Chapter 2
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WOMEN AND RURAL DEVELOPMENT IN INDIA

India is a developing country with a vast section of its population suffering from malnutrition, unemployment and poor health care. There is growing evidence that the relative proportion of the poor among the rural population has been increasing in India. This is more severe in case of four main weaker sections of the society; namely, women, children, schedule castes and schedule tribes. Concerted efforts have been made in India particularly after the initiation of the planning process to improve the vulnerable rural poor living below the poverty line. Rabindranath Tagore, the great Indian poet said that “women is the builder and moulder of nation’s destiny. Though delicate and soft as lily, she has a heart far stronger and bolder than man....she is supreme inspiration for man’s onward march” (Chethan and Murthy 2006). India has been a welfare state since Independence and government policies and programmes were designed with the aim of alleviation of rural poverty. It was realised that a sustainable strategy of poverty alleviation had to be based on increasing the productive employment opportunities for the rural poor and providing a better and higher quality of life. Rural development is defined as the process of sustained growth of the rural economy and improvement of well-being of the rural population. Thus, rural development has twin goals; namely, the economic betterment of people and greater social transformation. Initially, the main thrust of rural development was laid on agriculture and allied industry, communication, education, health and allied sectors. It later became evident that accelerated development can be achieved only if governmental efforts are adequately supplemented by people’s participation at the grassroots (Prasad 2006). This chapter gives a brief account of development programmes in rural India and the status of women’s participation in rural development in the following sections:

I
DEVELOPMENT PROGRAMMES IN RURAL INDIA

Rural Development is a complex phenomenon and it calls for Integrated Approach that combines action on many fronts. Basic education, primary healthcare,
development of agriculture, infrastructure and efficient delivery system are essential for Rural Development. Besides, no programme can be undertaken without adequate financial resources. India as a still developing country has its own limitations in this respect. Although higher investment in the fields of Rural Development is definitely called for, the problem does not end there and proper utilisation of the scarce financial resources becomes an important component, similarly no worthwhile development can take place without commitment of political class, accountability of officials and active participation of rural community. Thus it is a matrix of multiple factors that determines the success of any programme taken in hand. This section discusses about the rural development programmes under implementation in India. The programmes are Swarnjayanti Gram Swarojgar Yojana (SGSY), Mahatma Gandhi National Rural Employment Guraranantee Act (MNRESA), National Rural Health Mission (NRHM), Sarva Shiksha Abhiyan (SSA) and Integrated Child Development Service (ICDS). These are discussed below briefly:

A. Swarnjayanti Gram Swarojgar Yojana (SGSY)

The central and state governments are implementing various developmental schemes for the welfare of the weaker sections of the country. The self-employment programme of Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA) and Million Wells Scheme (MWS) were all merged into a single self-employment programme called the Swarnjayanti Gram Swarojgar Yojana (SGSY) with effect from April 1, 1999. The major objectives of the programme are (a) focused approach to poverty alleviation, (b) capitalizing advantages of group lending and (c) overcoming problems associated with the multiplicity of programmes. The scheme seeks to focus on the formation of self-help groups. SHG means a holistic programme of micro-enterprises covering all aspects of self-employment and organization of the rural poor into self-help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. Efforts are made to involve women members in each SHG. At least half the groups at the block level are to be exclusively women’s groups. It aims at establishing a large number of micro enterprises in the rural areas. The salient features of SGSY are as follows:
1. SGSY aims at establishing a large number of micro enterprises in the rural areas, building upon the potential of the rural poor.

2. SGSY is a credit-cum-subsidy programme. However, credit will be the critical component in SGSY, subsidy being only a minor and enabling element. Accordingly, SGSY envisages a greater involvement of the banks. They will be involved closely in the planning and preparation of projects, identification of activity clusters, infrastructure planning as well as capacity building and choice of activity of the SHGs, selection of individual Swarozgaris, pre-credit activities and post-credit monitoring, including loan recovery.

3. SGSY seeks to promote multiple credits rather than a one-time credit ‘injection’. The credit requirement of the Swarozgaris will be carefully assessed. They will be allowed and, in fact, encouraged for increasing their credit intake over the years.

4. SGSY seeks to lay emphasis on skill development through well-designed training courses. Those, who have been sanctioned loans will be assessed and given necessary training. The design, duration of training and the training curriculum would be tailored to meet the needs of the identified activities. District Rural Development Agencies (DRDA) will be allowed to set apart upto 10% of the SGSY allocation on training. This would be maintained as ‘SGSY-Training Fund’

5. Subsidy under SGSY will be uniform at 30% of the project cost, subject to a maximum of Rs.7500/- in respect of SCs/STs, however, these are 50% and Rs.10000/- respectively. For Groups of Swarozgaris (SHGs), the subsidy is at 50% of the cost of the scheme, subject to a ceiling of Rs.1.25 lakh. There will be no monetary limit on subsidy for irrigation projects. Subsidy will be back-ended.

6. Women and the weaker sections are the focus of poverty eradication effort under SGSY. 50 per cent of the benefits under the programme will occur to the SCs/STs, 40% to women and 3% to handicapped persons.

7. SGSY is implemented by DRDA through the Panchayat Samitis. The process of planning, implementation and monitoring integrates the banks and other financial institutions, the PRIs, Non-Government Organizations (NGOs) as well as technical
institutions in a district. DRDA is suitably revamped and strengthened (Guidelines of SGSY, Government of India, Ministry of Rural Development New Delhi).

**Self-Help Group**: Self-Help Group is a voluntary association of people formed to attain a collective goal. People who are homogenous in terms of socio-economic background or traditional occupation come together for a common cause for the benefit of group members. The SHG can avail assistance under SGSY in the form of bank loan supported by back ended government subsidy. A group can avail a government subsidy upto Rs. 1.25 lakhs under SGSY subject to 50% of project cost or individual ceiling limit od Rs. 10,000/- whichever is less. The SHG is normally considered to be eligible for a bank loan (a) for starting an economic activity (b) to enlarge the activity within the members (State Institute of Rural Development Assam 2003). Each Self Help Groups consist of five to twenty members. The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh in 1975, which was founded by Mohammed Yunis. India has also experienced with the role of Self Help Groups in society. The National Bank for Agriculture and Rural Development initiated a project to link SHGs with banks and the real effort was taken from 1991 to 1992 to linkage of SHGs with the banks. Now in India, the SHGs are promoted by the rural banks, cooperatives and non-governmental organizations.

The basic aim of Self-Help Groups is to give financial support to the poor in the society. Self Help Groups in connection with micro-finance have played an important role in the improvement of socio-economic conditions of the poor. Micro-finance is a type of banking services that is provided to unemployed or low income individuals or groups who would otherwise have no other means of gaining financial services. Ultimately the goal of micro-finance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money or insurance. Self Help Group is defined in the National Bank for Agriculture and Rural Development (NABARD) literature as a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to common fund to be lent to its members as per group decision (Ghosh & Baretha 2009 ).
B. Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA)

The Parliament passed the National Rural Employment Guarantee Act (NREGA) 2005 that guarantees 100 days of wage employment in a year to every rural household whose adult members are willing to do unskilled manual work. The Act has become operative in the notified districts from 2\textsuperscript{nd} February 2006 in the first phase, and within 5 years it will cover the whole country. In the first phase, 200 districts were identified for implementation of NREGA. NREGA recently renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) (Kurukshetra, 58, (2) Dec. 2009).

The Objectives

The objectives of the Act are to reduce unemployment in rural India, create enduring assets, augment rural income, provide an antidote to inflation and channel community efforts. The salient features of NREGA are as follows:

1. NREGA is an Act providing legal guarantee to work.
2. Panchayati Raj Institutions (PRIs) play principal role in planning and implementation.
3. Transparency, accountability, social audit and people’s participation is ensured through institutional mechanism.
4. Grievance redressal mechanism is put in place.
5. One-third beneficiaries are women.
6. Any adult person in the notified area willing to do unskilled manual work can apply for registration with the Gram Panchayat. He/she is then issued a job card.
7. The job card is the legal instrument that entitles the registered person to apply for employment under the Act.
8. Registration is open throughout the year.
9. Employment is given within 5 km. of the applicant’s residence; else, additional wages are to be paid.
10. No contractor is allowed to work under the scheme.
The Major activities

The focus of work under NREGA is on the following activities:

1. Water conservation and water harvesting
2. Drought proofing including afforestation and tree plantation
3. Irrigation canals, including micro and minor irrigation works
4. Renovation of traditional water bodies, including de-silting of tanks
5. Land development
6. Flood control and protection of works, including drainage in water-logged areas
7. Rural connectivity to provide all weather roads
8. Any other work, which may be notified by the Central Government in consultation with State Government

Method of Execution

The following steps are followed for implementation of NREGA:

1. A household that wants work under this Act shall submit an application on plain paper stating name, age, sex and address to the Gram Panchayat or the Programme Officer at Block level for registration and get a dated receipt of the application. The application for registration would be verified by Gram Panchayat for finding out whether the applicant resides in that village and is an adult.

2. Upon registration, a ‘Job Card’ is issued by the Gram Panchayat with photographs of adult members of the registered households. It is valid for five years and will have the registration number of the household. A job card is a document that gives an applicant legal entitlement for employment.

3. The Gram Panchayat informs applicants about where and when to report for work within 15 days, by means of a letter. Public notice of this is displayed on the Gram Panchayat office.

4. Work is provided within 5 km of applicant’s residence. If employment is provided beyond 5 km radius of the applicant’s residence, then, he/she is entitled to 10 percent additional wages towards transport and living expenses.
5. At worksite, safe drinking water, shades for children’s rest and first-aid box shall be provided by the implementing agency.

