Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Mudra Yojana, Stand-Up India Scheme, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana. In addition, the promotion of Aadhaar and direct benefit transfer schemes facilitate financial inclusion. These schemes have led to significant progress. Pradhan Mantri Mudra Yojana (PMMY) is a flagship scheme of Government of India to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them. It enables a small borrower to borrow from all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI) and Non Banking Finance Companies (NBFC) for loans upto Rs 10 lakhs for non-farm income generating activities. The scheme was launched on 8th April, 2015 by the Hon'ble Prime Minister. Micro Units Development and Refinance Agency Ltd. (MUDRA) is an NBFC supporting development of micro enterprise sector in the country. MUDRA provides refinance support to Banks / MFIs for lending to micro units having loan requirement upto 10 lakh. MUDRA provides refinance to micro business under the Scheme of Pradhan Mantri MUDRA Yojana. The other products are for development support to the sector. The bouquet of offerings of MUDRA is depicted

below. The offerings are being targeted across the spectrum of beneficiary segments. Any Indian Citizen who has a business plan for a non-farm sector income generating activity such as manufacturing, processing, trading or service sector and whose credit need is less than Rs 10 lakh can approach either a Bank, MFI, or NBFC for availing of Micro Units Development & Refinance Agency Ltd. (MUDRA) loans under Pradhan Mantri Mudra Yojana (PMMY).

Many studies have recognized the increased ownership and active use of bank accounts because of the Jan Dhan scheme. There has also been an increase in the incursion of low cost insurance schemes and pension schemes. Even as the importance of financial assets is increasing for Indian households, physical assets continue to be the predominant asset class for savings for them. Awareness and use of mobile payments in India had been low. Many of the models in other countries have been driven by non-banking providers such as telecommunication companies, using modes of communication such as Unstructured Supplementary Service Data. However, after demonetization and the launch of the BHIM platform, penetration of mobile payments has improved. Several new initiatives such as Aadhaar-enabled payment services, payment banks, etc. will boost the use of mobile payments. In terms of credit access, India has considerable ground to make up (Joshi and Padhee, 2020).

### **Challenges**

- Lack of financial literacy amongst low income households and small informal businesses.
- The high cost of operations of the traditional banking model.
- Excessive regulatory requirements on products, and market entry, and conservative regulatory approach to new technologies.

Rural revitalisation is a promising area for achieving the twin objectives of becoming a \$5-trillion economy as well as Atmanirbhar Bharat. Rural economy contributes 25-30% to the GDP. Traditionally, agriculture used to be the main source of income and employment in rural areas, but that place is being taken by the non-farm sector. Rural revitalisation requires a transformative approach that envisions making rural areas a better place to live and work. We propose five promising areas to revitalise rural areas. The role of agriculture will continue to be important for achieving food security, increasing income and generating employment



opportunities. However, we need to ensure that we promote a modern agriculture that is driven by technology and markets (Kumar, 2021).

Research shows that about 87% of rural population uses mobile phones to access internet services, which goes to show that there is a huge opportunity to tap into this segment of people. The starting point for enabling rural industrialization is building a robust technology infrastructure. Though there has been a rise in the number of mobile devices in rural parts, many of these areas still lack reliable and affordable internet connectivity options. In addition, digital banking has gained immense popularity in the urban areas, but it has not been able to gather steam in rural India due to lack of necessary digital literacy required to access the online banking services.

Further, financial growth and inclusion needs to be driven by agro-based industrialization, which will gradually move to the non-farm sector. This will require investments to be made in post-harvest rural activities like agro-processing, cold chains, packaging, cold storage and their transport. Also essential is creating a favourable regulatory environment that will stimulate greater private sector investments in rural areas. Developing specific agro-based ‘special economic zones’ in villages will also boost economies and increase employment opportunities.

A considerably strong linkage between farm and non-farm sectors of the economy also must be developed to augment income and generate more jobs in rural areas. Through such linkages, the farm sector will be able to produce market-oriented commodities, slash their transportation costs, receive excessively remunerative prices at the farm gate, and reduce farm wastage. Moreover, growth in rural areas should be driven by agro-based industrialisation, which may gradually shift to the non-farm sector. It will require investment in post-harvest rural activities, such as agro-processing, packaging, cold chains, cold storage and transport. It will also require creating an enabling and favourable regulatory environment to stimulate private sector investment in rural areas. The latest agri-laws and public investments in terms of the Agriculture Infrastructure Fund are welcome steps. This calls for creating clusters for specific commodities and developing appropriate supply chains. We propose to develop agro-based ‘special economic zones’ in rural areas to leverage economies of scale and increase income and employment opportunities.

## Conclusion

Financial inclusion is a powerful tool mechanism to ensure inclusive growth in the economy. The government of India has launched many schemes to attain the targets of financial inclusion. But rural economy is still far behind as far as financial inclusion is concerned. There is a need to adopt technology based measures to reach to the even remote areas. The government must ensure adequate infrastructure to attain the goals of inclusive growth. The rural population need to be provide easy and economical access to financial services to ensure financial inclusion for inclusive growth.

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# Impact of Skill Development as income generation activity for the Women

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## Abstract

*It has been observed that, in India contribution of women in economic development is less as compared to the men. There are many factors responsible for this, of which major ones are: Education, Skill Development, Opportunity, Support and Motivation. The project was undertaken, in the research- to study the impact of skill development as the income generation activity for the women. The skill development module was planned keeping in mind the education level, investment and infrastructure required. Hand crafted saleable products were the outcome of the project. The group of ladies were trained in the basic skill of hand embroidery and based on the level of their skills, products were developed. The group after skill development, training was subjected to satisfaction survey, where it was found that women were happy with the skills they acquire, were satisfied with the income they generated and were willing to continue in future. They were happy being the contributor in the income of the family.*

**Keywords:** Skill Development, hand embroidery, empowerment and entrepreneur

## Introduction

"THERE IS NO CHANCE OF THE WELFARE OF THE WORLD UNLESS THE  
CONDITION OF WOMEN IS IMPROVED"

-Swami Vivekananda

In India disparity is observed between men and women in education, employment and opportunities though out of the total population of 131 crores, 48.5 % is women population.

"**Empowerment**" can be described as the process of gaining freedom and power to do what one wants (1). Thus **Women's empowerment** can be defined as promoting women's sense of self- worth, their ability to determine their choice and their right to influence social change for themselves (7).

Empowering women is also one of the most important concerns of the Sustainable Development Goals of the United Nations. Even at the 2005 world summit, government of all nations agreed that - progress for women is progress for all(4).They are the base and credible drivers of creating a new thought towards earning and thus should be empowered. Since then a new era started for the empowerment of women in all the countries (3).

One of the effective ways to empower women was found to be Non Formal Education and skill development is one of the major focused areas in Non-Formal education.

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The most observable skill development area is the Hand Embroidery. In India, hand stitching was a household skill of mending and decoration (6). But the technology had taken over the hand crafted products from the market and left behind the unemployment and poverty for many in the rural India. About 66% of the female population in rural area are unemployed mainly because of the existing technology which requires specific training and investment (2). So if the basic hand skills are improved by training, it can be used as entrepreneurship drive for empowering the beneficiaries financially (5). Keeping this in mind. Present study was planned to train group of women in hand stitching and saleable and utility product development.

### **Objectives**

The study was carried out to with the following objectives.

1. To impart knowledge and hand on experience through Non Formal education.
2. To test the acceptance of the product made by hand stitches.
3. To understand the satisfaction level of the beneficiaries.

### **Material and Methodology**

**Locale:** Village and urban slum areas of the two states ie Gujarat and Telangana.

**Sample:** For the study, the samples were taken purposively from two states that are Hyderabad (Telangana) and Vadodara (Gujarat) for the cross section comparison of which 35 women from Baroda and 15 from Hyderabad.

**Method:** Semi structured questionnaire was used for data collection. The researcher collected primary data through participatory methods like interviews and direct communication with the women who had the interest and primary skill in hand stitching, but did not got opportunity to show case it. From Hyderabad, beneficiaries were from an NGO “Sahara and Brave Heart”. There two groups one with formal education (Group A) and another with the no formal education (Group B) was trained. It was observed that though they knew hand stitching; only twenty percent of beneficiaries were aware of the hand embroidery, but they were willing to learn if it would help them in earning and recognition. At the “State Home for Women” in Vadodara, inmates were willing to learn.

**Hypothesis:** H<sub>0</sub> - Training does not really have an impact on skill development.

H<sub>1</sub> - Training has an impact on skill development.

### **(A) Training modules**

#### **Module 1:**

The beneficiaries were given training about the basic stitches for two weeks initially. After that, they were taught to use those stitches for embellishment of different products.

Out of 35 women in State Home (Vadodara), most of them were able to learn the different embroidery stitches and they used the stitches for monogramming the handkerchief and thereafter they were taught to use it for developing products like earrings, neck piece, coin pouch, ear phone case, jogging band, tea costars, face mask and mobile stand.

From the group at Hyderabad, many of them did not know the embroidery stitches, so they were taught only running stitch and its variation and its use to ornament it dress material and dupatta at the edge. They were very happy to learn the use of simple running stitch as the decorative stitch in many form. They were given ideas and taught as how to utilize this simple stitch on various products for its value addition which ultimately increases the value of the product and can fetch them job work for surface ornamentation.



Figure 1 : Pictures of module training

**Module 2 :**( On line mode) the researcher had made a video for understanding the hand stitching and making products using those stitching. The products were made by hand as well as by machine both, and on it the embellishment was done by utilizing the skill which was imparted to the women in the module.. Along with that, google form was created in two languages (English and Hindi) was send, so that people can easily understand and fill the correct data in the questionnaire. Here the sample size taken was 50 respondents (with snow ball technique) which was a mixed batch (with and without formal education) of respondents

from both the States. The respondents with no formal education had taken help in filling the google form.

## Result and Discussion

**Module 1:** After getting training, the beneficiaries had created the following utility products with commercial value and which are in trend. They have put up exhibition which has fetched



Figure 2.

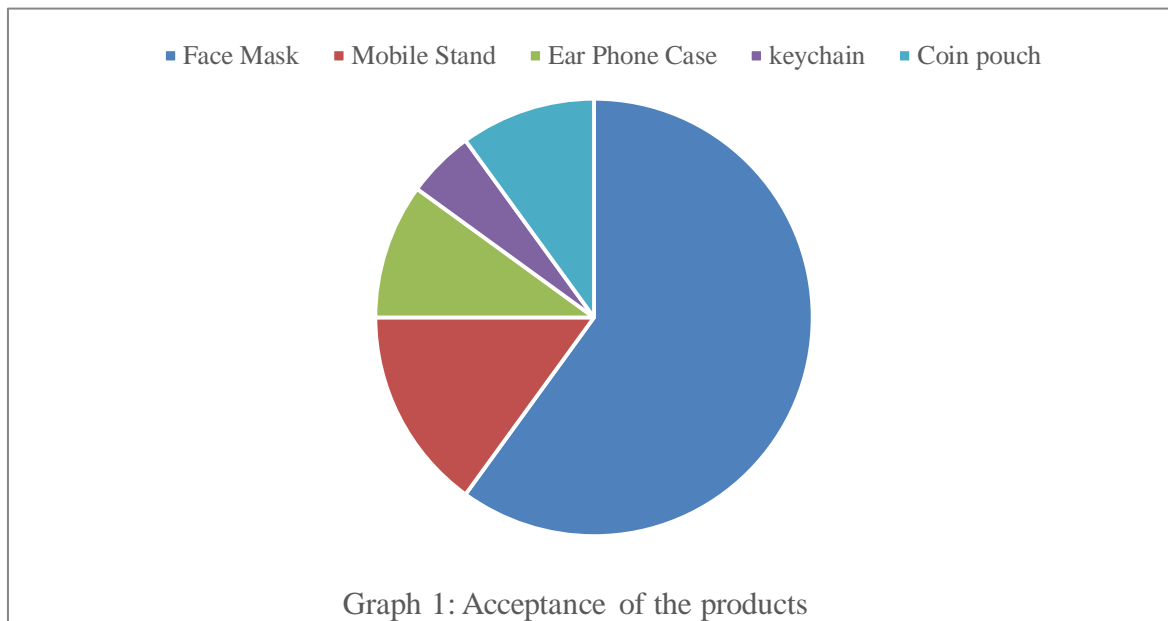
Products developed during trainee those orders for the products.

They were satisfied with the training they have undergone in the modules. Along with that they are more confident now as they feel they can also earn. 90% of the trainee were satisfied with the income generated through the sale of the products. 58% of them were ready to invest in the projects after undergoing module. Everyone was willing to join advance modules of hand stitches and embroidery. The following table show the result of the feedback taken from the module 1.

Table 1: Feedback of the trainees

Attributes	Agreed	Dis - Agreed
Satisfaction with the training	100%	-
Upgraded your skill	100%	-
Interest to take it forward	100%	-
Satisfaction with the income generated through the sale of the product	83%	17%
More confident	100%	-
Ready to invest in the project	57%	43%
Interest to join more module of skill development	100%	-

From the graph below, it was concluded that face mask was the most accepted product, along with mobile stand, earphone case and key chain. The acceptance of the product was influenced by situation and necessity along with the overall look.