6. A person may be entrusted with child care responsibilities, if there are more than five children brought along on the work site. That person would get paid for the work done like the other workers.

7. Wages are to be paid not later than a fortnight after the date on which work was done. The statutory minimum wage applicable to agricultural workers in the State is to be paid.

8. If a worker gets injured working on the site, free medical treatment is given by the State Government.

9. If the eligible applicant does not get employment within 15 days of demand of work or the date from which he/she sought work, he/she shall be provided unemployment allowance. There will be unemployment allowance if a person does not appear for the work allotted. The rate of unemployment allowance will be 25 percent of the wage rate for the first 30 days and 50 percent of the wage rate after that during the financial year, subject to the household’s entitlement of days of employment.

**Implementing Agency**

1. The Gram Sabha will identify works to be taken up. The Panchayat has the principal responsibility for planning, implementing and monitoring.

2. All agencies implementing MNREGA will be accountable to the public for their work. Social audit and right to information will apply to each aspect of implementation.

3. Local Vigilance and Monitoring Committee will be set up (Guidelines of MNREGA, Government of India, Ministry of Rural Development, New Delhi).

**C. National Rural Health Mission (NRHM)**

Since Independence, Government of India has created a vast network of health infrastructure such as sub-centres, Public Health Centres and Community Health Centres with qualified doctors, nurses and paramedical staff. This infrastructure available at different levels is able to cater to 20% of the health care needs of the population while the 80% of the health care needs are still being provided
by the private sector. Against this backdrop, the Government of India launched National Rural Health Mission (NRHM) in April 2005 to provide effective health care to rural population throughout the country with special focus on 18 states, which have week public health infrastructure and very poor performance in respect of demographic and health indicators. These states are Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Himachal Pradesh, Meghalaya, Madhya Pradesh, Nagaland, Orissa, Rajasthan, Sikkim, Tripura, Uttarakhandal and Uttar Pradesh. The NRHM covers all villages through approximately 2.5 lakh village-based “Accredited Social Health Activities” (ASHA) worker who acts as link between villagers and health centres. ASHA also called as the women Health Volunteers (WHVs), a central functionality of NRHM is appointed for every 1000 population. A female resident preferably the daughter-in-law of the village between the age group of 25-45 years and a minimum of 8th class education is selected as ASHA by the village Panchayat Health Committee. She is trained on the job for three weeks spread over a period of 12 months where she is paid Rs. 50/- per day during her training. She ensures better access to universal immunization, safe delivery, new born care, and prevention of water borne and other communicable diseases, nutrition and sanitation. She is accountable to the Panchayat or the ANM at Sub-Health Centre. She is given performance based compensation. Periodic training and re-training and on-the-job training is given to ASHAs to develop her skills. She acts as a mobiliser, facilitator and a link between the Auxiliary Nurse Midwife (ANM) at sub centre, anganwadi worker and the community and plays a major role in forgoing ownership of the community for the health programme. Training is a very important intervention in health sector and the performance of the ASHA, who are basically ignorant of the health literature, is completely basing on the training imparted to them, because they are the persons who motivate and guide the rural women towards improving their health.

The main goals of the NRHM are as follows:

1) To provide effective health care to rural population
2) To improve access to health care
3) To enable community ownership and demand for services
4) To strengthening public health system for efficient service deliver
5) To enhance quality and accountability
6) To promote decentralization and integration with other sectors; namely, Integrated Child Development Services (ICDS), nutrition, sanitation and hygiene, drinking water, etc.

**D. Sarva Shiksha Abhiyan (SSA)**

By the end of the decade of 1990s, it was found that the pace of improvement in literacy rate was not adequate to achieve the goal of Universalisation of Elementary Education (UEE) in near future. The State Education Ministers Conference was held in October 1998 to find out how to give thrust to elementary education across the country. The Conference recommended for starting a special scheme naming ‘Sarva Shiksha Abhiyan (SSA).’ The scheme actually started from November 2002. The goals of the scheme are: (1) All 6-14 age group children to be enrolled in school/Education Guarantee Scheme centers/bridge courses by 2003; (2) Completing five year primary education by every child in the age group of 6-11 by 2007; (3) All children in the age group of 6-14 to complete eight years of schooling by 2010; (4) Bridging all gender and social category gaps at primary stage by 2007 and at elementary education level by 2010; (5) Universal Elementary Education retention by 2010 and (6) Focus on education of satisfactory quality.

The special features of the programme are: (1) Focus on children of weaker sections, especially girls; (2) Free textbooks for girls; (3) Special coaching/remedial classes for girls and a congenial learning environment; (4) Teachers’ sensitization programme to promote equitable learning opportunities; (5) Special focus on innovation projects related to girls’ education and (6) Recruitment of 50% female teachers.

The programme provides for opening new schools in the villages which do not have schooling facilities and augmenting facilities in the existing schools by way of providing more classrooms, drinking water, toilets etc. It also provides school improvement/maintenance grants, academic support, and additional teachers to strengthen the existing staff and training for teachers. It also envisages providing computer education. The programme seeks full participation of the community and education plans to be prepared in consultation with Panchayati Raj Institutions (Karalay 2005).
E. Integrated Child Development Service (ICDS)

The Integrated Child Development Service Scheme providing for supplementary nutrition, immunization and pre-school education to the children is a popular flagship programme of the government. It is one of the world’s largest programs providing for an integrated package of services for the holistic development of the child. The scheme gets a further boost with the Ministry of Women and Child Development deciding to expand and universalize it by increasing the number of Anganwadis to 14 lakhs from the existing 10 lakhs as per the commitment to the National Common Minimum Programme and increasing weightage cost of supplementary nutrition from Rs. 2 to Rs. 4 per child and in case of severely malnourished children to Rs. 6 per child. Nutritional support and referral medical services are available to pregnant and lactating mothers and adolescent girls also at Anganwadis. In order to reduce malnutrition among children and pregnant and lactating mothers, the government provides supplementary nutrition through Anganwadis under the scheme.

The Objectives of ICDS

Laying the foundation for proper psychological development of the child, improving nutritional and health status of children up to the age of six, reducing incidence of mortality, morbidity, malnutrition and school dropouts, enhancing the capacity of the mother and family to look after the health, nutritional and development needs of the child and achieving effective coordination of policy and implementation among various departments to promote child development.

The Pre-school Education

Under ICDS scheme, children are provided pre-school education, besides supplementary nutrition, health-checkup and immunization. Around 3.39 crore children are at Anganwadi. Innovative methods are used to provide pre-school education to the children in the age group of 3 to 6 at Anganwadis. Moreover, children feel comfortable as their mothers accompany them. This component for the children is directed towards providing and ensuring a natural joyful and stimulating environment with the emphasis on necessary inputs for optimal growth and
development. Since in this age group, children exhibit more of their creativity, besides nursery education, activities like painting, singing, games etc. are encouraged.

**Health Care**

Immunization of pregnant women and infants protects children from six vaccine-preventable diseases like poliomyelitis, diphtheria, pertussis, tetanus, tuberculosis and measles. These are the major preventable causes of child mortality, disability, morbidity and related malnutrition. Immunization of pregnant women against tetanus also reduces maternal and neonatal mortality.

**Funds Allocation**

ICDS is a centrally-sponsored scheme implemented through the state governments and UT administrations with 100 per cent financial assistance for inputs other than supplementary nutrition, which the states are to provide out of their own resources. However, from 2005-06, the government has decided to share with the 50 per cent cost of supplementary nutrition (V. Mohan Rao 2010).

**Anganwadi Centres**

In villages, most of the men and women have to work in the fields. In view of this, proper childcare becomes a problem for them. Further, it is not practicable to send children of the small age away. This has given birth to the concept of Anganwadi. The Anganwadi, literally a courtyard play centre, is a child-care centre located within the village itself. The services provided under the ICDS scheme are: supplementary nutrition, non-formal pre-school education, immunization, health check-up, referral services and nutrition and health education. The supplementary nutrition includes supplementary feeding and growth monitoring, and prophylaxis against Vitamin A deficiency and control of nutritional anemia. All families in the community are surveyed to identify children below the age of six and pregnant and nursing mothers. They avail supplementary feeding support for 300 days a year. By providing supplementary feeding, the Anganwadi attempts to bridge the protein energy gap between the recommended dietary allowance and average dietary intake of children and women. Children below the age of three are weighed once a month and children in the age group of 3-6 are weighed every quarter. Weight-for-age growth cards are maintained for all children below six years. This helps to detect growth
faltering and helps in assessing nutritional status. Besides, severely malnourished children are given special supplementary feeding and referred to health sub-centers, primary health centers as and when required. The functioning of the Anganwadis depends entirely on the sensitivity of the Sevikas towards child development and their careess with monthly warmth. As a motivation to Anganwadi Sevikas/Workers, a provision of social security to them in the form of insurance scheme is on the anvil. The government has introduced Anganwadi Karyakarti Bima Yojana to Anganwadi workers and Anganwadi helpers with effect from April 2004 under the life Insurance Corporation’s Social Security Scheme. In order to motivate Anganwadi workers and give recognition to good voluntary work, a scheme of award has been introduced both at the national and state levels (Karalay 2005).

The above mentioned programmes are the major rural development programmes implementing in India. Rural Development is a complex phenomenon as it comprises number of important activities to be taken up simultaneously. As suggested in the framework of Human Development Index designed by United Nations Development Programme for measuring the progress of a country, when translated to rural development, progress in the areas of basic education, primary healthcare and raising rural income levels is most crucial. The desired progress in the aforesaid areas can only be achieved through development of rural infrastructure, allocation of adequate funds for rural development schemes and efficient public delivery system. In this context the commitment of political class, accountability of bureaucracy for proper implementation of various rural development schemes and active participation in the schemes of the community for whose benefit they are designed play most crucial role in achieving the desired goals.

II

STATUS OF WOMEN’S PARTICIPATION IN RURAL DEVELOPMENT IN INDIA

Women have a notable role to play in rural development. Women are the central point of family whether nuclear or joint family. They take care of their husband, children and in laws. They also maintain linkage between the family and the society. The rural women contribute to the economic development of the family and the society with cottage industries, hand weaver cloths, fisheries, poultry farms,
vegetables gardening etc. This section explores the status of women’s participation in rural development in India. It tries to find out the patterns, magnitude and different dimensions of women’s participation in rural development like agriculture, entrepreneurship, political process, health, education etc. These are discussed below:

A. The magnitude of Women’s Participation in Rural Development

The women’s participation extends over all the three sectors of economy; namely, primary, secondary and tertiary. S. Athar Raga Bilgrami (1991) in his study, “Womenfolk in Rural Development: An Analysis of Their Participation and Contribution” highlighted the areas where rural women is actively engaged in the development activities and aimed to advocate more accommodating attitude towards assessing the proper contribution of rural women in the rural development of India. Women are a part of labour force. Rural women’s productive participation in the rural development process can broadly be classified as (i) labourers / workers, (ii) cultivators, and (iii) producers and traders. The unique feature of female participation, throughout India, is that they are workers, labourers, cultivators, producers and traders, besides performing all the household duties which are considered to be unproductive. In cultivation, except ploughing, leveling and irrigating the field, all other works such as sowing, weeding, transplanting, harvesting, stocking of straw and the output, huskering, drying and storing are generally shared by both males and females. Paddy cultivation, rubber plantation and tea-leaf plucking are some examples of such female dominated agricultural production monopolies. Further, women are involved in some of the most vital, arduous and hardest work in agricultural fields under difficult climatic conditions and on the lowest wage rate. This includes bending for hours while weeding and transplanting in a knee-deep water and mud. Rural women have also been seen productively engaged in some trade and business activities within the rural and semi-urban areas. Although they are earning little, their economic participation cannot be anyhow under-estimated. Fish trade, vegetables and fruit vendors, making and selling of diary product, like milk, curds, ghee and “khoya”, etc, collection and selling of grass, firewood and cow dung cakes, picking and selling flowers are such activities in which most of the rural females are actively involved and provide a financial support to their family. These are some areas where productive involvement of rural women can easily be assessed. Rural women are actively engaged in production, small trade, household industries,
construction works and as wage-labourers. Besides, they are also engaged in numerous productive and earning activities which are not properly estimated and recognized. We should recognize them as human resource and if this human resource is engaged in production or supporting work we should give them a proper recognition. If their economic value is established then we should also increase their economic value by investing more on their health, education training etc. In rural sense, every activity of rural females concerning production, trade, household job, whatever its level may be, is vital and has an economic value.

S.K. Goyal and Mahipal (1991) in their study “Women Participation in Economic Activities”, stated that women have been participating in primary sector activities like sowing, weeding, transplanting, rearing of animals and poultry. Besides that, in the secondary sector, they participate in activities like bidi making, rope making and pottery etc. with the passage of time women are also participating in tertiary sector activities like banking, communication, education and transportation etc. But, the participation ratio is more in developed countries in comparison to developing countries. Women contribution is still more in primary sector than the other two sectors of the economy. They have found that (i) women’s contribution in economic development is more in the primary sector as compared to the other two sectors, (ii) in primary sector, they, play an important role in the crop production as cultivators and agricultural labourers and (iii) in secondary sector, women engaged more in household enterprises and other than the construction activities. In other words, women play an important role in economic development through household enterprises.

Savita Thakur Joshi (1999) conducted a study on “Women and Development” in two areas from Himachal Pradesh in its district of Manda, selected on the basis of economy. The area Nagwain, has during the last two decades, witnessed economic growth with the introduction of cash crops like vegetables and fruits. The Nagwain area was selected because it had changed its economy from subsistence to market-oriented. Another one, Maloh in the same district, has the people still living at the subsistence level. Nagwain was situated on the national highway from Mandi to Kullu, having 164 households. The other area Maloh with 175 households was situated at a distance of 7 km from the nearest town of Bunder Nagar. This comparative study was undertaken to find out the impact of economic growth on the
status of women. It was assumed that with the development of economy and economic well-being of the family, the benefits would percolate to the women and with the economic growth there would be a relative elevation in the status of women. It was found that (i) the shift in the economy has no bearing on the age-at marriage, fertility and mortality rates, and on making available health services to both the sexes; (ii) the dropout rate has been found to be linked with the purpose, for which female children were being educated; (iii) the benefits of economic prosperity have not been equally shared by both the sexes; (iv) women played only expressive and subordinate roles, and men controlled the means of production and played the leadership roles and (v) no marked difference has been found in the status of women in either of the areas. In short, economic development of the region failed to elevate the status of women. The author concluded that economic development of a region does not help in the elevation of the status of women which is enshrined in the social and cultural values. The author suggested that for the removal of inequality, based on sex and discriminatory practices against the women, we have to shift our focus on the properties of the society and culture, instead of depending upon the economic growth model. The status of women can be elevated only when they are made free from economic, social and psychological dependency.

Malkit Kaur and M.L. Sharma (2002), in their work on “Role of Women in Rural Development”, state that Indian women, and rural women in particular, play various social and economic roles inside and outside home, but their contribution does not receive due recognition. They have been excluded from the various training and rural development programmes which usually involve the menfolk, being offered only programmes related to child health, nutrition, and so on. This can be attributed to the planners’ neglect of the contributions and potential of women. They examines the participation of rural women in home and farm activities in the state of Haryana. It indicates the invisibility of the majority of women who act as unpaid workers on the family farm. Care of livestock is a female domain but as daily work it is becoming modernized, women are losing control of both management and economic returns. Training of women in animal husbandry is found to be totally neglected. The level of improved household technology, too, is very unsatisfactory, more especially in backward regions where the majority of women are still working with age-old tools. Over half the respondents had no leisure time. The paper suggests a number of
measures to help rural women whose working day is often considerably longer than that of men.

C.K. Gogoi and L. Goswami (2003) in their study on “Women’s Participation in Rural Development: A Case Study of Maitri Sangha in Golaghat, Assam” find that organized activities have a significant role to play for the welfare of society. This is more so among the women. They selected the Maitri Sangha, a women’s association of Golaghat town of Assam, for their case study. The office bearers and the beneficiaries of the Sangha are of the opinion that the birth of Maitri Sangha in Golaghat heralded a new era among the women as prior to that no other organization undertook initiatives to understand women’s problems in the area. Thus, Maitri Sangha has played a unique role in creating goodwill, an atmosphere and a platform among the women in the locality to resolve women – related issues and problems in particular and the uplift of the economically backward women in general. The extension of services to the poor sections of the society, specially the poor rural women in the surrounding areas of Golaghat town is a record of welfare activities of the Sangha. In conclusion, they said that the participation of women in an organized form can contribute to the process of rural development.

R.R. Sharma (2003) in his study on “Role of Women in Rural Development” states that the need of the hour is to create an environment which ensures dignity to the women, which could help her to overcome feeling of powerlessness so that she emerges out of the comforts of dependency and faces challenges of autonomy by enjoying her human rights. It necessitates that the situation of women be viewed in totality. This study was confined with educated women and their role in rural development. Three villages under Chaiduar Block of Gohpur in Assam were selected for his study. He found that a focus only on education or on economic independence may not necessarily solve the problem, it requires a change in attitude of the society including both men and women, cultural transformation and a paradigm shift in status of women. A multi-pronged effort needs to be made on a relatively long-term strategy so that even the poorest of the poor women become active participants in the national mainstream.

J. Bhagyalakshmi (2004) in the article “Women in Development” states that one of the global issues that has drawn world attention in recent years is women in
development (WID). This was discussed at the International Conference on Population and Development in Copenhagen in 1995 and other international forums. On all these occasions, the world attention was drawn to the need for improving the status of women in decision making. They also highlighted the issues of violence against women, women and poverty and the disadvantaged position of women in employment. The important role played by women in development has been reaffirmed at all the fora. With the realisation that real development cannot take roof if it bypasses women who not only represent nearly half of the country’s total population but also represent the very kernel around which societal reorientation must take place. The Government of India has directed all its efforts towards removing various gender biases and thus guarantee equal status to women as enshrined in the Indian constitution.

E.D. Setty (2008) in his article “Women as Partners in Development” discussed about the importance and role of women in development. Empowering, enabling and facilitating women to participate in all development programmes is a stupendous task in view of differential freedom and status enjoyed and the roles performed by women and the importance accorded to them across the diverse societies in the world. It is a task so massive and the efforts should also be multi-dimensional and at multi-level wherein the educational institutions, the media, the writers, leaders of all description, the extension personnel and above all the enlightened public should carry on the job of bringing about a change in the value orientations and the psyche of both men and women that the women are not only biological partners in procreation but equal partners in social and economic development.

From these studies it can be conclude that women have always been working in and outside the house. They always had to work for sheer survival for their family. But all such involvement is generally recognized as ‘casual’, ‘supplementary’ and ‘supporting’ type. This is a clear underestimated discriminatory assessment of their contribution.