**Module 2:** To evaluate the satisfaction level, the survey was carried out by google form and analysis was done. 96% of the respondent liked the overall aesthetic appeal of the product made by hand embroidery and only 4% of them were not satisfied with the products. When it was compared with machine stitched, from the table below it was observed that hand stitched products were at par with the machine stitched products.

**Table 2: Comparison between handmade and machine made products**

Development of the product				Durability and Comfortability				Over all aesthetic value				
Hand		Machine		Hand		Machine		Hand		Machine		
Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	May be
96%	4%	100%	-	96%	4%	100%	-	96%	4%	96%		4%

**Table 3: Pearson's Chi - Square Test Value**

- a. 2 cells (50.0%) have expected count less than 5.  
The minimum expected count is .50.
- b. Computed only for a 2x2 table

Attributes	Value	df	Asymptotic Significance (2-sided)
Development	1.020 <sup>a</sup>	1	.312
Over all aesthetic	2.000 <sub>a</sub>	2	.368
Durability and comfortability	1.020 <sup>a</sup>	1	.312
N of valid cases	50		

By applying the Pearson Chi- square Test, it was concluded that the significance level was more than 0.05%, which means that training plays an important part in skill development programme. Thus rejecting the null hypothesis.

### **Conclusion**

The module had trained women to use their leisure time productively (3). With the Non formal Education, the skill development programs can be taken up for creating a skilled work force. In the situation like pandemic, online mode of non-formal education and training can be planned and which can be useful for income generation in difficult time.

"I MEASURE THE PROGRESS OF THE COMMUNITY BY THE DEGREE OF PROGRESS WHICH THE WOMEN HAVE ACHIEVED" ---- Dr. B. R . Ambedkar

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# FACEBOOK AS A TOOL FOR ECONOMIC EMPOWERMENT OF WOMEN IN BENGAL: DURING COVID- 19 PANDEMIC:

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## ABSTRACT

*Social media is one of the incredible arising instruments across the globe. India is encountering a fast development in the ICT area since 1990's and extended since 2000. The utilization of interpersonal interaction destinations like Facebook, Twitter, LinkedIn has gotten one of well-known methods of mingling. Women, for ages, have assumed an imperative part in building a general public they flourish in. Women as an essential piece of the general public significantly include and add to it.*

*In this study, several in depth interviews have been performed to indicate the differences between different academic, geographical and economic section of the women, under one particular umbrella, called Facebook (FB). How the women of Bengal are using this particular medium to create an alternate earning resource in their household and create economic empowerment in the society is the main objective of the study. In the due course the gender divide, as well as the digital divide urged for continuous mention as a prevalent factor in the growth of economic empowerment of women in Bengal.*

Keywords: Facebook, Pandemic, Women Empowerment, Economic Empowerment, Bengal

## 1. INTRODUCTION

In the five long months of strict lockdown, and all the guidelines, like social distancing and sanitization, have made life miserable to all the section of the society in general, and women in particular, because of their dual responsibilities. Kolkata, the city of 'haats' and 'bazaars', have always been informal and scattered, and therefore no job security and fixed earnings. This sector was mostly male dominated. But the advancement that the whole situation has made is to adapt the first step towards digitization. Today, digital marketing is one of the best ways to improve sells through social media. The increased screen time during country wide lockdown, has developed a tendency in middle aged, tech savvy, middle class background women to earn their own bread by selling through various women related groups in Facebook. The empowerment of women is by and large examined corresponding to political, social and financial strengthening, yet the economic empowerment of women has gotten specific consideration and is frequently referred to as quite possibly the main methods of

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advancing balance of sexual orientation, lessen the destitution level and, improve the well-being not only women, but also children and societies.

Opportunity for business and admittance to business sectors and portrayal in monetary dynamic jobs, and furthermore monetary strengthening, women can acquire independence from the rat race, enter the labor force, and have equivalent freedom to acquire places of financial force. The support of female in the monetary market is found to rival their family obligations, since women are frequently the only ones liable for family obligations. Women employment is undoubtedly prone to assume a significant part in forming the empowerment of women, as the aggregate endeavors of women with positive institutional help can advance the cycle of strengthening. The connection between female cooperation in the workforce and dynamic for quite a while has been of interest with regards to contemporary turn of events and the interest of populace strategy in India. The strengthening of women alludes to the force of women to think and act uninhibitedly, practice and pick, and understand the potential as equivalent citizenry.

### **1.1. AIMS AND OBJECTIVES**

- To examine the pace of adaption of Facebook of women in Bengal, during pandemic.
- To analyze different methods of earning revenues through FB.
- To cultivate the growth of economic empowerment of Women in Bengal, during pandemic.

## **2. LITERATURE REVIEW**

Social media enables social cooperation among individuals, in which they make, offer or trade data and thoughts in virtual networks and organizations. Besides, online media relies upon portable and electronic advances to make exceptionally intuitive stages that offer people and networks to make, co-make, share, change, and talk about client produced content. (Holly Pavlika, 2012)

Online media is internationally one of the powerful arising tools (Anusha 2015). The ICT sector in India has been encountering speedy development since the 1990s and extension since 2000. Although even the current Facebook scenario, is dominated by mostly Indian men, and the gender gap is still very much prevalent, still women of 18-24 years of age are inclining more towards using FB as a tool of income generation. Empowerment by the virtue of it, is, above all else, about power; changing force relations for the individuals who recently

practiced little control over their own lives. Batliwala (1993) characterizes that power as having two fundamental perspectives: authority over assets (physical, human, scholarly, monetary, and oneself), and command over philosophy (convictions, qualities and mentalities). On the off chance that force implies control, strengthening along these lines is the way toward acquiring control.

As indicated by Kishor and Subiya (2008), the work of women for cash has a substantially more constructive outcome on women's acknowledgment of women's entitlement to decline to have sexual relations with their significant other than in dismissing the beating of ladies. Ladies who are consistently presented to the broad communications will in general have sex uniformity mentalities that are more equivalent than those that are not cautiously uncovered. Kabeer (1999) contends that, the empowerment is improvement in individuals' capacity to settle on essential life decisions in a setting where this capacity was recently denied to them. As indicated by Kabeer (1999), strengthening can't be diminished to just a single part of the cycle or result. How women practice decision and real outcomes will rely upon the person. The alternatives will fluctuate as per class, reality. Also, the effects on strengthening apparent by untouchables may not really be simply the ones generally esteemed by ladies. Kabeer et al. (1999) said that strengthening implies the interaction which requires change at various levels and in various measurements: change at the individual level and change in their 'internal' ability to be self-aware or in their admittance to material assets and connections inside the family and family.

In developing nations, the gender division of work inside family and outside family both are evident. (Mawdsley,1998). The defective idea of support to the workforce, which for the most part don't perceive the household and domestic work as monetary movement, as a result of the emphasis on use vakue, as opposed to trade value. (Donahoe,1999). This disregards an explanation of financial commitment of women to the family specifically and society in general.( Ironmonger 1999).

The fundamental idea of work performed by women in provincial zones, falls under non market monetary exercises. (Choudhury and Parthasarathy, 2007). The activities performed by women, regularly not considered economic empowerment, or are underestimated and commonly barred from investigation, (Shelton and John, 1996)

## **2.1. RESEARCH GAP**

From the extensive literature review, it is evident that, women empowerment and the negligence of the society to include it with the mainstream economy, has attracted attention of several researchers from 1990 onwards. But as 2020 has changed our way of living, our thinking pattern, or ways of seeing things, it surely has changed the perception of society towards the economic empowerment of women. In this 21<sup>st</sup> century, in an unprecedented crisis like Covid-19 has changed the perception upside down. There are many analysis based on the increased domestic violence during pandemic, but there are not much analysis on how women entrepreneurs are perceived in the household, when most male bread earners were out from their job. And Kolkata specifically, and West Bengal in general has always been a place for the informal business sector, which has been affected heavily due to pandemic. How FB has shifted the sector to the online users is another area less examined on. This research paper will fill the gap to get a holistic picture of the economic empowerment of Women.

## **2.2. RESEARCH QUESTION**

RQ<sub>1</sub>: Is there any prevalent growth in economic empowerment of Women in Bengal during pandemic?

RQ<sub>2</sub>: How much Facebook can be used to create an alternative employment for women in Bengal.

## **3. RESEARCH METHODOLOGY**

The research paper follows a qualitative research method, using primary data collection from 24 women of Bengal, who earns through Facebook listing and direct live selling. The data has been collected through several in-depth interviews. The sample has been selected from 4 different districts of Bengal, namely Jalpaiguri, Nadia, Bankura and North 24 Parganas. These 4 districts are purposefully selected from north, east, west and south section of the state respectively. Out of six women sellers from each district, different academic, social, and financial backgrounds were interviewed, to warrant equal participation from all the section of the society. Throughout the interview and data collection procedure, the law of confidentiality has been maintained.

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#### **4. FINDINGS AND DISCUSSIONS**

From the collected primary data, it is evident that, in today's situation, the web with a wide scope of online platforms has become an inescapable wellspring of data aggregation and spread. Generally, a wide scope of instruments is accessible to empower and improve audience's admittance to the collected and spread data. As needs be, this research distinguishes that online media is principally utilized by women for educative and enlightening purposes. They note that web-based media is an intuitive instrument that assists them with interfacing with companions, family members, and the world outside past their creative mind and limits. Online media likewise offers a business stage for ladies to showcase their items and additionally benefits worldwide from even a contained climate.

From the review of Twenty-four women from various foundations, a lady, being one of the administrators of a women related FB group of Eighty-nine thousand individuals. These kinds of groups help in selling through live meetings, and furthermore through deal posts, and marketplace listing. As per her, from May 2020 onwards, there was a blast in selling items through live meetings; the administrator board was nearly depleted to apportion timings, as women started offering from spices to artworks to pieces of clothing, requested live meetings. And furthermore, the pace of adoption is unconventionally high, as venders were in any event, acquiring from plunge to rewarding measure of cash through the live sessions. From this viewpoint it can be remarked that, despite the fact that FB began economic empowerment much previously, yet the quarter yearlong lockdown has penetrated its utilization as an alternative informal business sector.

In the district of Bankura, the main complaint was the interrupted power as well as internet supply. Therefore a sense of digital divide is still very much prevalent, and it is being one major hindrance in the pace of adoption of digitization.

The income generated from different live sessions has been satisfactory for the women, as they don't have to spend a penny for renting a place and further employing lower level staffs. This view point has been agreed by all the selected persons.

The idea of business venture has worldwide helped ladies get them freed from the tag of financially being a burden on their family members. Unlike previously, web-based media and online presence via web-based media offers women new freedom, opportunity, strengthening, autonomy and control. It empowers ladies to attempt to investigate things that would have been inconceivable in the genuine situation. This research offers proof on the side of online

media obviously assuming a part in the strengthening of women by opening entryways for business in a more extensive level from a contained climate. Social media, as dynamic online stage for women entrepreneurs, offers wide degree for women to offset work-existence with cost proficiency. Innovative ideas of women are at freedom to investigate their business thoughts from anyplace to all over. FB expands potential outcomes of lessening joblessness, creating independent working gigs and improving their monetary assets, along these lines, add to the economy. Thusly, web-based media constructs fearlessness in women, working with improved monetary status as business people who therefore add to their self-improvement just as the general public and its advancement all in all.

## **5. CONCLUSION**

Gender policies underscore a more prominent investment of women in the labor market, while the vulnerable section has been excluded by the social analysts. This research calls attention to the way that simple festivals of the measurable swells in Female Work Participation Rates doesn't guarantee enabled women status, rather the nature of work included is likewise a significant determinant since business can be decide the empowerment. The human advancement of the nation will go through a significant positive change with instructed and empowered women. Given that 33% of the assessed 480 million positions in the nation are being performed by women, the greater part of the publicizing is focused towards the homemaker. women's' work and business designs have an important part for women empowerment, as they are key variables adding to their financial strengthening which, thus, impact women's general situation in the public arena. Wit economic empowerment comes economic stability, and economic responsibility, and independence and therefore equal position in the society.

From the above study and the findings from primary research, it is evident that Facebook has proven itself as a successful tool to cumulate the informal business sector in West Bengal. And has positively approached to the growth and economic empowerment of women. Although in West Bengal, the ratio of working women has always been satisfactory, in comparison to the others states of the nation. But almost a yearlong lockdown has changed the mode of business for the women from Self Help groups to the FB live sessions, the journey was quite noteworthy. And for the similar cause, the adoption rate of FB has

increased in the rural areas, which shows a ray of light to the digitization that has started in the yesteryear.

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# Women Empowerment in Rural Areas – With Special Reference to POSH in SME's

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## **Abstract**

*Out of the total population in India, about one-third live in the urban areas. In other words, we can say that India is not an urban nation. However, when the laws are crafted and created, the laws are made for all without any discrimination on the basis of caste, place or sex. Thus, the rights and privileges guaranteed to women in general, means the rights and privileges guaranteed to women across our nation which also includes the geographical area to which they belong i.e. women located in urban and rural areas.*

*Rural women constitute one-fourth of the world's population. They account for a major proportion of the agricultural labour force, produce a bulk of the food grown, especially in subsistence farming, and also perform most of the unpaid care work in the rural areas. Their contributions are essential to the development of local and national economies and to the well-being of their households and communities. The questions which arise here are whether the rural women who contribute to the national economy are empowered with the laws applicable at their workplace? Are the rural women being made aware of guidelines of prevention of sexual harassment at workplace? Does a woman working with small and medium scale enterprises know what constitutes sexual harassment at workplace or no? While many women in formal employment can take advantage of the Prevention of Sexual Harassment Act, 2013 many women who work in the informal jobs have no such access. This paper studies the reach and implementation of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH Act") in small and medium enterprises in rural India.*

**Keywords:** Rural women, farming, workplace, POSH, small enterprises.

## **Introduction and Background**

***“Ethics and equity and the principles of justice do not change with the calendar”***

**- D. H. Lawrence**

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The said quote can be extended to say that ethics, equity and the principles of justice should not change with area or location. The laws are enacted for the benefit of all regardless of any caste, race, religion, geography, gender or so. However, it is observed that its application and implementation differ in urban, semi-urban and rural parts of the country.

Nearly 30 years ago, a rural woman from the state of Rajasthan, had objected to child marriage in her family. Due to her audacity to challenge the age-old tradition, she was gang-raped in front of her husband by feudal landlords. The state authorities and her employer denied responsibility since she had been attacked at her workplace i.e. in her own fields. A women's rights group took up the case to the highest court of the land and five years later a landmark judgment was passed. The case referred to here is none other than the case of rural woman Bhanwari Devi which gave women in India a legislative relief in the form of enactment of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. As the name itself states, it is a law addressing the prevention prohibition and Redressal of sexual harassment of women particularly at workplace. The emphasis here is made to the fact that the case of a rural woman has been the cause for codification of a special statute addressing the peril of sexual harassment faced by women at workplace.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH Act") was enforced on 9<sup>th</sup> December, 2013. Thus, the month of December 2021 will mark as a completion of eight long years for enforcement of the POSH Act.

*"The act was a significant legislative step for India but for most women workers in the country, especially those in the informal sector, the law exists only on paper. Government enforcement of this law is so poor that if the attack against Bhanwari Devi happened today, she would still be unlikely to get justice"* states Ms. Jayshree Bajoria, a research consultant in the Asia Division at Human Rights Watch.

### **Laws in India relating to POSH**

The "Vishaka Guidelines" laid down by the Hon'ble Supreme Court of India in the case of Vishaka v/s. State of Rajasthan sets out principles mandating that employers take steps to

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protect female employees from sexual harassment at the workplace and provide procedures for resolution, settlement, or prosecution. It shall be noted that POSH Act, was enacted to protect workers in both formal and informal sectors.

Popularly known as the POSH Act, it provides protection to all or any worker within the public and private sectors including health, sports, education, or government institutions, and any place visited by the worker during the course of her employment, including transportation. Thus, the law defines sexual harassment as physical contact and advances, or a demand or request for sexual favors, or making sexually colored remarks, or showing pornography, or any other unwelcome physical, verbal, or non-verbal conduct of sexual nature. All or any of these acts whether direct or implied, constitute sexual harassment under the law. It also provides for an alternate of filing a criminal complaint with police, instead mandating employers to form committees in case of a private company, or local officials in case of the informal sector, to listen to complaints, conduct inquiries, and recommend action to be taken against perpetrators. This ranges from a written apology to a termination of employment.

Women can also file police complaints under the Indian Penal Code relating to sexual harassment or assault. However, unlike a criminal case that might prolong for years, the complaints committees are expected to provide a quick and effective remedy. Under the POSH Act, every employer is required to form an Internal Committee (IC) at each office with 10 or more employees. For establishments where the IC has not been constituted because they have less than 10 employees, or if the complaint is against the employer, or for women working in the informal sector, the Collector or the State Government's District Officer has to form a Local Committee (LC) in each district or at the block level. The government is additionally responsible for developing training and educational materials, organizing awareness programs, monitoring implementation of the law, and maintaining data on the number of cases of sexual harassment filed and resolved in the workplace.

The Ministry of Corporate Affairs has taken a noteworthy step to ensure the safety of workplaces within the private sector vide its notification dated 31.07.2018 through which an amendment was carried out in the Companies (Accounts) Rules, 2014. As per this

amendment it is mandatory for all private companies to disclose the compliance under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (“**POSH Act**”) through their Annual Board Report. Therefore, according to this amendment, every company will now have to submit a statement in their Annual Board Report that the company has complied with the provisions with regards to the constitution of an Internal Complaints Committee under the POSH Act. What is important to note here is that this is in addition to the mandatory Annual Report that the companies have to file under the POSH Act to the District Officer located in their area of operation every year.

### **International Legal Obligations**

India has ratified the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in the year 1993 which prohibits sexual harassment of women at work as a human rights violation. India is also party to the International Covenant on Economic, Social and Cultural Rights, according to which workers are entitled to “safe and healthy working conditions.” It also provides that states have an obligation to prohibit sexual harassment at work through law, ensure appropriate complaints procedures and mechanisms and establish criminal sanctions for sexual harassment.

The International Labour Organization (ILO) in June, 2019 adopted a landmark treaty that established new global standards to prevent and respond to harassment at workplaces. The Indian government, representatives of Indian workers’ groups and representatives from India’s employers’ associations all voted in favor of the convention, but India has yet to ratify the treaty.

### **Women and POSH**

The employers are responsible for providing a healthy environment at work place and for protecting the rights and interests of women employees, which also includes the protection from sexual harassment at work place. However, it is observed that Indian employers have not, as yet, realized their responsibilities in this respect. Moreover, a large number of cases of sexual harassment of women at work places remain unreported as the victims are afraid of reporting the same due to the possibility of defamation or threats from the perpetrators.

The year 2018 saw the rise and widespread of the #me too movement. Owing to the movement` many women came forward to express and raise their concerns. The movement gave chance to women to voice their concerns which were otherwise suppressed or not raised before. Millions of survivors posted on social media about their own experiences of gender-based violence. Many women in India, mostly from the media and entertainment business, as well as others who are able to access social media in English started using the hash tag to publicize their experiences of abuse. This led to a public scrutiny of high-profile male figures and has led to some resignations and legal action. However, because it was led on social media, the #Me Too movement in India excluded women from the informal sector, where 95 percent of women are employed.

Basically, the sexual harassment of women at work place is like a slow poisoning process. It starts from simple actions through visual communication or body language and if not arrested at that time it reaches to the stages of sexual advances, physical contacts and demand for sexual favors. Negligence or tolerance of the initial attempt of sexual harassment encourages the perpetrators to go ahead till he reaches the target. Objection to and resistance of the primary attempt of harassment may demoralize the perpetrators.

Even after 8 years since the 2013 law was enacted, the government has not published any data or information on the functioning or effectiveness of Local Committees that are responsible for dealing with sexual harassment complaints in the informal sector. It is disclosed from the analysis of data that in a majority of cases the perpetrators used weapons like verbal / non-verbal conduct of sexual nature, body language, sexually coloured remarks, touching objectionable parts of the body through physical contact, showing pornography and demanding for sexual favors to attract the women workers and bring them in their fold.

### **Women employed in Small and Medium Enterprises in Rural India**

The rise of women entrepreneurs and their contribution to the Indian economy is quite evident. During the last decade women's entrepreneurship has been recognized as a vital untapped source of fiscal growth. Small businesses are hidden opportunities facing unknown and unraised challenges. The central and state governments have employed millions of women to implement schemes related to health, nutrition, education, and social welfare but

the governments themselves have failed to take steps to protect such women workers. The women workers employed in such schemes are considered as part-time workers or freelancers or volunteers and generally found to earn low wages, and form part of the informal sector. There are high chances that these women may face risk of sexual harassment at their workplaces. It is the duty of the public authorities to ensure that the public institutions, such as schools and hospitals, have proper functioning Internal Committees, or that districts have Local Committees and that there are appropriate policies and women are being aware of the same. In the absence of these measures, women will not have been aware and will not have access to channels for redress, in case faced with harassment at workplace.

In addition to the above, women workforce in large number are employed in the non-government and private small and medium enterprises. Like the public institutions, the scenario at such enterprises is no different. The small and medium enterprises are yet to implement the measures and take effective steps at empowering the rural women in their voice against sexual harassment at workplace. The women from lower castes and Dalit women in rural areas across the country often work as unskilled laborers or as attendants' staff in institutions

### **Rural Women engaged in Small and Medium Enterprises and POSH**

Millions of rural women experience sexual harassment on daily basis at workplaces. Even today, in rural parts of the country women's lives are implanted in the long-standing misogyny and deep-rooted patriarchy system. Since literacy rate is low, women believe that the acts of harassment at workplace are normal.

Stories of sexual harassment and discomfort which women from the villages in India face at their workplace are innumerable. Rural women, particularly those from the Scheduled Castes, Other Backward Classes and the tribal communities are among the hardest working population of the country. Majority of the workplaces of rural women are open places of the villages and their work sectors are unorganized. Such workplaces are vulnerable to harassment and at the same time these places being in front of public at large require no further evidences to prove the offence. The levels of patriarchal insensitivity and other forms of discrimination are widespread to such an extent that offences even though committed remain outside the boundaries of law.

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Women employed in small and medium enterprises in villages doing odd jobs like going to the forests or woods to collect firewood or fodder enter as a group, but while working during the day, work in isolation from others. They remain vulnerable and regularly face the greedy eyes of those who hire them and of the co-workers. The women undergo these routinely even without realizing that greedy eyes on looking them constitute an offence under the POSH Act.

Countless stories across the rural parts of the nation highlight the same harsh reality. The rural women are perceived as prey and preyed upon by the influential almost as a matter of right. Any acts of resistance performed by rural women usually attracts severe retributions inflicted at them by their own families and many a times by the whole neighborhood.

Few women from small towns have been found narrating that that their jobs are at risk if they don't accept or raise against the sexual advances at workplace. Besides, women working in small and medium government offices in districts are also harassed by clerks and officers on a regular basis.

In near past, the famous #Me Too movement gained momentum in varied sectors of the economy, however, a similar campaign was almost absent in rural India. The movement was exclusive to the educated and empowered women belonging to the middle and upper middle classes who have had the courage to name the perpetrators of sexual harassment at workplace. Conversely, even if more women from the formal sector spoke against sexual harassment, and that the industries are gradually taking steps to adhere to the guidelines, the activists say that rural women are far away from such movement and still find it extremely difficult to report. The cases in rural India are completely out of the purview of #Me Too movement owing to lack of access to social media, social stigma, fear of revenge, and also because they fear that ultimately they will face a failure while seeking Redressal of their grievances.

Most women in towns often give up jobs when they encounter sexual harassment at workplace and join another workplace due to availability of numerous options in urban areas compared to the rural areas. Nevertheless, the women in rural areas neither have the option of joining another workplace due to societal pressure and lack of opportunities nor can they afford to leave the job due to financial responsibility.

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So extensive is this phenomenon that people have become ignorant and since long our rural society has ceased to have news value and harassment of rural women at workplace in small and medium enterprises have become part of the social fabric. Only the matters concerning violence or particularly heinous crimes against women become newsworthy and gain the attention the authorities.

### **Suggestions and Conclusion**

The harsh reality of rural India is that employers themselves are found to have no knowledge of Supreme Court guidelines and the legislation on POSH at workplace. For prevention of sexual harassment at workplace, the employers are not aware that the requirements like constituting a committee, having a Redressal mechanism etc. are legally binding under the legislation. Even if some employers might have adopted measures to prevent sexual harassment of women at work place but their implementation is not effective to curb the menace. As a check on implementation of the legislation, it is advised that the governments should launch a drive to identify the defaulting establishments, institutions and organizations. These organizations should be punished suitably and the government must compel them to follow the guidelines.

The prime responsibility lies with the employers. Employers owe a duty of protecting the rights, interests and dignity of women employed in their establishments. It is recommended that the employers shall ensure that the affected women are given adequate redressal forum within the organization. Every employer must create and implement a very clear Sexual Harassment Prohibition and Prevention Policy in keeping with the law in force.

There are a number of NGOs working towards the cause of prevention of sexual harassment at work place. As way forward, the Government and employers should take assistance from NGOs in spreading awareness and imparting training for employers and employees. NGOs can act as watch dogs for keeping an eye on the probable incidents of sexual harassment and for providing counseling to the possible perpetrators and support services to the victims. These NGOs should be provided with sufficient financial assistance for the services rendered by them.

Trainings are of prime importance in implementation of any processes. The employers and employees both shall be given adequate trainings. Along with sex education, a provision for education on sexual harassment and on POSH should be made as a part of the university curriculum so that the youth are acquainted with the possible consequences of sexual harassment of women. This may reduce the present rate of extent and incidence of sexual harassment at work place.

At present, the statistical data is available only about the reported crimes against women in the police department under a common head titled '*Crimes against Women*'. However, statistics on the Sexual Harassment of Women at work place are not separately available. Therefore, it is suggested that the statistics of sexual harassment of women at work place be collected under a separate head and the responsibility of collection, processing and presentation of data be assigned to the National Sample Survey Organizations.

As our economy is growing, may be with slow pace or fast the revolution is evident to all, irrespective of whether it is due to urban or rural India. The accelerating growth and widespread access to information, working class are bound to emerge in near future across all sections of society. If these are not realized on time, it stokes a sense of resentment among the disadvantaged rural population especially working women class. In this highly varying phase, it shall be ensured that the benefits of and liabilities reach every single citizen of India. If not and if inequity reigns and hopes die, all our efforts to create a prosperous India will not bear fruit.