**B. The women and Entrepreneurship**

Women have a big role in entrepreneurship and manufacturing-based on rural crafts, though they are facing various problems in their venture into the secondary
sector of economy. G.V.L. Durgadevi (1991) in her article, “Sericulture: Employment-oriented Agro-industry for Rural Women” reports that women constitute half of mankind and most of them live in rural areas in poverty and ignorance. Women have been viewed as home makers but not generally as heads of the household who need to work for a livelihood to support themselves and their families. Hence, although most women in rural India spend 16 – 18 hours working at home and outside. This remains unremunerative shadow work pushing them to lower rungs in the family hierarchy in economic terms. The economic level of rural women should be accepted as an index of the development and progress of the country through application of appropriate science and technology so that the rural women can be made economically self-dependent. Sericulture is one such promising appropriate technology. Sericulture is an agro-based industry which requires small investment and it is essentially a labour-intensive industry, suitable for rural women. Sericulture meets a national objective of providing employment opportunities to tribals and villages and helps prevent migration from village to towns and cities. Sericulture provides employment indirectly in appliances and marketing of sericulture products and this agro-industry has considerable scope to increase employment and income in rural areas. This industry is unique in its advantage and suitability to the rural setup. Therefore, sericulture is an employment-oriented agro-industry for rural women.

Swalia Bihari Verma (2003) in his article “Rural Women and Poverty Alleviation” rightly says that rural women are to be associated with poverty alleviation programmes right from the planning stage to make the programmes need-based. The need-based project solving the area specific problem is to be formulated with active participation of rural women. The needs like education, training and health and so on vary depending on their age. The unfelt needs are to be made felt through motivation for ensuring better results. Women play a crucial role in development of family, group, society etc. Rural women usually get engaged in home and farm activities. Their contribution is invisible as they influence men, educate family and convince the people to accept change in development. Women-oriented projects need to be given priority even under limited budget to help development of rural women and make women as part and parcel of development. The constraints of women participation like cultural, domestic, status etc. are to be tacked through educational programmes for men, including senior citizens. Enterprises which are
familiar to rural women locally should be encouraged. For quick and better returns locally available raw materials must be used. The activities like handicraft, rural crafts etc. may be considered. Training in various enterprises is the most essential component for which adequate fund allocation is needed.

In the article “Role of Women in Rural Development”, N.K. Talukdar (2003) narrates women have a notable role to play in poverty alleviation. They are the vital part of the Indian economy, constituting one third of the national labour force. Indian women contribute a much larger share of their earnings to basic family maintenance than men. But the social conventions and gender ideology deprive them of the resource that would enable them to increase their economic and social status. Talukdar mentioned that entrepreneurship amongst women is a recent phenomenon in developing countries. Most of women entrepreneurs of the NE India are engaged in handloom and handicraft sectors with traditional technologies for production. But with innovation the social craft, design will be able to grab international market.

G. K. Agrawal (2004) in his article “Empowerment of Women through Rural Industrialization – An Indian Experience” says that an important issue today the world over is to treat men and women as equals for sharing nature’s bounty in the development process. Rural women in Indian constitute nearly 77 per cent of the total female population. They play a significant role in agricultural, allied sectoral and artisan related activities, apart from household activities. In order to bring them into the mainstream of economic activities through entrepreneurship and other enterprise building mechanisms, it is essential to create a conducive and enabling environment by bringing in gender concerns in all policies and programmes connected with the economic development of the country. Simplification of loan procedures and other procedural requirements, provision of timely and adequate credit, skill training, information and marketing, adoption of innovative approaches suiting local women’s needs and conditions are other important yardsticks to address the issues in an effective way. It is also considered the essential to assess and address gender issues in credit and support services for promotion of women’s micro and small business enterprises on a sustainable basis.

Kiranjot Sidhu and Sukhjeet Kaur (2006) in their work “Development of Entrepreneurship among Rural Women” found that entrepreneurship is the only solution to the growing employment among rural youth. It helps generate
employment for number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their farm, home and livestock centered tasks. Rural women possess abundant resources to take up an enterprise. They have the benefit of easy availability of farm and livestock-based raw material and other resources. Hence, they can effectively undertake both production and processing-oriented enterprises. But to be successful entrepreneur women should possess certain fundamental qualities, besides the support of the family and government organizations. Entrepreneurial development among rural women helps enhance their personal capabilities but also decision-making status of the family and society as a whole.

Tapati Dasgupta, Atanu K. Roy and R.N. Chattopadhyay (2006) in their work, “Gender Entrepreneurship in a Rural Scenario: A Case Study of South-West Midnapore, West Bengal” tell that women entrepreneurship is a much-nurtured notion of today. Women, after long years of toil and torment have come out of their painful past and they are now standing in a situation why they can handle all hurdles with firm hands and they have even established themselves as women entrepreneurs in different corners of the Third World countries. This paper unfolds the tale of struggle and strife witnessed by the tribal women in a rural set-up of South-West Midnapore, West Bengal, to give a realistic tune to the role of women entrepreneurship in a stringent manner. It is true that rural poverty, which is rooted deep down in its soil, cannot be annihilated so easily, but at least some rudimentary efforts have been initiated in this direction and the most encouraging feature is that the women have extended their tender, yet, tight hands towards buildings up of entrepreneurship in the rural sectors in a segregated but stable manner. They conclude that empowerment of women will be completed when they are crowded with power, responsibility, skill and honour and rural Indian women, in spite of their many hindrances can win their own fortunes in a laborious but gracious manner.

I. J. S. Jaswal and Sushma Jaswal (2007) in their study “Empowerment of Women through Industrial Employment in a Backward Area of North India” point out that women live in two parallel worlds – one their own, centered-around home and hearth, and the other – the larger world, the village, the town, the city, the society, where they play a somewhat marginal role. The Government of India encouraged setting up of industrial units in backward areas granting subsidies and tax holiday.
One such area is in the foothills of the Shivalik range in northern state of Punjab. Female workers of one yarn producing unit were studied in this work. The area is marked by large scale emigration to other states of India and to Western Europe, North America. Contrary to the popular belief, 95% of women workers wanted to pursue their career, though keen to pick up jobs with better emoluments. Worker management relationship was found to be harmonious. Workers felt satisfied with respect to facilities like toilets, canteens, rest rooms etc. but they wanted more in-house hostel facilities, better outlets for fuel for cooking and health care inputs. Coming from extreme patriarchal ethnic backgrounds, women felt empowered and were confident to pass on this new light to the next generation.

From these studies it is clear that women entrepreneurs have a tremendous potential in empowering and transforming society. Success business makes women entrepreneurs financially independent and also gives them the strength to overcome setbacks in lives.

Recently a new approach, SHG approach, has been introduced to augment women’s and poor people’s participation in entrepreneurship for their development and it is slowly but steadily changing scenario of rural women’s participation in development. The Self-Help Group (SHG) is a small group of poor people, having a homogeneous social and economic background and joining together. SHGs give some opportunities to the women of villages. The various employment and income opportunities they have given are in agriculture, allied agricultural activities, agro-based and small scale industries, handloom weaving, sericulture, food processing industries, tailoring and embroidery etc. The SHGs are a tool to promote rural savings and gainful employment. Therefore women’s contribution to household income is also increased.

Vanitha Chetan and B. Krishna Murthy (2006) in their research work titled “Women in Rural Development through Swarnajyanti Gram Swarozgar Yojana” attempted to study the awareness of women beneficiaries about the components of SGSY, to analyse the impact of SGSY on women beneficiaries and to assess the nature and types of assets created by the women beneficiaries under SGSY etc. in Bangalore Rural district of Karnataka in 2002, among the beneficiaries of the selected poverty alleviation programme SGSY. The study was conceived as a critical analysis of the impact of
SGSY, on the beneficiaries in terms of self-employment and income generation, which also includes awareness of the beneficiaries towards the programme. The results of the studies have indicated that the programme has created a positive impact on most of the beneficiaries and also it has provided sufficient information on opinions, problems and suggestions as a feedback to the agency. The study has substantiated the need for execution of future poverty alleviation programmes on similar lines with a systematic approach of involving beneficiaries in planning and execution of the development programme to yield better results.

Alka Srivastava (2006) in her work “Women Self-Help Groups in the Process of Rural Development” focused on the extent to which SHGs build up confidence and mutual support for women striving for social change by establishing a forum in which women can critically analyse their situation and devise collective strategies to solve their problems. It also sought to examine the impact of SHGs in the economic sphere. Besides, an assessment on how these SHGs are working to establish gender equality and political participation in society was also carried out. This study was conducted in four states of India; namely, Bihar, Chattisgarh, Uttar Pradesh and Madhya Pradesh. The membership of SHGs has a positive impact on the lives of the members in the sense that after joining the groups they are able to take decisions on economic issues. This level of empowerment helps the women members in a number of ways. Their self-confidence and self-esteem makes them confident and vocal. The role as members of SHG is clearly seen in areas of health and education. While SHGs are a major thrust area of government and non-government agencies and there are reports that show their effectiveness in the field of rural development, but there are areas that need attention and constant work.