To conclude, it can be stated that benefit of all lies in empowering all, including the employer and the employee, the urban and the rural, the child and the adult, the man and the woman.

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# Financial Inclusion in India: Journey so Far and Prospects for the Future

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## Abstract

*In present study, the researcher analysed the progress of financial inclusion in India. In this study, research is made especially for the journey of financial inclusion in India. A research is also done for the inclusive growth because financial inclusion can play a vital role in inclusive growth as well as global economic growth. The financial inclusion has given a life-line to the inclusive growth and sustainable development. The financial inclusion is playing very significant role in for achieving the faster Inclusive Growth Targeted by Planning Commission (Government of India) and sustainable development through No-Frill Account, General Credit Card, Know Your Customer Norms, Business Correspondence Model, Business Facilitator Model, Number of Branches of Scheduled Commercial Banks according to bank group such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks, No. of functioning branches of Scheduled Commercial Banks according to Rural, Semi-urban, Urban, Metropolitan, Number of ATMs in the country according to bank group such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks as well as Rural, Semi-urban, Urban, Metropolitan.*

## Financial Inclusion

Financial inclusion is one of the significant national goals of Indian economy. The Government of India and the Reserve Bank of India have been making intensive efforts to encourage financial inclusion.

## Objective of Present Study

1. To analyze the progress of financial inclusion in India.
2. To study the inclusive growth through financial inclusion in India.

## Significance of Present Study

In present study, the researcher analyzed the progress of financial inclusion in India.

## Statement of Problem

In this study, research is made especially for the journey of financial inclusion in India. A research is also done for the inclusive growth because financial inclusion can play a vital role

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in inclusive growth as well as global economic growth. The financial inclusion has given a life-line to the inclusive growth and sustainable development. The financial inclusion is playing very significant role in for achieving the faster Inclusive Growth Targeted by Planning Commission (Government of India) and sustainable development through No-Frill Account, General Credit Card, Know Your Customer Norms, Business Correspondence Model, Business Facilitator Model, Number of Branches of Scheduled Commercial Banks according to bank group such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks, No. of functioning branches of Scheduled Commercial Banks according to Rural, Semi-urban, Urban, Metropolitan, Number of ATMs in the country according to bank group such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks as well as Rural, Semi-urban, Urban, Metropolitan.

### **Data Analysis**

**Objective 1:** To analyze the progress of financial inclusion in India.

#### **The Starting of the Journey of Financial Inclusion in India**

**Table 1**  
**No. of Branches of Scheduled Commercial Banks as on 31st March, 2013**  
**Bank Group-wise Number of Branches as on 31.03.2013**

<b>Bank Group</b>	<b>Rural</b>	<b>Semi-urban</b>	<b>Urban</b>	<b>Metropolitan</b>	<b>Total</b>
Public Sector Banks	23286	18854	14649	13632	70421
Private Sector Banks	1937	5128	3722	3797	14584
Foreign Banks	8	9	65	249	331
Regional Rural Banks	12722	3228	891	166	17007
<b>Total</b>	<b>37953</b>	<b>27219</b>	<b>19327</b>	<b>17844</b>	<b>102343</b>

In table 1, the researcher analysed the Number of Branches of Scheduled Commercial Banks according to bank group such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks as well as Rural, Semi-urban, Urban, Metropolitan.

**Table 2**  
**No. of functioning branches of Scheduled Commercial Banks during 2009-2013**

<b>As on</b>	<b>Rural</b>	<b>Semi-urban</b>	<b>Urban</b>	<b>Metropolitan</b>	<b>Total</b>
March 31, 2009	31476	19126	15273	14325	80200
March 31, 2010	32493	20855	16686	15446	85480

March 31, 2011	33905	23114	17599	16419	91037
March 31, 2012	36356	25797	18781	17396	98330
March 31, 2013	37953	27219	19327	17844	102343

In table 2, the researcher analysed the Number of functioning Branches of Scheduled Commercial Banks according to Rural, Semi-urban, Urban, Metropolitan.

**Table 3**  
**No. of branches of Scheduled Commercial Banks opened 2008-09 to 2011-12**

Year	Rural	Semi-urban	Urban	Metropolitan	Total
2008-09	706	1290	1046	953	3995
2009-10	1021	1729	1417	1139	5306
2010-11	1422	2258	919	981	5580
2011-12	2453	2686	1186	982	7307

In table 3, the researcher analysed the Number of Branches of Scheduled Commercial Banks according to Rural, Semi-urban, Urban, Metropolitan.

**Table 4**  
**Number of ATMs in the country as on 31<sup>st</sup> March, 2013**

	Rural	Semi-urban	Urban	Metropolitan	Total
Public Sector Banks	8552	18445	22518	20137	69652
Old Private Sector Banks	768	2760	2354	1684	7566
New Private Sector Banks	2214	6484	10995	15842	35535
Foreign Banks	30	21	244	966	1261
<b>Total</b>	11564	27710	36111	38629	114014

In table 4, the researcher analysed the Number of ATMs in the country according to bank group such as Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks as well as Rural, Semi-urban, Urban, Metropolitan.

## The Progress of Financial Inclusion in India

### Pradhan Mantri Jan - Dhan Yojana (All figures in Crore) Beneficiaries as on 21/04/2021

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts(In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	20.58	12.87	18.34	33.44	112519.96	26.39
Regional Rural Banks	6.64	0.94	4.39	7.58	27611.96	3.44
Private Sector Banks	0.69	0.56	0.69	1.25	4265.17	1.12
<b>Grand Total</b>	<b>27.91</b>	<b>14.37</b>	<b>23.42</b>	<b>42.28</b>	<b>144397.09</b>	<b>30.95</b>

Source: pmjdy.gov.in

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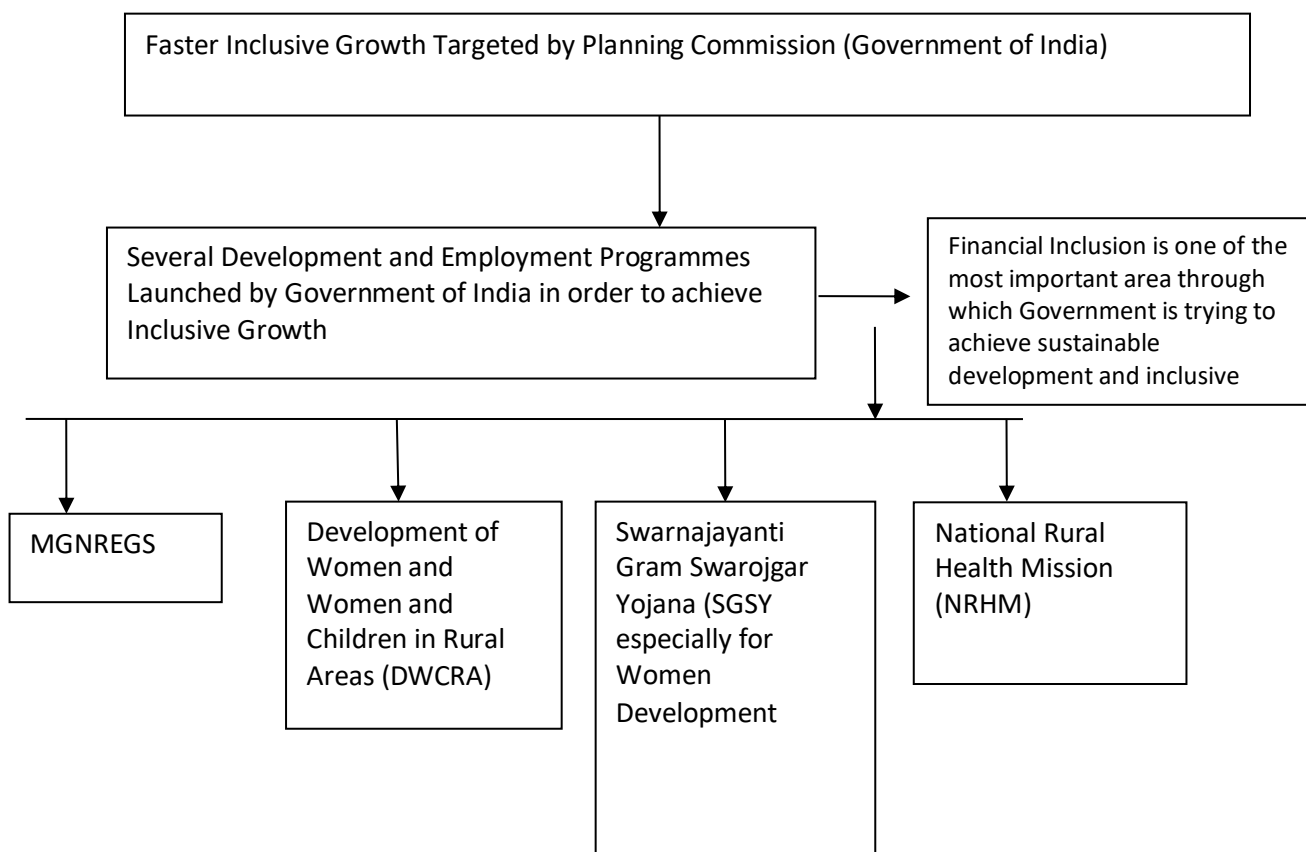
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In table 4, the researcher analysed the Number of total beneficiaries according to bank group such as Public Sector Banks, Private Sector Banks, Regional Rural Banks as per Pradhan Mantri Jan - Dhan Yojana

**Objective 2:** To study the inclusive growth through financial inclusion in



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# Fin techs for Financial Inclusion in India

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## ABSTRACT

*Technology based services have transformed the way by enabling access to a wide range of users. Financial services are also no exception in this scenario. Despite of the enormous efforts of the government from time to time proved inadequate owing to various limitations. Technology based providers of financial services i.e. fintechs have emerged as a key facilitator to attain the goals of financial inclusion. The present paper focuses on the role and emergence of fintechs for financial inclusion in India in the light of challenges and suggestive measures.*

**Keywords:** Fintechs, Financial Inclusion, Financial Services.

## Introduction

Financial inclusion is an imperative basis of the socio-economic development of a country for poverty alleviation & boosting prosperity. It bridges the gap between rural and urban by ensuring that masses across the country get access to financial services. Financial inclusion also ensures that rural population gets easy access to credit for small-scale revenue-generating businesses, opportunities to invest for risks and insurance products among others. Financial inclusion is a long-term goal and a progressive initiative, which will evolve. Also, there is no one-size-fits-all solution to ensure inclusive growth. The short-term opportunities should be leveraged to accelerate the process as opportunities, as well as challenges, provide insights regarding innovative ways of economic value addition. Although a sizeable number of people have been brought under the purview of the formal financial system, financial inclusion is a target yet to be achieved. According to World Bank's data, India is the second largest country in the world, after China, in terms of financial exclusion.

The technology-enabled innovation in financial services that could result in new business models, applications, processes or products with an associated material effect on the provision of financial services. ICT tools also can lead to effective governance, monitoring

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and programme implementation. Tech start-ups may play a meaningful role in bridging the digital gap. Fintech and financial institutions are complementary in nature. As financial institutions need fintech to constantly implement and update the latest technology to smoothen and expand banking/financial services to those segments of the population where traditional banking could not reach, fintech also needs financial institutions to leverage the pre-existing huge customer base. Fintech can offer economical and customised products or services to the financially excluded population. Thus, fintech has the potential to meet the needs of the financially excluded population and to address the gap left by traditional banking over the years.

In this outlook, the present paper deals with the emergence and role of fintechs in India for attaining the targets of financial inclusion. The paper is based on secondary sources of data. Besides Introduction in Section I, the significance of financial inclusion has been explained in Section II of the paper. Section III explains emergence of fintechs in India in the light of potential and challenges. Section IV concludes the paper with suggestions.

## **Financial Inclusion in India**

Financial inclusion refers to the access to and use of formal financial services and a significant instrument for economic development. Financial inclusion in India has seen extensive improvement in the past few years. Inclusive growth is necessary for ensuring that the benefits of a growing economy extend to all segments of society. Providing opportunities to every individual to use his potential for improving his well-being is essential for developing prosperous and stable societies. Unleashing people's economic potential starts with connecting them to the vital networks that drive the modern economy. Access to and integration into these networks enhances their productivity leads to shared prosperity. It is now accepted wisdom that a key ingredient of inclusive growth is financial inclusion. Greater financial inclusiveness is a gateway for more balanced development and a more cohesive society. Financial inclusion is the philosophy of providing affordable, safe, accessible, sustainable and properly regulated financial tools — delivered in a responsible way so that people can build their assets while improving their livelihoods (Niti Ayog,2018). It enables people to have safe place to save money, acquire affordable and appropriately designed loans and insurance to gain better control over their own lives and that of their families. In order to

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be financially included, an individual should, firstly, have an account, and thereafter use this account regularly for various financial transactions, preferably non-cash transactions. A large segment of the Indian population still does not have a bank account. There is another segment of the population that have accounts, but they do not regularly transact through them. If at all they undertake such transactions, often they first deposit in or withdraw cash from these accounts. The main reasons for people not having or opening accounts are: living far away from formal financial institutions, high cost of operating an account, lack of trust in institutional sources of finance, lack of money, not owning a mobile phone, and other family members already having an account. The key demographic factors are being female, belonging to the lower age group of the population, having low level of education, belonging to the poorest segment of the society, and being out of the workforce.