Umesh Chandra Pati (2006) in his study “Significance of Women Empowerment and Rural Credit in Orissa through SHGs – A Case Study” states that poverty alleviation is one of the primary objectives of any country’s planning. Hence, the Government of India, on the recommendation of the Hashim Committee has restructured all the poverty alleviation programmes under one umbrella scheme Swarnajayanti Gram Swarojgar Yojana (SGSY) from April, 1999. The focus of the scheme, among other things is on group approach and organising the poor into Self-Help Groups (SHGs). The Self-Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in all rural
development programmes. The study was conducted in Thansipatna village of Bolgarh Block of Khurda district of Orissa with maximum number of poor households. A woman Self-Help Group titled “Gruhalakshmi” was selected as a case for this study. It is sponsored by the organisation named ATMA (Agricultural Technology Management Agency). The members participate in making papad, badi and spices of various types. The sponsoring organization helps them in the process of providing training and marketing of their produce. The study revealed that the members have not only worked as participants and beneficiaries but also become decision makers. They encourage women to take active part in various programmes. They remove the social limitations of women such as superstition and dormant role in decision-making. The SHGs have infused a great confidence in the minds of rural women to succeed in their day-to-day life. Hence, SHGs have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. With appropriate market support strategies the members could effectively build enterprises as a source of their employment and income. Financial resources if effectively delivered to women can help them make a meaningful improvement in their economic and social condition and reduce gender inequality in rural area.

G. Palanithuria (2007) In his study “Empowering Women Grassroots Experience from Tamil Nadu” examines the role of Tamil Nadu Government in the process of development of poor women through Self-Help Groups (SHGs). Evaluating the capability of women through their economic activities, it studies the interface between DRDA and SHG. Also, it tries to find out the elements of sustainability of SHG entrepreneurship. This study will be useful for policy makers and development workers.

Renu Verma (2008) in her article “Microfinance and Empowerment of Rural Women” states that credit is one of the most crucial input in the process of development. Development has economic, social and political dimensions and it is incomplete without developing the women who constitute about 50 per cent of the population. Microfinance is expected to play a significant role in poverty alleviation and rural development. Microfinance programs have, in the recent past, become one of the more promising ways to use scarce development funds to achieve the objectives to poverty alleviation. The microfinance industry has given more attention to women’s
long-expressed need for savings, services and other financial services such as consumption, housing and educational loans. Poor women not only focused on investing but also looked for opportunities for income and growth while protecting against emergencies and for children’s welfare. Micro finance also enables women in household decision making processes. According to Women Empowerment Project (WEP) conducted by opportunities, an NGO, 60 percent of women had greater power over family planning, buying and selling property and sending their children to school. The micro finance helped poor women by providing independent sources of income outside home, which reduces the dependency on the husband’s income, by increasing the assertiveness of women and providing independent source of income with exposure to new sets of ideas, values and social support. Many NGOs and Self -Help Groups provided better access to financial services for poor women. In India, the main emphasis in the area of microfinance has been on micro credit or loans. Saving services are not that much developed. But saving is often a better choice for poor women.

Babli Choudhury (2008) in her article “Role of Self-Help Groups in Empowering Rural Women of Assam: A Brief Study” states that women empowerment is generally defined as a confidence building insight and understanding developing mechanism. It also refers to increasing the political, social and economic strength of individuals and groups. Empowerment not only includes increase in women’s level of income but control over income and assets and participation in connectivity and household decision. The SHG is a small group of poor people having a homogeneous social and economic background joining together. SHGs give some opportunities to the women of villages. The various employment and income opportunities they have been given are in agriculture, allied agricultural activities, agro-based and small scale industries, handloom weaving, sericulture, food processing industries, tailoring, embroidery etc. The author suggests that the rural females should be brought to participate in the main stream of development activities and this would necessitate extension of education and training facilities in rural areas.

Manju Panwar (2010) in her study “Role of SGHs in the Strengthening Grassroots Democracy –Experiences of Haryana” states that the main aim of Panchayati Raj Inistituions is to provide good governance to people by bringing government at their doorsteps through the establishment of participatory democracy in the form of Gram Sabha. In this study, the author highlights the pivotal role played
by the members of SHGs in strengthening grassroots democracy visiting ten Gram Panchayats of Nilkheri block of Karnal district she observes that if proper direction is given to the members of SHGs, then, they not only attend meeting but also raise development issues in Gram Sabha meetings. Impact of initiative of SHGs on strengthening Gram Sabha members of SHGs played a vital role in strengthening grassroots democracy and with their initiative led to positive developments, such as ensuring the holding of Gram Sabha meetings, increased attendance in Gram Sabha meetings, ensuring presence of the members of marginalized sections, ensuring the attendance of women, agenda of Gram Sabha meetings etc. The author finds that women rarely attended the Gram Sabha meetings. The women from the high castes and the dominant peasant castes did not attend these because of the Parda system. The women from the high castes and the dominant peasant castes did not report owing to the same constraints which prevented the male members of their families from participating in the Gram Sabha meetings. Therefore, the SHGs were used for undertaking the challenging task of ensuring women participation in these. Their office bearers approached the women in general and those from the backward classes and scheduled castes in particular to participate in the meetings of Gram Sabha for ensuring that they are able to take advantage of the programmes and schemes for their empowerment. They particularly ensured the presence of the women members of the SHGs and other women from their families. This did make some difference. She concludes that the interface between the Gram Sabha and self help groups resulted in ensuring the holding of Gram Sabha meetings in a proper manner. It led to an increase in attendance and ensured the presence of the members of marginalized sections and women. It also changed the agenda of Gram Sabha meetings. These were certainly limited but significant achievements. Therefore, the interface between the PRIs and SHGs needs to be activated for ensuring good governance through the Gram Sabha.

Monju Sensua and Manirul Hussain (2011) in their article “Empowerment of Rural Women through Entrepreneurship Development in Sivasagar District” found the SHG approach successful to some extent in bringing the existing poor rural women above the poverty line in the Sivasagar district of Assam. The cottage industry which is always considered as a viable occupation for the rural women generates regular income round the year and therefore mobilizing the women through self help groups to take up
entrepreneurial and cottage industry activities brings a change in economic empowerment of the rural women. The Self Help Group and cottage industry can emerge as a profitable venture if undertaken as a business based on proven scientific knowledge, latest package of technology, training, proper planning and real financial and soft loans. Thus, the role of SHGs in empowering the rural women is quite apparent across the regions in India.

The studies reveals that the participation of women in the SHG is strongly determined by household income, employment, saving, literacy positions and in the reduction of migration of rural households. Besides economic gains the SHGs play a vital role in social changes and act as source of encouragement to the other rural women. SHGs encourage collective works and enhance work culture. Women's earning positively and immediately effect the incidence of poverty.

C. The women and Rural Development Programmes

Women's involvement in government induced programmes like NREGA has paved the way for their economic improvement and empowerment. S.N. Mishra (1992) in his book "Participation Management and Rural Development" discussed that participation management and development, including planning, has assumed greater significance, particularly in the developing countries whose economics are basically rural. Development participation, particularly rural development participation, involves a complex process of change in rural sub-systems and their interactions resulting into desired improvements in rural incomes, employment opportunities, rural welfare and allied aspects of rural life. It also throws fresh light on eliminating poverty by way of effective and decentralised planning.

Molly Joseph (1997) in his book "Women Participation and Development Strategies" critically examines the actual picture of women's participation in development programmes. The study is an earnest inquiry to identify empirically the actual level of women participation in the development programmes of government and non-government organizations. The exact degree of participation and the factors contributing to it are objectively analysed against the background of theoretical formulations and previous studies. The book is exhaustively covering theoretical, methodological and empirical dimensions of women participation in development. Recent theories of organisational resources, role of women in development, modified methodology to measure people's participation, elaborate case studies etc. are given
to suit the needs of wide readership. Development practitioners and women activists will get immense insight into the factors promoting and preventing women participation in the development programmes of a developing society.

R. B. Talukdar (2008) in his article “Women Augment Family Incomes through NREGA” reveals that India’s rural employment guarantee scheme in Tripura is giving women the opportunity to earn. In terms of performance of MNREGS implementation, Tripura ranks second in the country. Tripura engages a substantial number of women in MNREGS projects as compared to other north-eastern states. The state has moved for multi-cropping agriculture practices instead of traditional single cropping, which also keeps the men busy in fields, giving women more opportunities to avail of MNREGS work. Perhaps, women feel safe at the work place in a better socio-economic environment.

Gundeti Ramesh and T.; Krishna Kumar (2009) in their study, “Facet of Rural Women Empowerment: A Study in Karimnagar District in Andhra Pradesh” states that majority of the rural women depend on the wages they earn through unskilled, casual and manual labour. Inadequate labour demand adversely affects their employment opportunities. In general, empowerment is a social action process that promotes participation of people’s organization and communities in gaining control over their lives in their communities. The study was conducted in the year 2009 – 10 in Karimnagar district Andhra Pradesh by selecting 5000 women beneficiaries of the NREGA programme. In their study, the authors found that out of 670 NREGP workers, 74.62 per cent are women, and the rest of the workers are men. This programme helped reducing the seasonal and disguised unemployment in the agricultural sector, and also empowered the womenfolk. The study reveals that 51.6% of the workers are from backward class communities, and 46.6% of workers are from S.C. category and the rest are from ST and OBC communities. The authors found that the income levels of the workers have increased substantially and daily wage income has increased two fold.

Trishna Kalita (2010) in her article “Women’s Participation in NREGA” evaluating women’s participation in MNREGS states that at the national level women’s participation in MNREGS was 47 % during the financial year 2008-09 and it was 51 % in the year 2009-10. It shows that the involvement of women in
MNREGS is moving upward in the national perspective. In terms of inclusion of women labourers in MNREGS work, the southern states have performed well. In the year 2008, Kerala stood the top, where the percentage of women’s participation was more than 83%. Among other south Indian states, Tamil Nadu (78 per cent), Andhra Pradesh (58 per cent) and Karnataka (45 per cent) performed well. Nevertheless, MNREGS has the potential to enhance women’s economic independence through cash earnings. But there are such social taboos as women are too weak to work and going for work outside home in their case is socially unacceptable.

R. Singh, K. R. Singh and T.S. Singh (2010) in their article “Performance Evaluation of National Rural Employment Guarantee Scheme (NREGS) in North East India: A Study of Manipur” highlights the performance of MNREGS in North-East India, specially in the state of Manipur. The MNREGS has been considered the most powerful initiative ever undertaken by the government for transformation of rural livelihoods in India. But the pace of success rate is far behind the expectation. The Ministry of Rural Development is claiming 33 per cent success rate after one year of its implementation. However, to realize the expectation of MNREGS and its potential, it must focus on raising the productivity of agriculture in India’s most backward regions like North-East India. There are some reasons behind the slow pace of rural development in India in general and northeastern region in particular such as lack of effective and efficient utilization of fund allocated for the development, lack of transparency from the policy makers and also lack of people’s participation at the grassroots level.

S. Vijay Kumar (2011) in his article “Mahatma Gandhi National Rural Employment Guarantee Act: A Review” evaluates the implementation of MNREGS programme all over India. He found that the scheme is performing better in Rajasthan, Andhra Pradesh, Chattisgarh, North Eastern States (e.g. Tripura), Gujarat, Karnataka and Tamil Nadu. Women participation for FY 2008-09 was 48%. The highest women participation for FY2008-09 was reported in Tamil Nadu (80%) and Kerala (84%). The author concluded his article that though there are some shortcomings like misappropriation of funds at some places, the scheme is really a boon for the rural people. He suggests that if the scheme is implemented transparently, corruption will be eradicated and certainly it enhances the standard of living of the rural people.
A. Kumar (2012) in his article “National Rural Employment Guarantee Act Opportunities and Challenges” states that in many areas of India, there are tenacious social norms against women working outside home. In Uttar Pradesh and Bihar, women were not able to register their names as workers under the MNREGS and were told that this programme was not for them. In Sitapur district (Uttar Pradesh), there was a significant amount of hostility towards female participation in MNREGS, both, from Gram Panchayat functionaries and male relatives. Names of adult women were excluded from job cards and it was commonly stated that women cannot work on worksites, as that they are too weak, and it is socially unacceptable for them to undertake this work. The widespread prevalence of these opinions related to female labour was reflected in the fact that only 5 per cent of the randomly sampled workers in Sitapur district, Uttar Pradesh, were women.

The above studies found that NREGA has become bacon of light in the empowerment of rural women, and contributed substantially for the increased living and economic conditions by creating equal wages to male and female workers and increasing the minimum wages. The hostility of the Panchayat functionaries and male relatives of women to female participation in MNREGS has resulted in the exclusion of the names of many women from job cards in many places.

**D. The Women’s Participation in Political Process in Rural India**

There is witnessed the women’s increasing constructive role in development and political process in the rural areas. Panchayati Raj is the best system for empowering women at the lowest level of government. K.C. Vidya (1997) in his book “Political Empowerment of Women at the Grassroots” states that today one of the issues of concern is the level of women’s participation in political life. In this context reservation of seats is one of the instrument for political empowerment of women. Karnataka has been the first state to introduce the policy of reservation in the Panchayati Raj Institutions. It is in this context that the study had been taken up and it intended to touch upon various aspects of women’s functioning in the Panchayati Raj. The study also examined pertinent questions like role of Panchayati Raj Institutions in the cause of women’s development and effective participation of women in the decision making process, their influence in the behaviour of attitude of rural women after their entry into these institutions. An overview on the role of position of women
in those institutions indicate that the women have entered these institutions for the first time by introduction of policy of reservation and they have to go a long way to prove that they are equally capable as men.

Usha Thakkar and Rohini Gawankar (1997) conducted a study on "Reservation and the Empowerment of Women: The emerging Issues". The study was conducted in Maharashtra. The authors state that women in independent India recognise the overwhelming socio-cultural obstacles to the realization of the Constitutional guarantees of gender equality. To overcome the deep rooted prejudice against women in public life one measure is the reservation of 33 per cent seats for women in local self-governments. The study critically appraises the impact of the presence of women elected representatives on the traditional power base in the village community. Realizing the importance of knowledge and skills to fulfil their new roles effectively, women are eager and motivated. They are prepared to make investment in time and effort to acquire the necessary skills. Despite the burdens of their multiple roles, they are willing to attend even residential camps of more than a day's duration. However, this enthusiasm cannot be equated as an indication of their future participation. Due to the prevailing notions of gender relationship and ideas about women's sphere, men do not share information with women. Inducted into office for the first time, ill-equipped to handle meetings and without any knowledge of government policies or programmes, these women cannot assert themselves. They are forced to turn to men for guidance. Part of the problem comes from their own socialization which makes them see the Gram Sabha as a legitimate male sphere of activity. Moreover, it is not an uncommon sight to see women members of the Panchayat attend meetings accompanied by their husbands. Men too have learnt to manipulate the system. They try to get their wives or other close female relative elected to the Panchayat and subsequently exercise power and authority through them. To bring about social change, therefore, it is not enough to create space for women within the political structure they also need space outside it to interact with other women and through their shared interests to gain strength. Thus, the reservation policy is an effective means to an end but not the solution to the problem of gender inequality. To become effective it must proceed along with other means of empowering women including awareness raising programmes, income generation
schemes and education. Women have to learn to assert to demand their rights, to take initiative at meetings and even to affix their signature onto official documents.

In the study “Women’s Participation in Rural Development”, Sarojini Vats (2004) states that women’s participation and empowerment has become the keywords with developmental policies. After the 73rd Constitutional Amendment Act which makes 33 per cent reservation for women in the Panchayati Raj Institutions whereby enabling them to get elected to the PRI in large numbers. This compulsory induction of women into the PRIs has increased their participation on paper. But the basic question is: Does this kind of participation empower them? Are they able to play an effective role in decision making? Is their participation in the public life is seen as a positive change by the society, specially in the rural areas? Whether their participation is actual and self-motivated or dummy and coerced one? On the basis of empirical investigations and other sources available the author has tried to answer these questions. The study was conducted in Gurgaon district of Haryana. The author found that women’s participation is just pretence. They get elected as a result of reservation but they lack power. Most of the time, they are the passive partners in the sense that decisions are taken by the male members of the Panchayat and they are just informed. There had been a number of cases where women were only dummies and their husbands or sons took part in the meetings of Panchayat and took decisions. The author suggests that actual participation can only take place when they are consulted to gather information about their problems and requirements.

Yatindra Singh, Sisodia (2006) in his study “Participatory Democracy and Women’s Performance in Panchayat Raj Institutions”, analyses women’s leadership at the grassroots level in Madhya Pradesh and concludes that with the passage of time women leadership is progressing in a positive direction and they have become more assertive, independent of various constraints and aware of the systemic processes. However, to strengthen this segment, it is necessary to do away with illiteracy, socio-economic deprivations and many other complexes.

P. Malyadri (2010) in his study “Empowerment of Rural Women through Panchayati Raj Institutions” states that rural women’s participation in the decision making process was either nil or negligible. The development of Indian women will be the biggest source of enrichment for our county’s development. To help women,
to attain economic independence is the first priority for such a change. In this regard, the emergence of self-help group to seek economic independence for every women is a welcome change and given the assistance and guidance of these self-help groups is bound to make not only a sea change in empowering women but also tap the hither to unutilized powers of women for development of the society as whole. Panchayati Raj is the best system for empowering women and it is the lowest unit of local government and its efficient working, clean image and activism can be the basis for good governance. It is a trap to believe that if women come to power through PRIS or SHGs, it will necessarily lead to empowerment, a reduction of gender discrimination and a better life for them or other women. It is only when women come to power and control with a new understanding of power different from the existing patriarchal understanding, that empowerment will take place in the true sense. Otherwise, instead of male oppressors one will see female oppressors who are as patriarchal as are men. The empowerment is the process of challenging the existing power relations and of gaining greater control over the sources of power. It is manifested as a redistribution of power. The goals of women’s empowerment are to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to gain access to and control of both material and informational resources. In conclusion, the author states that for the success of democracy, decentralized governance is must and for that the Panchayat Raj Institutions (PRIs) are the best example. Panchayat Raj System as a process of democratic decentralization aims at providing a broad base to accord the much needed training ground for future leadership and specially bringing rural consciousness among the officials and impressing upon the utility of coordinated and inter-related approach to various development programmes by taking women in participation for ensuring quicker acceptance of new ideas in the countryside and planning and overall balanced development of rural areas and thus, raising the standard of living of the rural people particularly rural women.

Saren (2012) in his article “Involvement of Women in Panchayati Raj Institutions in India” states the participation of women in Panchayati Raj institutions (PRIs) ensured their development and empowerment through the practice of democracy. The perceptions of women’s participation in PRIs further reinforced the
self-perceptions of present elected women members for themselves and develop their outlook towards the society. Majority of them remained punctual and regular in attending Panchayat meetings, and spoke there, but neither participated in deliberations nor considered capable to undertake Panchayat work.

From the studies it cannot be denied that as a result of reservation for women, their participation in the political process has been ensured and they are now playing a constructive role in development and welfare activities courageously. But internal development of the elected women representatives is still poor due to lack of formal education and proper orientation and training. However, they approved the dependence on husbands or relations for help, support and advice with little role played by caste leaders, political parties, NGOs and local influential.

E. The Women’s Empowerment through Education

There is seen women’s participation in education and its empowering impact upon them in contemporary India. Gender equality is a constituent as well as instrument of development. Jayapalan (2001) in his book “Problems of Indian Education” states that expansion of women education has taken place with great strides after Independence. Yet, there is a great disparity between men and women in the field of education. In India the population of men and women is nearly equal but the number of educated men is several times than the number of educated women. There are some obstacles that are confronting the expansion of women education, i.e. social evils, disregard for the importance of education, poverty, lack of girls’ schools and women teachers, defective curriculum, defective educational administration etc.