### **Fintechs for Financial Inclusion in India**

Over the decades, the Indian banking system has relied upon the traditional method of brick-and-mortar branches – and alternative banking outlets at a later stage – to expand the reach of formal financial services. However, all these efforts could not bring the whole population under the coverage of formal financial institutions. Amongst the people who have bank accounts, half of the accounts remain inoperative, implying that these people are still using mostly cash for their daily transactions. Thus, financial inclusion is an unfinished task, which calls for exploring alternative measures, and financial technologies is one such alternative.

FinTech has been known for its coming of age technology offering the most convenient and flexible options for consumers. Technology-led changes and adjustment of business models were accompanied by growth for the financial services industry. The use of technology in Indian banks dates back to the introduction of Magnetic Ink Character Recognition technology in banks. Fintech helped the cause of financial inclusion with prevalent installation and use of automated teller machines all through the country. Over the last decade, financial inclusion got a new push with further exploitation of information and communication technology in banking in the form of mobile banking, internet banking, and biometric identification and so on.

Bank for International Settlement (BIS) has defined fintech as “technologically enabled financial innovation that could result in new business models, applications, processes, or

products with an associated material effect on financial markets and institutions and the provision of financial services” (BCBS, 2018). In simple terms, fintech uses different software, technologies, and digital platforms to deliver different financial services to the customers. Thus, by making a few changes in the traditional business model of banks and financial institutions, fintech can deliver financial products and services to the financially excluded population in a more accountable and efficient manner, in the least possible time.

Fintech is being applied in some form or the other for a substantial number of financial transactions of banks. It is believed that fintech has the potential to provide financial services to the excluded population due to its convenience, effectiveness, speed, lower cost, penetration of internet and mobile phones, computer technology, etc. Moreover, use of big-data analysis and machine-learning techniques can boost the expansion of financial services in those segments of economy where the financial services are yet to reach. Out of a total of 21 unicorns in India, around one-third are FinTech companies, Paytm being the highest valued unicorn, at \$16 billion. The market in India was valued at Rs 1,920 billion in 2019 and is expected to reach Rs 6,207 Bn by 2025, expanding at a compound annual growth rate (CAGR) of 22.7 per cent during 2020-2025. Initiatives led by the government and regulators for digital India like demonetization, Jan Dhan Yojana, Aadhaar, aided by the growing internet and smartphone penetration, have led to the adoption of FinTech ([www.outlookindia.com](http://www.outlookindia.com)).

While the growing number of FinTech companies in India is a positive sign, their presence is not enough to bring more people under the ambit of financial inclusion. For financial inclusion in India to expand, a collaborative effort is needed from Fintechs, banks and regulatory authorities. Flexible regulations on operations by Fintechs, creating greater awareness on financial inclusion through the media, and making financial literacy a part of the curriculum in educational institutions are some steps that can be taken to improve financial inclusion in India. Financial inclusion has a multiplier effect and will eventually strengthen the economic status of the country, thereby aiding the achievement of SDGs (Kumar.2021).

Fintechs can tie up with SHGs to reach out to women and bring about more gender equality in terms of financial inclusion. The GoI has already undertaken many initiatives to tie up Fintechs with SHGs and improve overall financial inclusion. This has led to women setting

up various services like textile and dyeing businesses, beauty salons etc. With direct benefit transfer in place, direct transfer of financial benefits to women recipients has improved their financial literacy. The credit absorption capacity in rural areas has also increased with creation of enabling rural infrastructure as per the Reserve Bank of India.

Fintechs are not encumbered by traditional processes or systems which exist for other financial institutions and hence, they can tap into the huge market potential more easily. Fintechs have a diversified range of products and services and are well established in Tier-1 cities. Moreover, they have an established framework, which should help them not just expand but create more awareness about financial products which will increase financial literacy in Tier-2 and Tier-3 cities and thus not just earn more revenue but also work towards financial inclusion and economic growth at a macro level. Given the unprecedented nature of the current crisis, if more banks partner with CSR consulting firms, the COVID-19 situation will turn into a driver for financial inclusion.

### **Challenges**

The biggest challenge facing financial inclusion is the lack of robust technology infrastructure. Further, lack of awareness and trust in digital payments enhances the problem. While many people from rural areas now have access to mobile devices, they still struggle for affordable and reliable internet connectivity options. The government is taking significant steps to address this challenge. It is required that all stakeholders, including the regulators, policymakers, industry bodies and service providers focus on a sustainable services delivery model while developing policies or initiatives for inclusive growth. The number of Indians with bank accounts has increased in recent times (Joshi and Padhee, 2020).

Moreover, people who have not been using their accounts regularly for transactions are in the 40-60 years age group, those who receive agricultural payments in cash, who send domestic remittances through a mobile phone, who pay utility bills through a mobile phone, and who receive wage payments in an account through mobile banking or in a credit/smart card. If at all these people operate their accounts, they do it mostly through depositing and withdrawing cash.

Thus, these segments of the population have maximum potential in terms of opening new bank accounts and/or appropriate use of fintech to operate existing accounts. These accounts have sufficient scope for increasing the total number of non-cash transactions. Innovative

financial technologies, such as data analytics, machine learning, artificial intelligence, block chain, data-mining technologies, etc., can be used to identify other such segments of the population.

Fintech must be accompanied with the right nudge to enable the existing financially excluded population to operate bank accounts with ease. We need to appreciate the fact that true financial outreach is essentially a synergised function not only of technology, but also of ease of operation, financial literacy, initiatives such as empowering SHGs (self-help groups) and enhancing CSR (corporate social responsibility) initiatives at the corporate level, adding linguistic and regional flavours to the technology, and connecting to the last mile. Further, better monitoring of existing business models, exploring the potential for catering to a wider and diversified portfolio, and most importantly, leveraging the mammoth spread of mobile connectivity across the country, are other crucial factors. Additionally, issues like the large size of the unbanked population spread across vast geographies, low skills, unfamiliarity with technology, limited access to credit, high loan default rates and lack of financial literacy enhance the problem. The challenges are not limited to the demand side or rural population alone. Even the financial institutions are reluctant to serve small value and unprofitable customers and therefore, perceive inclusion as an obligation rather than an opportunity. The growing number of cyber security issues further dissuades the rural population from being a part of the digital economy. Though the government has taken many initiatives to overcome the challenges, there are many loopholes in the system and a lot more needs to be done.

## **Conclusion**

The use of technology is a game changer in the Indian financial system particularly in the banking sector. Financial inclusion is a key factor for socio-economic inclusion of a large population. Access to banking services is a great facilitator for uplifting the economic status of the citizens. The government of India has launched various schemes for the financial inclusion, but results were not satisfactory. The adoptions of technology led services have proved impressive growth in this context. The emergence of fintechs in the Indian economy has remarkable progress within a short period of time. No doubt, there are still challenges, but at the same time there exists huge potential. The government and all other stakeholders must ensure the growth of fintechs to attain the multiple benefits in terms of financial inclusion.

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# APPROACHES TO FINANCIAL INCLUSION

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## Abstract:

*Indian banking Industry is comprising of various kind and types of banks, to serve the country's money rotation and economy. It is undergoing changes in all activities engagement to service delivery in terms of customer understanding, customer oriented product, various channels of service and strong internal control measures. It embraces technology in a big way, to service 'where and how', is expected. The lower volume but larger mass of people, who lives in villages and interior sides of the geography, could not taste banking services. Government of India, vide Financial Inclusion initiative, advises all the banks to extend and out-reach those grey areas. Banks, indeed, makes lots of initiatives, to make Financial Inclusion a reality. This article concentrates on the challenges and technology enabled new initiatives.*

**Keywords:** Financial Inclusion, Banking Channels, Net banking, RBI, line of business, banking services, financial education

## I. INTRODUCTION

Indian banking industry comprises of Public sector, Old & New generation private sector banks, RRBs, Multinational banks, co-operative banks to serve the needs of customers. The globalization effect has made banks to focus on both commercial and social responsibilities. Banks being profit oriented units, the approaches to the metro, urban, semi-urban areas has been geared up, through adopting various methods and technologies. Though banks today cover many 'Line Of Business (LOB)' in finance, such as investment, insurance, corporate, retail banking services and universal banking, the Non-Availability of banking services still exists in our country. Finance Ministry (FM) & Reserve Bank of India (RBI) through 'Financial Inclusion', bring many guidance to banking sectors to reach out nook & corner of the country, to establish fair access and benefits of banking services. Well-functioning financial services serve as a vital financial purpose by offering savings, payment, consumer protection, credit, and risk management systems to individuals and firms [4].

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## **II. OBJECTIVES OF THE PAPER**

Financial inclusion is a key enabler to reducing poverty and boosting prosperity [2]. The focus and objective of this paper on the insight of Financial Inclusion, challenges and ways to address the challenges to cover all geography under banking service radar.

## **III. FINANCIAL INCLUSION & CHALLENGES**

Financial inclusion is defined as the availability and equality of opportunities to access financial services and refers to a process by which individuals and businesses can access appropriate, affordable, and timely financial products and services [1]. Financial Inclusion is for the betterment of the unbaked areas. Formal financial integration can also prevent individuals from falling into poverty by providing ways to handle income shocks like unemployment or losses of money launderers [5]. However, upgrading unbanked to banked status has many obstacles, listed below, included but not limited to,

- Population in our country is heterogeneous in terms of age, personal habits, professions, income, living conditions, styles, literary levels. Comparing to the growth of population with the number of bank branches only 30 to 40% of population are getting the services, as the focus of the banks are more money rotation areas such as metro and urban.
- Banking services needs reasonably good knowledge, to understand and to get served, literacy turns out to be essential factor for the continued usage of banking services.
- Diversified socio-economic structure exist in the interior parts of India as each geography has various custom and cultures and the people earning in these areas are fragmented & varied. These areas have drastic fluctuation in social economic conditions, which challenges to banking services.
- Awareness creation in the under banked or unbanked areas are the high essentials to bring confidence on banking services. Next to awareness, education on banking facilities and benefits, are to be made available, at large. This brings, the ‘Generation Next’, at these area, grow with banking realization.
- The very nature of varied socio-economic conditions, service requirements or demands of every geographical area will be different from one another and even in

one area, demands are varied among cross section of people. Hence, Product / service designing is a difficult task for the serving banks.

- In order for banks to be functional, physical branch structures are needed at these unbanked areas as well as infrastructural issue like branch building; manpower, electricity etc. pose high threats to banks.
- Serving at these remote areas by the banking employees, is another challenge to the banks to deploy services.

Any country seeking to enhance economic growth and development and to reduce poverty must find the right balance between financial inclusion and financial stability [7]. Government of India, has formulated “The National Mission for Financial Inclusion (NMFII)”, giving directions on services, based on the guiding principles of banking, securing, funding and serving underserved areas. GOI launched Pradhan Mantri Jan Dhan Yojana (PMJDY) and below is the progress status of accounts opened, balance of deposits and average balance.

S.No	Item	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19
1	No. of PMJDY accounts (in Crore)	14.72	21.43	28.17	31.44	35.27
2	Deposit in PMJDY accounts (in Rs. Crore)	15,670	35,672	62,972	78,494	96,107
3	Average Deposit per PMJDY account (in Rs.)	1,065	1,665	2,235	2497	2,725
4	Number of RuPay debit cards issued to PMJDY account-holders (in Crore)	13.14	17.75	21.99	23.65	27.91

Figure 1 Performance of PMJDY [Source: Financial Services Annual Report Material 31-Mar-2019 @ [https://financialservices.gov.in/sites/default/files/Financial%20Inclusion\\_annual%20report\\_material31.3.2019.pdf](https://financialservices.gov.in/sites/default/files/Financial%20Inclusion_annual%20report_material31.3.2019.pdf)

Out of total savings accounts, there were overall 27% female accounts in March 2014. However, under PMJDY, women accounts constitute 53% of the total Jan Dhan accounts as on 30.3.2019[3].

#### IV. APPROCHES TO FINANCIAL INCLUSION

It is order of the day that banking services to be spread and used by one and all in our country. The proposed methodologies to make the Financial Inclusion on the greener lines are as follows.

- ‘Deep Fishing’ yields high impetus than ‘Shore Fishing’ and hence, various road maps for financial inclusion to be devised from all sectors of the banks, as united



efforts, to position the banking presence. As most of the banks, bank on technology, at large, looking for Return on Technological Investment (ROTI) may not be a right prospective, as even the number of hits in ATM in semi-urban is in low level. The Approaches of these banks, brings a good framework for village banking to address Un (der) banked areas.

- b) As FinTech targets new innovations, FI is to be addressed with the combined efforts of Regulators like RBI, all banks and FinTechs.
- c) Low usage is the indicator low esteem towards banking services. The best way to improvise, is to provide continuous '**Financial Education**' focusing on how banks help the people to bring in fund, to support their work (business), to save fund and also to avail government schemes through banks in that areas.
- d) Breaking '**digital divide**' is every banks responsibility, as techno banking services offer ease, which are enjoyed by limited elite circles at present. All stakeholders of the financial services can take this as an opportunity to upgrade the unbanked sector in technological strength. Banks can leverage any kind outsourcing or joint venture with trusted party to establish banking services. Below are the proposed two methods,
  - a. Unbanked area is taken in to banking - initially from nearby branches, bankers are made to visit unbanked areas and educate, serve the people on the basic banking. This will make the people experience banking and demand the same more, that pays way to have branches in the areas in a short span of time)
  - b. Fund can be sent from established banking area to people in Unbanked area - banks can have tie up with **trusted party like postal services**, cash management services etc. To have fund transfer, money transfer is initiated through any channel, the sooner an advise given to trusted party, serving in that beneficiary area to deliver money and money will delivered in specified time limit, say in a day, after reasonable validation, like MO. These motivate people and also developed banking culture to have banking services like branches or ATMs etc.)