These are the major obstacles in the expansion of women education. Because of the uneducated guardians, social evils and outdated conventions, lack of money facility etc. many girl students leave their studies unfinished. Many parents break the education of their daughters only after giving them education upto classes III or IV. This wrong attitude is causing great wastage in the field of women education.

Seth (2001) in his book “Women and Development: The Indian Experience” states that a literate mother has better access to the health care system and can also look after herself during pregnancy as far as her nutrition and medical needs are concerned. It is crucial for the country’s development to educate, enlighten and hence
empower women. Inadequate share of women in education is affecting their status in all walks of life and also compromising the health and education of their children.

B.N. Ghosh and U.K. De (2004) in their article “Women and Development in Rural India” view that in modern world education is a key factor of human resource development. It also makes a substantial contribution to a person’s status. In recent years, women’s educational opportunities have improved a great deal not only due to increasing awareness about the importance of education among parents but also due to the changing educational opportunities provided by the government. However, in terms of literacy rate here is a huge difference between men and women throughout India except in Kerala.

Janaki (2006) in the article “Empowering Women through Distance Learning in India” reports that development is a process of structural change in the economic, political, social and cultural domains. It starts with people, their education and their capabilities because people are the primary and ultimate focus of all development. The broader goal of development is to bring the entire population into the mainstream of the national development process, both, as contributors and beneficiaries. Development is the development of an individual, each, according to his or her potential and in this sense education is a crucial aspect of development. Distance education has emerged as a boon to women of all ages to equip them intellectually through acquisition of knowledge, leading them to new radical methods of thinking and alternative, lateral perspectives on existing information thus rendering them more autonomous and liberated.

Sharma (2008) in his article “Micro-credit, Women’s Empowerment and Poverty Reduction as Seen through the Lens of Education” states that micro-credit is the biggest poverty alleviation and women’s empowerment strategy, accepted and adopted across nations of varied socio-political and geographical contexts. As part of its projection of SHGs as the solution to all problems, the Indian government has been able to absolve itself of the responsibility of investing in a range of services and opportunities needed for the fulfilment of basic rights. This is starkly clear in the context of women’s education. There has however been no effort made to integrate literacy and educational inputs in the strategy of micro-credit. This neglect of women’s education is particularly disturbing in the context of globalization which
requires that women understand the macro situation, develop new skills and abilities to survive development from a position of greater strength. As for the women involved in micro-credit forums, the importance of education cannot be overstated. Educational processes are critical to enable them to understand micro-credit programmes, creating a space for themselves to negotiate their interests. Educational processes are necessary if women and civil society organizations committed to women’s empowerment and poverty alleviation recognize how the State and powerful international forces are constructing a credit-based model of development.

In the article “Empowerment of Women through Education”, Anita Modi (2010) states that gender equality is a constituent as well as an instrument of development. It is widely recognized fact that unequal educational status of men and women is both a cause and consequence of a wider gender inequality. It is a well recognized fact that education of women is the only panacea for all kinds of problems. Education has been considered as one of the most important means of empowering women with knowledge, skills and self confidence necessary to participate fully in the development process. Considering education as one of the most important means of empowering women, many programmes, schemes, awards and facilities have been initiated by the central government and state governments to promote girl and women education.

Pal (2011) in the article “Women Empowerment through Formative Education” states the empowerment of women is necessary as they are almost fifty percent of the population and are being discriminated against on all front. Education can be an effective tool for women’s empowerment. It is both an indicator and an instrument that yields returns for the individual and society at large. To get the full benefit of education it should be provided equally to both men and women.

Kalita (2012) in her article “Educating Rural Women” states that an educated women is better capable of taking care of the health nutrition and education of her children and she can be an active agent in the social and economic development of the country. There is a strong correlation between female education and several developmental indicators such as increased economic productivity, improvement in health, delayed age at marriage, lower fertility, increased political participation and
effective investment in the next generation. So, it is very much important to educate the rural women.

The studies reveal that it is not possible for a country to achieve the objective of growth in real terms unless half the population is at disadvantage in terms of basic needs, access to knowledge and political voice. Education has a direct impact on women empowerment as it creates in them awareness about their rights, their capabilities and the choices and opportunities available to them.

F. The women's Participation in Health Programmes

S.A. Samuel (1989) in the article “Women’s Health and Role in Population Education” discloses that India’s women are not taking advantage of the nation’s improving health services. It has been found that up to the age of fifty, the mortality rates among women in India are higher than that of men. This is an indication that the health services do not reach rural women in India. Often, they are dependent on others in the family to get them needed medical attention. Thus, visits to doctor gets delayed till they are too sick. Education is the key to raise the health awareness of rural women in India. Women’s education positively influenced on the health of the family.

Lal S, Khanna P, Vashist BM, Punia MS, Satpathy S and Kumar S (1995) found that in the Integrated Child Development Services (ICDS) project Chiri in India, 23.7% never used ICDS services. The most frequented services were supplementary nutrition (97.3%), tetanus toxoid prophylaxis (89.3%), and iron and folic acid prophylaxis (87.1%). 62.8% of the women participating in the supplementary nutrition program participated more than 20 days/month. Since tetanus toxoid prophylaxis and iron and folic acid prophylaxis occurred one day/month with high participation, the workers could have used this day for group meetings, individual counseling, discussions, and demonstration, but the opportunity was missed for prenatal care, contraception, growth monitoring, and health and nutrition activities. 89.8% of women participating in the supplementary nutrition program took the food home to share with family members. Participation rates were less than 50% for organized radio listening (9.3%), Mahila Swasthya Sangh meetings (20.4%), birth spacing (40.4%), health and nutrition education (40.4%), family planning (46.2%), and prenatal care (47.4%). The major reasons for never using ICDS services were: could not spare time (53.5%) and working outside the household for long hours.
(50%). 15% were never approached by an anganwadi worker and were therefore not aware of ICDS services or the workers did not have an encouraging attitude. Other possible contributing factors to under- or non-utilization were high illiteracy (61%) and insufficient awareness of ICDS services among heads of households (94.9%).

V. Suresh, N.M. Chandra Sekhar and Sathiraju (2006) found that community participation is being promoted as a global strategy in recent years. Women constitute the very backbone of the family. Women have to play multiple roles: a mother, a wife and a host of other roles simultaneously. Children look up to their mother for guidance on social, cultural, educational and religious values. The husband depends on the woman for every aspect of family life. Empowering women will lead to a well-balanced family structure, which is vital for proper growth of society. Based on the above premise the Krishna Community Health Interventions Programme (KRISCHIP) - a direct project of LEPRA Society - has opted to empower women towards health development for strengthening family and ultimately society. It Impact on training to community volunteers on TB, HIV/AIDS, Leprosy, Malaria and Filaria, to identify suspects and refer them to the nearest health facilities and diagnostic centers. Training of Group Leaders, where 80% of the Group Leaders knew their roles and responsibilities, and acted accordingly. Women's groups' active participation and involvement in Observational Days and educating the public on five diseases is evidence in the project area that they value the health needs of the community.

Patel (2010) in his article “Empowerment of Rural Women: Concern and Commitment of Elected Women Representatives” mentioned that the maternal mortality in India is the second highest in the world. The health professionals supervise only 42% of births in the country. Most women deliver with the help from women in the family who often lack the skills and resources to save mother’s life if she is in danger. The average woman in rural areas has little or no control over her potential for reproducitively. Women do not have access to safe and self-controlled methods of contraception. The public health system emphasizes permanent methods like sterilization or long-term methods like IUD that do not need follow-up.

J K Sharma and Ritu Narang (2011) states that improvement in the quality of primary healthcare services apart from increasing accessibility and affordability has become a matter of grave concern for the developing nations in the recent years. The
survey illustrated some interesting differences in user perception regarding service quality components that impacted their intention to repeat visit and how they varied between different healthcare centres and according to the demographic status of patients. Impact of demographic factors such as age, gender, and education on utilization of healthcare services has been reported by other studies as well (Feldstein, 1979; Pathak, Ketkar and Majumdar, 1981; Garg, 1985; Faizi, 1996). It was observed that ‘healthcare delivery’ and ‘financial and physical access to care’ significantly impacted the perception among men while among women it was ‘healthcare delivery’ and ‘health personnel conduct and drug availability.’ It may be noted that in rural India, it is the man who is expected to provide for various expenses of the family and make transportation arrangements to the hospitals for the patient. This has got reflected in the findings of the study. Women, on the other hand, are emotional and expect compassion and empathy at the place of treatment. With improved income and education, the expectations of the respondents also increased. It was not merely the financial and physical access that was important but the manner of delivery, the availability of various facilities, and the interpersonal and diagnostic aspect of care as well that mattered to the people with enhanced economic earnings. However, it was surprising to observe that illiterates and those with less education did not consider financial and physical access to the centres important.

G.S. Kamble (2011) states access to primary health care is inadequate to the majority of the people because of low availability of basic preventive and promotive health care packages, clinics, doctors, drugs and para-medical personnel in rural areas. Greater stress on preventive health care, medicine and health education should be laid. Health literacy efforts should be made integral to preventive, promotive, curative and rehabilitative health care. A meaningful involvement of the private sector and NGOs is crucial in all these endeavors for promoting a people-oriented and a sustainable health care system. A vast network of rural health institutions has been developed. Rapid expansion has, however, resulted in a considerable drop in the quality of functioning of health institutions. For several reasons, the quality of services and work done by various health institutions and by different categories of Health Personnel are poor, resulting in low credibility among the rural community. Moreover, for want of quality, the efficiency and effectiveness of the programmes and services has been limited and the objectives not fully realised. This is one of the main causes of non-
utilisation and or underutilisation of health services and facilities by the people, especially the rural communities.

*Ethel G. Martens (2012)* states that Primary health care is not only making a difference on the local level, it is having an impact on health planning at the national and international levels. The signs of change are building up, global in scope, extending across all sectors and levels. Many of these changes are directly linked to health, while others have powerful potential effects on both health and health care. Primary health care needs to be adapted to varying circumstances at local and national levels. Any country that establishes a solid basis for PHC both provides for the needs of its most vulnerable and needy populations and, at the same time, empowers its most neglected resource - women.

Women in India, because of their household responsibilities and out of ignorance tend to neglect their illnesses until they became too sick to move around and attend to household chores. In rural India in many families the girls and women and mothers face nutritional discrimination within the family and are anaemic and malnourished.

**G. The Women’s Participation in Agricultural Activities**

M. Jain (1991) in his article “Women in Agriculture: Their Conditions of Work”, states that a critical evaluation of the development of people by planners, academicians and administrators at national as well as international level has led to the conclusion that development schemes have failed to deliver the goods because they were imposed from above on the people. It is now felt that the best way of ensuring participation of people is to involve them in the development process from the beginning. The responsibility shared by the women for socio-economic development of the society is two-fold, one on the domestic front and the other on the economic front. The multifarious duties performed by the women make them important in socio-economic development of the society. Most of the rural agricultural women have to work from early in the morning to late in the evening without rest. They start their work with milling grains for daily consumption on stone grinder (Chacki), go to forest to bring head load of fire wood, feed cattle, fetch water from wells or hand-pumps, clean house, milking cattles and also feed them, churning curd, go to sell milk to near by village, make morning tea for the family, prepare
breakfast, feed children, make pack lunch for the whole family, them go to field at about 7.00 am. Without the limited employment available in agriculture, women face many problems like low wages, poor working conditions, paucity of land, lack of employment opportunities, inhuman behaviour of owners, exploitation by higher caste, problems related to government schemes etc. The agricultural women are taken for granted. It is surprising to note that almost all the household work continues to be regarded as women's work. This absolute categorization of the work between men and women is one of the traditions carried forward from the past. Women individually and singly have taken the work as a full time occupation. For most of their work relates to household activities works like cooking, washing, feeding and looking after the home and children. The author finds out some of the misconceptions, which are impeding the women's development are: women do not undertake economically productive work, women benefit from development programmes indirectly through men, programme should be directed towards women as mother and home makers, women are too busy to undertake income generating job, money matter should not be concern of women, and women are weak as compared to men. The author suggests that those misconceptions which are primarily responsible for impeding women's development should be routed out and due recognition should be given to the women resource potential. An important requirement in the attitudinal change of women toward working women is an attitudinal change among themselves, it implied that women's participation in gainful activity must not be perceived as need oriented, rather the orientation should be focused towards self fulfillment. The need to work should be compulsive, but it must not be driven by socio-economic pressures only. It is essential for them to visualize that they form a part of the valuable human resource and can play an equally vital role in building the nation. With this attitude of work, the rate of female participation will enhance. The attitude change of society towards working women is another requisite which can help to bring a change in the rate of their participation. Work must be recognized and appreciated not only as a necessity, but also an urge to do something. A working woman must be recognized as an asset for the family and for the nation too.

Raj Mohini Sethi (1991) in her book "Women in Agriculture" highlights the persistence of glaring social inequalities despite several decades of planned development aiming specifically at the amelioration of the conditions of the
downtrodden and the poor in rural India. The authors makes a penetrating analysis of the activities of women producers and emphasises the need for recognition of their activities both within and outside home and also lays appropriate emphasis on the role of traditional cultural patterns in determining the status of women farm workers. This well researched micro study of rural women identifies the key reasons for the low social status of active agricultural producers. The book suggests a full mobilization of human resources in rural development and the need to assess accurately the role of women in food production, housekeeping and socialization of the young.

In the article “Economic Participation of Rural Women in Agriculture” Meenu Agrawal (2003) tells that in India, women play a significant and crucial role in agricultural development and allied fields including the main crop production, livestock productions, horticulture, post-harvest operations, agro-social forestry, fisheries, etc. In Indian villages, women work from the initial stage of agriculture to the harvesting of the crop. About 60% of agricultural operations like sowing of seeds, transplantation of sapling, winnowing, storage of grain etc. are handled almost exclusively by women, while in other jobs they share the work with men. Apart from participation in actual cultivation, women participate in various forms of processing and marketing of agricultural produce. Now-a-days women are becoming more conscious of their rights, society as a whole has begun to respond. This is also fact that increasing attention has been paid to help the rural women in India since Independence through various social legislations and socio-economic development schemes which are expected to bring in progressive social change. In conclusion, the author states that all obstacles to the full participation of women must be removed to ensure that they find themselves on equal terms with men in all facets of life such as cultural, social, economic and political. Appropriate strategy has to be evolved to extend the benefits of transfer of technology process to the women, which will help in modernization of agriculture.

Souvik Ghosh (2004) in his article “Women in Agriculture” reveal that women play a significant and crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, post-harvest operations, agro-social forestry, fisheries, etc. The decision making role of farm women seems to have changed considerably over the years. There is an increasing
evidence of women’s participation in decision making activities vis-à-vis farm related activities. Participation of women in agriculture has been though recently recognized but the “invisible workers” have yet to be involved in the process of transfer of technology. The access of modern agricultural machinery has been denied to women because of the belief that they cannot handle modern machinery. The world of mechanization is considered the male dominated in most of the countries. In sustainable agriculture based on maintaining the integrity and the fertility of the soil, women have played a major production role, particularly in work linked to maintaining the food cycle. In conclusion, the author suggests that all obstacles to the full participation of women must be removed to ensure that they find themselves on equal terms with men in all facets of life, culture, social, economic and political.

Carlin Arul and K. Kaqrunakaran (2006), in their article “Participation of Rural Women in Irrigation Management” stated that women are the primary collectors, transporters, users and managers of water but they have the least amount of input into water’s use and allocation. Women’s lives are intertwined with water, but the water rights are historically rooted in patriarchy, and it is closely attached to land rights. The authors mentioned the positive effects of women’s participation in irrigation management. They stated that if women have a more effective role in irrigation management, it will boost the economic production in agriculture. Improved technologies will increase and improve the food security. Further more, women’s participation in decision making regarding irrigation management issues lead to greater efficiency especially in the task of conserving scarce supplies, finding low-cost sustainable technologies and solutions and paying the costs for water delivery, operation and maintenance and conservation. In conclusion, they said that, government law and policies to ensure women’s equal rights to both land and water should be formulated in order to narrow down the gender gap. This can lead to the increased participation of women at all levels in irrigation and water management.

In H. Hashia (2007) in his study “Participation of Women in Agriculture and Development in Kashmir Division” enlightens that the prosperity and growth of a family, community, ethnic group and nation largely depends on the status of females in the respective society, the respectability given to them and the liberty they enjoy in playing their roles in developmental processes. Rural women are the most silently but sincerely participating in the economic life of the developing countries. Rural women
contribute significantly to agriculture, animal husbandry, poultry and allied processes of production. They often fill their leisure time with spinning, weaving, embroidery, match making and similar production work primarily for domestic use. This paper examines the patterns of sharing of economic activities among the different family workers. In other words, it analyses the work attempts of men and women ad determined by various agricultural operations and the types of crops grown. In Kashmir division the highly sophisticated large scale technology is not used because of low level of development. under these conditions agriculture is mainly carried on with the help of small traditional hand tools. Tractors are used in some villages. The crops like rice, maize, pulses, oil seeds, wheat, etc. are grown. Agricultural production in Kashmir division depends largely on the labour of women in the household. The responsibility of looking after the family farm also rests on the women. The study reveals that females are playing very vital role in almost all agricultural operations. Collection and transportation of manures are being done slowly and steadily. The study clearly shows that women’s participation in agricultural activities is quite important and women are sharing responsibilities in all the agricultural activities like irrigation of fields, application of manures and fertilizers in the field, sowing and transportation, weeding, harvesting of paddy, etc. Thus, they contribute tremendously in the overall developmental process of the region.

Nishu Bala (2012) in her article “Rural Development with a Feministic Approach Issues and Alternatives” conveys that rural women play a vital role at farm and home. She contributes substantially in the physical aspect of farming, livestock management, post-harvest and allied activities. Her direct and indirect contribution at the farm and home along with livestock management operation has not only helped save their assets but also led to increase the family income. The women are empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation programme with the help of Self-Help Groups.

The studies reveal that women largely participate in the activities related to farm, animal husbandry, irrigation etc which have been recently recognized but their access to modern technology is still denied there. Rural women contribute significantly to agriculture, animal husbandry, poultry and allied process of
production, i.e., women are playing very vital role in almost all agricultural
operations.

To conclude this chapter, it may be said that there are various Rural
Development programmes that taken under implementation in India. Different
schemes and policies are introduced for the development of education and health
status of village people, agriculture and allied activities, to revive the village and
small scale industries on the basis of locally available resources and manpower. In
order to achieve the integrated approach, community participation is very necessary in
the programmes. From different studies, it is found that women are playing a vital role
in rural development by participating in different aspects of development in India.
Indian women contribute a much larger share of their earnings to basic family
maintenance than men. But the social conventions and gender ideology deprive them
of the resources that would enable them to increase their economic and social status.