- e) Awareness is like marketing, all media should give weightage at consistent and constant to create awareness on financial inclusion
- f) FI basics should be included as part of studies (curriculum) at institutions to seed great importance to upcoming generations. In order to encourage financial inclusion in terms of investments, financial literacy services are necessary to allow individuals to know their financial circumstances[6]

## **V. BENEFITS OF FINACIAL INCLUSION**

FI brings lots of benefits to banks as well as customers. Banks will get low cost deposits and improves their profitability. The few benefits to name, to customers are

- Saving habits are improved and confidence of life is built
- Dependency on moneylender is removed
- Government subsidiaries collection etc made easy
- All transactions are transparent and validate-able at any time.
- Access to Investment, insurance improves living life styles
- Leveraging economic independence;
- Money transfer through bank accounts averts lots of intermediately commissions/ fees.

## **VI. CONCLUSION**

FI has already started in great way. In order to accelerate its maturity, every individual / organization directly or indirectly connected to our Indian financial system, should contribute towards positioning FI to their best level. Nowadays banking includes all activities where money transaction comes in to play and so banking industry should open their wings towards the unbanked areas, purely looking at serving angle than profit orientation. Financial inclusion will provide high bandwidth of opportunities, money rotation, lead towards strong economic status and country sustainability.

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# Women Empowerment in India: A Study of Indian Government Schemes

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## Abstract

*In the Indian Constitution's Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles, the ideal of gender equality is enshrined. The Constitution not only guarantees women's freedom, but also empowers the government to take constructive discrimination action in their favour. Our legislation, development policies, plans, and programmes have all sought to advance women in various fields within the context of a democratic polity. There has been a marked change in the approach to women's problems from welfare to growth since the Fifth Five Year Plan (1974-78). In recent years, women's liberation has been recognized as a critical factor in deciding the role of women. In light of the current state of women empowerment in India and its determinants, this paper attempts to present some of the main schemes started by govt of India for the empowerment and upliftment of women in India.*

Keywords: women upliftment, govt schemes, gender equality,

## Introduction

Women's empowerment in India is strongly influenced by a variety of factors, including geographical location (rural/urban), educational attainment, social status (caste and class), and age. At the national, state, and local levels, policies on women's equality occur in a variety of areas, including health, education, economic opportunities, gender-based violence, and political engagement. Women's equality and sovereignty, as well as improvements in their political, social, economic, and health status, are all essential goals in and of themselves. Furthermore, it is essential for achieving long-term development. In sustainable and reproductive life, both women and men must fully participate and partner, including mutual responsibility for child care and parenting, as well as household maintenance. Women's lives, wellbeing, and well-being are being jeopardized all over the world as a result of their overworked status and lack of control and influence. Women in most parts of the world receive less formal education than men, and their own skills, skill, and coping strategies are often overlooked. Women's access to safe and satisfying lives is hampered by power

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dynamics that exist at all levels of society, from the most intimate to the most public. To impact progress, policy and programme steps must be taken to increase women's access to stable livelihoods and economic opportunities, reduce their severe domestic obligations, eliminate legal barriers to their involvement in public life, and raise social awareness through effective education and mass communication programmes. Furthermore, improving women's status improves their ability to make decisions at all levels in all aspects of life, especially in the areas of exploitation and gender discrimination. This, in turn, is critical for population programmes' long-term sustainability. Experience has shown that population and growth programmes are most successful when measures are taken to boost women's status at the same time. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993. The breadth and coverage of the programmes launched has grown to include campaigns for women's economic and social empowerment as well as gender equality.

### **Objectives of the Study**

1. To study various Indian government schemes for the empowerment of women in India.
2. To understand the importance of women empowerment in India.

### **Research methodology**

The research relies on secondary data sources. The required information is collected from a variety of sources, including surveys and papers from the Ministry of Human Resource Development, the Government of India's National Family Health Survey Report, other publications and internet sources on the subject.

### **National Policy for the Empowerment of Women (2001)**

The policy's aim is to promote women's growth, progress, and empowerment. The Policy would be broadly distributed in order to promote constructive cooperation from all parties in order to achieve its objectives. The policy's specific goals are to create an atmosphere conducive to women's full growth through supportive economic and social policies, allowing them to reach their full potential.

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In India, the following government projects/schemes are currently aimed at women's empowerment and gender equality:

### 1. Beti Bachao Beti Padhao

Since 1961, the Child Sex Ratio (CSR), which is characterised as the number of girls per 1000 boys aged 0 to 6, has been steadily declining. In the one hand, social constructs that discriminate against children, as well as the simple availability, affordability, and eventual abuse of diagnostic instruments, have both played a role in rising Sex Selective Elimination of girls, resulting in a low Child Sex Ratio. The government has launched the Beti Bachao Beti Padhao initiative in response to the need for concerted and convergent efforts to ensure the girl child's survival, protection, and empowerment. This is being done by a nationwide initiative and targeted multi-sectoral activity in 100 low-CSR districts in all states and territories. The Ministry of Women and Child Development, the Ministry of Health and Family Welfare, and the Ministry of Human Resource Development have collaborated on this project.

Objectives of the scheme

- Gender-based sex discrimination should be avoided.
- Ensure the girl child's survival and security
- Ensure the girl child's schooling and engagement

### 2. One Stop Centre Scheme

It was adopted on April 1, 2015, with the 'Nirbhaya' fund, and is recognised as 'Sakhi.' The One Stop Centres are located across India and provide victims of abuse with accommodation, a police desk, legal, medical, and counselling facilities all under one roof, as well as a 24-hour Helpline. 181 is the toll-free helpline code. Sakhi centres are located throughout the country. These centres can be asked for the following:

- Emergency Response and Rescue Services
- Medical assistance
- Assistance in lodging FIR /NCR/DIR
- Psycho - social support/ counselling

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- Legal aid and counselling Shelter
- Video Conferencing Facility to record statement for police/courts

### **3. Women helpline scheme**

Scheme for Universalization of Women Helpline is meant to provide 24 hours immediate and emergency response to women affected by violence.

#### **Objectives:**

- To provide toll-free 24-hours telecom service to women affected by violence seeking support and information.
- To help crisis and non-crisis intervention through referral to the appropriate agencies such as police/Hospitals/Ambulance services/District Legal Service Authority (DLSA)/Protection Officer (PO).
- To provide information about the appropriate support services, government schemes available to the woman affected by violence

### **4. Working Women's Hostel (WWH)**

Scheme envisages provision of safe and affordable hostel for women. The main objective of the scheme is to promote availability of safe and conveniently located accommodation for working women with day care facility for their children wherever possible in urban, semi urban or even rural areas where employment opportunity for women exist.

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

To make a significant impact on women by upgrading skills. The target group includes the marginalised asset less rural women and urban poor. This also includes wage labourers, unpaid daily workers, women headed households and families below poverty line.

#### **Objectives**

- To mobilise women in small viable groups and make facilities available through training and access to credits
- To provide training for skill upgrading

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- To enable groups of women to take up employment-cum- income generation programs.
- To provide support for further improving training and employment conditions of women.

## **6. SWADHAR Greh Scheme**

To provide temporary accommodation, maintenance and rehabilitative services to women and girls rendered homeless due to family discord, crime, violence, mental stress, social ostracism. Another scheme with similar objectives is Short Stay Home (SSH).

Objectives:

- To cater to the primary need of shelter, food, clothing, medical treatment and care of the women in distress and who are without any social and economic support.
- To enable them to regain their emotional strength that is affected due to their encounter with unfortunate circumstances.
- To provide them with legal aid and guidance to take steps for their readjustment in family or society. To rehabilitate them economically and emotionally.
- To enable them to start their life as fresh with dignity and conviction.

## **7. Rajiv Gandhi National Creche Scheme**

This scheme is for the children of working mothers to take care of the children. The present scheme will provide assistance to NGOs for running crèches.

Objectives:

- To providing a nursery where babies and young children are cared for during the working day. Employment of women has resulted in increased opportunities for their employment and more women are now working within or outside their homes.
- Thus, the children of these women, who were earlier getting support from relatives and friends while their mothers were working now in need of day care services which provide quality care and protection for the children.



## **8. Pradhan Mantri Matru Vandana Yojana**

Scheme ensures safe delivery and good nutrition for mothers having their first child. The scheme was launched in 2010 as Indira Gandhi Matritva Sahyog Yojana (IGMSY). It was renamed as Matritva Sahyog Yojana in 2014 and again as Pradhan Mantri Matru Vandana Yojana (PMMVY) in 2017.

### **Objective:**

- Providing partial compensation for the wage loss in terms of cash incentives so that the woman can take adequate rest before and after delivery of the first living child.
- The cash incentive provided would lead to improved health seeking behaviour amongst the Pregnant Women and Lactating Mothers (PW& LM).

## **9. Mahila e-Haat**

To strengthen financial inclusion of Women Entrepreneurs in the economy by providing continuous sustenance and support to their creativity.

### **Objectives:**

- Mahila E-Haat is an initiative for meeting needs of women entrepreneurs.
- This startup Rashtriya Mahila Kosh website leverages technology for showcasing products made/manufactured/sold by women entrepreneurs.
- They can even show their services of their creative potential. This unique e-platform will strengthen the socioeconomic empowerment of women.
- To act as a catalyst by providing a web-based marketing platform to the women entrepreneurs to directly sell their products.
- To support 'Make in India' through online marketing platform.

## **10. Mahila police volunteers**

The Role of Police is pivotal in ensuring the safety and security of citizens in general and women in particular to increase the number of women in the police force.

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**Objectives:**

- An MPV will serve as a public-police interface in order to fight crime against women.
- The broad mandate of MPVs is to report incidences of violence against women such as domestic violence, child marriage, dowry and violence faced by women in public spaces.
- She will act as a role model for the community.

**11. Pradhan Mantri Mahila Shakti Kendra scheme**

To promote community participation through involvement of Student Volunteers for empowerment of rural women.

**Objective:**

The main purpose of this scheme is to enhance women's quality of life. Starting from saving and surviving of girl child, their primary as well as secondary education and overall quality of life will be improved through the implementation of this scheme.

**12. NAND-GHAR YOJANA**

To enhance the learning environment through an e-learning module and skill enhancement programme for women.

**Objective:**

- To make Anganwadis as a community center for children and mothers.
- To provide solar-power system to make them stand-alone and television for teaching purpose.
- To provide supplementary nutrition to children in the age group of 0-6 years and to pregnant/lactating mothers with main objective to fight the problem of malnutrition.

### **13. Pradhan Mantri Ujjwala Yojana**

Aim: To provide clean fuel to women who are below poverty line who generally use unclean cooking fuels that does more harm than good and replace the same with LPG.

#### **Objective:**

- Protecting the health of women and empowering them
- Curbing health issues that result from using fossil fuels and other fuels for cooking
- Reducing casualties that occur as a result of unclean fuels used for cooking
- Controlling respiratory issues that occur due to indoor pollution as a result of using fossil fuel that does not burn cleanly.

### **14. Maternity Benefit Program**

To provide partial compensation for wage loss to women during their pregnancy and offers a cash incentive of Rs 6,000 to mothers for the birth of their first child, has so far reached 4.8 million beneficiaries.

#### **Objective:**

- Promoting appropriate practice, care and institutional service utilization during pregnancy, delivery and lactation
- Encouraging the women to follow (optimal) nutrition and feeding practices, including early and Exclusive breastfeeding for the first six months
- Providing cash incentives for improved health and nutrition to pregnant and lactating mothers.

### **15. Sukanya Samridhi Yojana**

To encourage parents of a girl child order to create a fund for the future education and marriage expenses for their child.

Objective: To ensure the financial independence of women by encouraging them to invest in a savings scheme that would enable them to fulfil their long-term life goals and dreams like higher education, marriage, etc. and ensure financial stability.

## **16. Nari Web Portal**

The portal aims to spread information about schemes and benefits provided by the Government to women.

### **Objective:**

- To access information on different programmes offered by various state governments as well as the Centre
- The portal carries details on 350 different schemes for women and will be updated from time to time.

## **17. She-Box Portal**

It aims to provide speedier remedy to women facing sexual harassment at workplace

### **Objective:**

- To report complaints of Sexual Harassment at Workplace
- For prompt disposal of complaints on SHE-Box, each case goes directly to the central/state authority concerned having jurisdiction act in the matter.

## **18. New Draft National Policy**

This Policy aims to make women able to participate as equal partners in all spheres of life.

### **Objective:**

- Health including food security and nutrition,
- Education,
- Economy (including agriculture industry, labour, employment, NRI women, soft power, service sector, science and technology), Violence against women,
- 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)
- Environment and climate change.

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## **19. Nari Shakti Puruskars**

The Government's commitment towards women with the aim of strengthening their legitimate place in the society.

### **Objective:**

- It will also provide an opportunity to the current generation to understand the contribution of women in building of society and the nation.
- The recipients would be drawn from institutions and individuals.

### **Conclusion**

Women's empowerment refers to the acceptance and inclusion of women in decision-making processes. It also entails providing them with equitable opportunities for social growth and advancement, as well as opposing gender discrimination. The protection of women and children is included in Article 15(3), which states, "Nothing in this article shall bar the State from making any special provision for women and children." On November 19, 2019, the Ministry of Women and Child Development partnered with Facebook to improve digital literacy and online protection for women and children in India. "We Think Digital" is the name of the movement, which is part of the Global Literacy Program. For an Indian women and resident, independence entails more than the rights granted by the Constitution. It also means more employment, entrepreneurial prospects, improved safety, ease of day-to-day life, and security for girls. In brief, many reasons abound on the path to women's liberation. To ensure women's empowerment, the government and the public sector must play key roles in enabling their health across a variety of sectors. A slew of initiatives has been introduced in recent years to enable women to be self-sufficient in their lives, whether it's offering free cooking gas and education schemes or empowering women to use technology.

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## ग्रामीण महिलाओं के सशक्तिकरण में स्वयं सहायता समूह की भूमिका (कोविड 19 के संदर्भ में)

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**सारांश—** महिला सशक्तिकरण से अभिप्राय जीवन के विविध क्षेत्रों में महिलाओं द्वारा निर्णय प्रक्रिया में साझेदारी से है। इसमें सामाजिक, आर्थिक, राजनीतिक, सांस्कृतिक इत्यादि सभी विषयों में महिलाओं की स्थिति में परिवर्तन होता है। स्वयं सहायता समूह एक ऐसी आर्थिक और सामाजिक हालात वाले ग्रामीण निर्धन आदमियों/महिलाओं का ऐसा समूह है जो स्वयं की सहायता के लिए स्वेच्छा से गठित होते हैं जिसके सदस्य अपनी आय से छोटी-छोटी एवं आकस्मिक जरूरतों को पूरा करने के लिए ऋण प्रदान करने हेतु छोटे बैंक के रूप में कार्य करता है। कोविड-19 के प्रकोप ने दुनिया भर में अभूतपूर्व स्वास्थ्य सम्बन्धी आपात स्थिति उत्पन्न कर दी है। भारत में बड़ी संख्या में सम्भावित मामलों का उनकी स्थिति के अनुसार परीक्षण, क्वारंटीन या उपचार किया जा रहा है। वही ग्रामीण विकास मंत्रालय के अर्न्तगत दीनदयाल अंत्योदय योजना राष्ट्रीय ग्रामीण आजीविका मिशन (डीएवाई-एनआरएलएम) के तहत देश भर में स्थापित लगभग 63 लाख स्वयं सहायता समूहों (एसएचजी) की प्रेरित, उत्साहित और प्रतिबद्ध लगभग 690 लाख महिला सदस्यों ने सदैव सामुदायिक स्तर पर उपजी आर्थिक और सामाजिक जरूरतों को पूरा किया है। ये महिलाएं आजीविका गतिविधियों में संलग्न रहते हुए, जागरूकता फैलाकर, आंदोलनों का नेतृत्व करते हुए और प्राकृतिक आपदाओं के दौरान दायित्व संभालते हुए सामाजिक परिवर्तन ला रही हैं।

### प्रस्तावना—

नारी मानव जाति की जननी और दो पीढ़ियों को जोड़ने वाली एक कड़ी है। भारतीय संस्कृति में समाज के इस हिस्से को सदैव अधिक महत्व दिया गया है। वैदिक काल में तो महिलाओं को 'देवी' तुल्य समझा जाता रहा है। हिन्दू उत्तराधिकार अधिनियम 1956 द्वारा महिलाओं को भी पुरुषों के समान सम्पत्ति में अधिकार प्रदान किया गया। इन प्रयासों के फलस्वरूप महिलाओं की सामाजिक, आर्थिक परिस्थितियों में अनेक परिवर्तन हुए। भारतीय संविधान पुरुषों व महिलाओं के बीच समान अधिकारों की मान्यता देता है। महिला सशक्तिकरण से अभिप्राय जीवन के विविध क्षेत्रों में महिलाओं द्वारा निर्णय प्रक्रिया में साझेदारी से है। इसमें सामाजिक, आर्थिक, राजनीतिक, सांस्कृतिक इत्यादि सभी विषयों में महिलाओं की स्थिति में परिवर्तन होता है। यह महिलाओं के स्वयं पर नियंत्रण, अपने परिवार पर नियंत्रण, अपने परिवार के बारे में महत्वपूर्ण निर्णयों में साझेदारी तथा घर के निर्णयों में भूमिका को निर्धारित करता है। महिला सशक्तिकरण को राजनीति, प्रशासन, अर्थव्यवस्था, व्यापार-वाणिज्य इत्यादि में प्रतिनिधित्व के रूप में भी आंका जाता है। इसके तहत महिलाओं में सुरक्षा की भावना, मातृत्व मृत्यु दर, शिशु मृत्यु दर में कमी इत्यादि के रूप में भी देखा जाता है। सशक्तिकृत महिलाओं द्वारा अपनी क्षमता के दायरे में विश्वास का निर्माण शामिल होता है।

भारत के गुजरात राज्य में सुश्री इला भट्ट के नेतृत्व में 1974 से महिलाओं द्वारा संगठित स्वयं सहायता समूहों को सूक्ष्म वित्त प्रदान कर उन्हें उत्पादक गतिविधियों का प्रशिक्षण दिया जा रहा है जोकि सूक्ष्म वित्त के क्षेत्र में सबसे पहला सफल प्रयास माना जाता है। बाद में, बांग्लादेश में श्री मुहम्मद यूनूस ने 1976 से सूक्ष्म वित्त को आधार बनाकर अनेक संगठित स्वयं सहायता समूहों का सृजन किया जिसने बांग्लादेश में गरीबी कम करने, महिलाओं को आत्मनिर्भर बाने एवं कई लघु एवं कुटीर उद्योगों को पुनर्जीवन देने का कार्य किया जिसके लिए यूनूस को वर्ष 2005 में नोबल शांति पुरस्कार से सम्मानित किया गया जिसके बाद

से संगठित स्वयं सहायता समूह एवं सूक्ष्म वित्त की अवधारणा एक व्यापक क्रांति के रूप में उभरते हुए विकासशील देशों में गरीबी निवारण एवं महिला उत्थान का अहम माध्यम बन चुकी है।

**स्वयं सहायता समूह**— स्वयं सहायता समूह एक ऐसी आर्थिक और सामाजिक हालात वाले ग्रामीण निर्धन आदमियों/महिलाओं का ऐसा समूह है जो स्वयं की सहायता के लिए स्वेच्छा से गठित होते हैं जिसके सदस्य अपनी आय से छोटी-छोटी एवं आकस्मिक जरूरतों को पूरा करने के लिए ऋण प्रदान करने हेतु छोटे बैंक के रूप में कार्य करता है।

**स्वयं सहायता समूह के उद्देश्य**— स्वयं सहायता समूह के निम्नलिखित उद्देश्य हैं—

1. गरीब महिलाओं में अपनी आय की प्रबन्ध क्षमता को बढ़ावा देना ताकि वे रुपये की अधिकतम जरूरत अपने स्तर पर पूरी कर सकें।
2. ग्रामीण महिलाओं में अपनी आर्थिक आवश्यकताओं की पूर्ति हेतु बचत की भावना को प्रोत्साहन देना।
3. स्वयं सहायता के द्वारा महिलाओं में आत्मविश्वास जगाना एवं उन्हें आत्म-निर्भर बनाना।
4. समूह के द्वारा एक शक्ति का विकास होता है जिससे बहुत सी बाधाओं को दूर कर सकती है।
5. बैंक से जुड़ने के अवसर मिलते हैं।
6. मिल-जुल कर निर्माण/सहयोग की भावना का विकास होता है तथा एक दूसरे को उद्यमी बनाने में मदद मिलती है।

**महिलाओं की एसएचजी-बैंक लिंकेज योजना में स्थिति**— नाबार्ड की भारत में सूक्ष्म वित्त स्थिति 2019-2020 रिपोर्ट के अनुसार मार्च 12 के अंत तक एसएचजी बैंक लिंकेज योजना के लगभग 79 प्रतिशत बचत खाते महिला एसएचजी द्वारा खोले गए थे। एसएचजी को बैंकों द्वारा दिए गए ऋण में लगभग 80 प्रतिशत ऋण महिला एसएचजी को दिए गए वहीं बैंकों द्वारा दिए बकाया ऋण में लगभग 84 फीसदी महिला एसएचजी द्वारा लिए गए। स्पष्ट है कि भारत में एसएचजी बैंक लिंकेज योजना के तीन-चौथाई से अधिक लाभार्थी महिला एसएचजी हैं।

#### तालिका -1

#### मार्च अंत में स्वयं सहायता समूहों की बचत एवं ऋण के मामले में स्थिति

	2017-18		2018-19		2019-2020	
	संख्या (लाख में)	राशि (करोड़ में)	संख्या (लाख में)	राशि (करोड़ में)	संख्या (लाख में)	राशि (करोड़ में)
एसएचजी द्वारा की गई बचत	69.53	6198.71	74.62	7016.30	79.60	6551.41
महिला एसएचजी की बचत	53.10 (76.4)	4498.66 (72.6)	60.98 (81.7)	5298.65 (75.5)	62.99 (79.1)	5104.33 (77.9)
बैंक द्वारा दिए गए ऋण	15.87	14,453.3	11.96	14547.73	11.98	16534.7
महिला एसएचजी को दिए ऋण	12.94 (81.6)	12429.37 (86.0)	10.97 (85.0)	12622.33 (86.8)	9.23 (80.4)	14132.02 (85.5)
बैंकों में बकाया ऋण	48.51	28038.28	47.87	31221.17	43.54	36340.00
महिला एसएचजी के बकाया ऋण	38.98 (80.3)	23030.36 (82.1)	39.84 (83.2)	26123.75 (83.7)	36.49 (83.8)	30465.28 (83.8)
बैंकों में बकाया ऋण	48.51	28038.28	47.87	31221.17	43.54	36340.00
महिला एसएचजी के बकाया ऋण	38.98 (80.3)	23030.36 (82.1)	39.84 (83.2)	26123.75 (83.7)	36.49 (83.8)	30465.28 (83.8)



## कोविड 19 के दौरान स्वयं सहायता समूह की भूमिका—

कोविड-19 के प्रकोप ने दुनिया भर में अभूतपूर्व स्वास्थ्य सम्बन्धी आपात स्थिति उत्पन्न कर दी है। भारत में बड़ी संख्या में सम्भावित मामलों का उनकी स्थिति के अनुसार परीक्षण, क्वारंटीन या उपचार किया जा रहा है। वही ग्रामीण विकास मंत्रालय के अर्न्तगत दीनदयाल अंत्योदय योजना राष्ट्रीय ग्रामीण आजीविका मिशन (डीएवाई-एनआरएलएम) के तहत देश भर में स्थापित लगभग 63 लाख स्वयं सहायता समूहों (एसएचजी) की प्रेरित, उत्साहित और प्रतिबद्ध लगभग 690 लाख महिला सदस्यों ने सदैव सामुदायिक स्तर पर उपजी आर्थिक और सामाजिक जरूरतों को पूरा किया है। ये महिलाएं आजीविका गतिविधियों में संलग्न रहते हुए, जागरूकता फैलाकर, आंदोलनों का नेतृत्व करते हुए और प्राकृतिक आपदाओं के दौरान दायित्व संभालते हुए सामाजिक परिवर्तन ला रही हैं। वर्तमान में जारी संकट के समय भी एसएचजी सदस्य कोविड-19 को फैलने से रोकने के लिए हरसम्भव तरीके से योगदान देते हुए सामुदायिक योद्धा बनकर उभरी हैं।

देश भर में एसजीएच नेटवर्क को श्रव्य-दृश्य (एवी) आईईसी सामग्री स्वास्थ्य मंत्रालय के परामर्शों, के माध्यम से व्यक्तिगत स्वच्छता, सामाजिक दूरी आदि की जरूरत जैसे इस रोग से सम्बन्धित विभिन्न पहलुओं से अवगत कराया गया। यह सामग्री समस्त राज्य ग्रामीण आजीविका मिशनों (एसआरएमएम) तक पहुंचाती गई है। राज्य सरकारों द्वारा तैयार कराई गई सामग्री के साथ ऐसी सभी सूचनाओं का उपयोग एसआरएमएम द्वारा किया जा रहा है ताकि सभी आवश्यक सावधानियों के बारे में समुदाय तक सही संदेश पहुंचाना सुनिश्चित किया जा सके। एसआरएमएम का स्टाफ और एसएचजी की सदस्य टेलीफोन कॉल, वॉलराइटिंग, पैम्फलेट/फ्लायर इत्यादि के माध्यम से स्थानीय समुदायों में जागरूकता फैला रही हैं। सोशल मीडिया का भी बड़े पैमाने पर उपयोग किया जा रहा है।

अपने-अपने समुदायों में साफ-सफाई की सुरक्षित पद्धतियों को बढ़ावा देने सम्बन्धी सामाजिक योगदान के माध्यम से अपनी आजीविका को बनाए रखते हुए ये महिलाएं कोविड-19 के प्रकोप के खिलाफ जंग को अत्यन्त समर्पण और निष्ठा के साथ लड़ रही हैं। देश भर में इसी तरह की अनेक जिम्मेदार सामूहिक कारवायों के माध्यम से, इन समुदायों की हाशिए पर रहने वाली और कमजोर महिलाओं ने सामाजिक और आर्थिक रूप से सशक्त होते हुए कोरोना वायरस के खिलाफ युद्ध में महत्वपूर्ण भूमिका निभाई है। एसजीएच स्वयं सेवी यह सुनिश्चित करने में अपनी भूमिका निभा रही हैं कि बाजारों, पीडीएस दुकानों आदि में लोग सामाजिक दूरी बनाए रखें। तमिलनाडु में प्रत्येक पीडीएस दुकान की जिम्मेदारी एसजीएच की दो स्वयं सेवियों को सौंपी जाती है। उन्हें दस्ताने, मास्क और सैनिटाइजर प्रदान किए जाते हैं और वे सुनिश्चित करती हैं कि कतार में लोग पर्याप्त दूरी बनाए रखें। विभिन्न एसआरएमएम द्वारा उठाए गए कुछ महत्वपूर्ण कदम निम्नलिखित हैं—

- कोविड-19 के वैश्विक महामारी घोषित होने पर, जीविका, बिहार ने पहल करते हुए ऐसी आईईसी सामग्री तैयार करने का काम करना शुरू कर दिया, जो इस रोग के बारे में जागरूकता फैलाने इससे निपटने की तैयारियों में मदद कर सके। जीविका अपने 1.4 लाख एसएचजी के माध्यम से अधिकतम परिवारों तक व्यवस्थित रूप से पहुंच बनाने के लिए प्रयासरत है और हैंडवाश, सैनिटेशन, क्वारंटीन और आइसोलेशन और सामाजिक दूरी जैसे विषयों के बारे में जागरूकता फैला रहा है। जीविका ने अब तक 1,00,000 से अधिक सामुदायिक सदस्यों के मोबाइल नम्बर एकत्र किए हैं और कोविड-19 के बारे में वॉयस मैसेज जारी करने के लिए मोबाइल वाणी मंच का उपयोग कर रहा है और उसी के माध्यम से समुदाय के प्रश्नों का भी उत्तर दे रहा है।
- उत्तर प्रदेश के एसआरएमएम प्रेरणा की एसएचजी महिलाओं ने सामाजिक दूरी की आवश्यकता पर जोर देने के लिए अपनी रचनात्मकता का उपयोग रंगोली और निशान के लिए लकीरें खींचने और गोले

बनाने में किया है। वे अपने समुदायों में कोविड की रोकथाम के बारे में महत्वपूर्ण संदेशों का प्रसार करने के लिए वॉल पेंटिंग भी बना रही है।

- दीदी हेल्पलाइन, झारखंड एसआरएलएम द्वारा शुरू की गई एक टेलीफोनिक हैल्पलाइन है, जो 24 घंटे खुली रहती है। यह हैल्पलाइन प्रामाणिक जानकारी प्रदान करने के माध्यम से प्रवासी श्रमिकों को राज्य अधिकारियों तक अपना डेटा पहुंचाने में सक्षम बनाती है, ताकि उन्हें विभिन्न राज्यों से निकालकर झारखंड वापस लाने में मदद की जा सके।
- दहशत फैलाने वाली बड़े पैमाने पर प्रसारित फेक न्यूज को खारिज करने में मदद करने के लिए केरल में कुदुम्बश्री की महिलाओं द्वारा उल्लेखनीय प्रयास किए गए हैं। कुदुम्बश्री अपनी 1,16,396 महिला सदस्यों के साथ अपने व्हाट्सएप ग्रुप के नेटवर्क के माध्यम से समुदाय तक केवल सही जानकारी का प्रचार करने की कोशिश रही है। इन प्लेटफार्मों का उपयोग विशेष इस बीमारी और इससे जुड़े एहतियाती उपायों के बारे में तत्काल, प्रामाणिक सूचना और अद्यतन जानकारी प्रसारित करने के लिए किया जाता है।
- सुमन देवी हसनपुर ग्राम पंचायत, बाराबांकी, उत्तरप्रदेश में स्वयं सहायता समूह की एक सदस्य है। जब से उन्होंने टीवी पर कोविड-19 महामारी की खबर सुनी, तब से वे अपने समूह में मास्क बना रही हैं। काजल नारी शक्ति समूह, बिजनौर से है, जो अपनी रंगोली कला के जरिये लोगों को इस बीमारी के बारे में जागरूक बना रही हैं।
- केरल एक ऐसा राज्य है जहां कोरोना वायरस से संक्रमित मामले सबसे ज्यादा हैं। यहां पर स्थानीय निकायों के साथ मिलकर कुदुम्बश्री स्वयं सहायता समूह की महिलाएं ऐसी जगहों पर सामुदायिक रसोई चला रही हैं जहाँ प्रवासी श्रमिक और गरीबी से त्रस्त परिवार हैं। भोजन में मुख्य रूप से घी चावल और चिकन करी दी जाती है। रसोई में तैयार खाने को स्वसहायता समूह, छोटे पैकेज में बंद कर ग्रामीण समुदायों तक पहुंचाते हैं। ये खाना उन लोगों के लिए भी बहुत उपयोगी साबित होता रहा है जो अपने घरों में क्वारंटीन में हैं और जिसकी वजह से उन्हें पौष्टिक भोजन उपलब्ध नहीं हो पा रहा है।
- त्रिपुरा में सामुदायिक रसोई के ठेके राज्य सरकार की ओर से ऐसे स्वयं सहायता समूहों को दिए गए हैं जिनके पास खानपान व्यवसाय है या बड़ी मात्रा में खाना पकाने का पहले से कोई अनुभव है।
- अरुणाचल प्रदेश में महिला स्वयं सहायता समूहों ने प्रशासन को नकद राशि का योगदान किया है और साथ ही कोविड की ड्यूटी पर तैनात पुलिसकर्मियों को नाश्ता, खाना, चाय और स्नैक्स उपलब्ध करा रहे हैं। इसके अलावा पुलिसकर्मियों को मुफ्त सिले मास्क, चावल और सब्जियाँ आदि भी दे रहे हैं।
- ओडिशा में 6 लाख मिशन शक्ति स्वसहायता समूह की लगभग 70 लाख महिला सदस्य सामुदायिक रसोई द्वारा अनाज, किराने का सामान और पका हुआ भोजन जैसी बुनियादी चीजें मुहैया करा रही हैं। मिशन शक्ति के तहत लगभग 45,000 लोगों को भोजन उपलब्ध कराया जा रहा है।
- झारखंड सरकार ने मुख्यमंत्री दीदी रसोई के नाम से सामुदायिक रसोई शुरू की है। इसके जरिये गांवों में बेहद निर्धन परिवारों, दिव्यांगजनों और बच्चों तथा बेहद जरूरतमंदों को खाना दिया जाता है। राज्य के 4185 ग्राम पंचायतों में ऐसी सामुदायिक रसोईयां चलाई जा रही हैं।

- जम्मू कश्मीर में स्वयं सहायता समूह फंसे हुए प्रवासी श्रमिकों की जरूरतों को पूरा करने के लिए लगातार उनके सम्पर्क में है।

### स्वयं सहायता समूहों का महिलाओं के जीवन पर प्रभाव—

स्वयं सहायता समूहों में कार्य करने के कारण महिलाओं के आत्मविश्वास, स्वाभिमान, आत्मगौरव इत्यादि में वृद्धि होती है, क्योंकि घरेलू परिधि के बाहर एक समूह के रूप में छोटी-छोटी बचत इकट्ठी करके, ऋण लेकर, बैंक कर्मचारियों से संपर्क, लघु उद्यम स्थापित करके, समूह की बैठकों की कार्यवाही संचालित करके महिलाओं में निम्नलिखित क्षमताओं का विकास होता है—

- **स्वनिर्णय की शक्ति—** स्वयं सहायता समूह के सदस्य के रूप में काम करने के कारण महिलाओं की स्वयं निर्णय लेने की शक्ति का विकास होता है। महिलाओं द्वारा बैंकों के साथ लेन-देन, कागजी कारवाई इत्यादि करने से उनमें आत्मविश्वास पनपता है। समूह की गतिविधियों के संचालन, बैठकों में भाग लेने से महिलाओं की स्वनिर्णय की क्षमताओं का विकास होता है जो धीरे-धीरे परिवार और समुदाय में उनकी सोच को आवाज मिलती है।
- **जानकारी तथा संसाधनों की उपलब्धता—** समूह के सदस्य के रूप में महिलाओं की गतिशीलता बढ़ जाती है। घर की चारदीवारी में कैद रहने वाली महिलाएँ इन समूहों के माध्यम से पंचायत संस्थाओं, बैंक, सरकारी तंत्र, गैर सरकारी संगठनों, सूक्ष्म वित्त संस्थानों इत्यादि से संपर्क में आती हैं जिससे उनके पास अधिक सूचना एवं संसाधन होते हैं। सूचना एवं संसाधनों की उपलब्धता महिलाओं को सशक्त करती है।
- **सामूहिक निर्णय के मामलों में अपनी बात बलपूर्वक रखने की समर्थता—** अध्ययनों से स्पष्ट हुआ है कि स्वयं सहायता समूहों में कार्य करने वाली महिलाओं की सामुदायिक कार्यों में सहभागिता, पंचायत की बैठकों में उपस्थिति अधिक सक्रिय होती है। अन्य महिलाओं की अपेक्षा ये महिलाएँ अपनी बात समुदाय के सामने अधिक बलपूर्वक रख पाती हैं।
- **आर्थिक आत्मनिर्भरता—** स्वयं सहायता समूह की सदस्य के रूप में महिलाएँ आर्थिक रूप से आत्म निर्भर बनती हैं जिससे परिवार में उनकी स्थिति में सुधार होता है तथा इस प्रकार उपलब्ध धन का इस्तेमाल वे अपने निजी इस्तेमाल अथवा बच्चों की शिक्षा व स्वास्थ्य इत्यादि में करती हैं। अध्ययनों से स्पष्ट है कि आर्थिक रूप से आत्मनिर्भर महिलाओं के साथ घरेलू हिंसा के मामले कम होते हैं।
- **मनोवैज्ञानिक विकास—** स्वयं सहायता समूह की सदस्य के रूप में महिलाओं द्वारा स्वयं की पहल पर सामाजिक बदलावों के लिए भागीदारी सुनिश्चित होती है। उनका बदलाव लाने की अपनी क्षमता में विश्वास सुदृढ़ होता है।
- **कौशल विकास—** हमारे देश में प्रायः महिलाएँ सिलाई, कढ़ाई, पापड़ बनाने, आचार बनाने जैसे कई कार्य करती हैं किन्तु इन्हीं कार्यों को स्वयं सहायता समूहों के माध्यम से बड़े पैमाने पर वाणिज्यिक आधार पर किया जाता है। इन समूहों को सरकारी तथा गैर-सरकारी संगठनों द्वारा कौशल प्रशिक्षण भी

दिया जाता है जिससे महिलाओं की स्वयं की व्यक्तिगत या सामूहिक शक्ति बेहतर करने के लिए कौशल सीखने की क्षमता का विकास होता है।

- **लोकतांत्रिक प्रक्रियाओं में विश्वास**— इन समूहों में सामान्यता सभी सदस्य एक जैसी सामाजिक—आर्थिक पृष्ठभूमि के होते हैं तथा इनकी कारवाई में लोकतांत्रिक प्रविधियों को अपनाया जाता है जिससे महिलाओं का लोकतांत्रिक प्रक्रियाओं में विश्वास मजबूत होता है। इसका प्रभाव गांव में राजनीतिक संस्थाओं यथा ग्राम सभा, पंचायत इत्यादि पर भी पड़ता है। महिलाओं की अन्यों की विचारधारा को लोकतांत्रिक तरीके से बदलने की क्षमता में अभिवृद्धि होती है।
- **वित्तीय क्षेत्र में भागीदारी**— आज दुनिया भर में महिलाओं के स्वयं सहायता समूहों को गरीबी का मुकाबला करने में सबसे ज्यादा आशाजनक माना जा रहा है। भारत में 80 फीसदी से अधिक स्वयं सहायता समूह महिलाओं से सम्बद्ध हैं जिनमें भुगतान दर 95 फीसदी के आसपास है तथा गैर—निष्पादक परिसम्पत्तियों का प्रतिशत बहुत कम है।

**निष्कर्ष**— महिलाएँ परिवार, समाज व देश की प्रगति की नींव हैं। नींव को सशक्त व मजबूत बनाए जाने पर ही सुदृढ़, विशाल एवं भव्य इमारत की कल्पना को साकार किया जा सकता है। इस तथ्य को ध्यान में रखते हुए सरकार, समाज एवं स्वयं सेवी संगठनों को स्वयं सहायता समूहों के सफल क्रियान्वयन के मार्ग में विद्यमान विभिन्न अवरोधों का निवारण करके स्वयं सहायता समूहों के निर्माण, इनके सफल क्रियान्वयन व प्रगति को सुनिश्चित करने के लिए हर संभव प्रयास करने होंगे। ऐसा करके हम भारत को वास्तविक अर्थों में समृद्ध, विकसित एवं समतामूलक राष्ट्रों की श्रेणी में ला सकते हैं।

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