Chapter 1
Introduction

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Chapter 1: Introduction

Section – 1: Introduction:

Development aims at achieving economic growth with social justice. This means opening up access to minimally acceptable life sustaining and life enhancing support system for all who are participants in the growth process. The participants referred to are none other than the men and women who form the society.¹

The international women’s decade (1975-1985) stand out in the history as the period of intense data gathering activities of women’s economic roles and participation pattern in the family, economy and the society. This is vividly illustrated by those who are engaged in household survey with reference to investigation of women’s role and activities. “To awaken people, it is the women who must be awakened. Once she is on the move the family moves, the village moves, the nation moves”. ----Pandit Jawaharlal Nehru

Historians believe that women were the first who started growing crops and domesticating animals and thereby initiated the art and science of farming (Swaminathan, 1985)², while men went out for hunting in search of food. Studies on women conducted in India and other developing countries have indicated that women contribute far more towards agricultural production than has generally been recognized or acknowledged. By and large they have remained “invisible workers”. Because of low “visibility” of their contributions, they are not regarded as equal partners in the developmental processes. It was in this context that the United Nations had declared the ten-year period ending 1985 as the “Decade for women” with a view to “Promoting

genuine equality between men and women”. Since then women have been receiving some attention, at all levels, for their role in rural development. Even today, as in the past, the household activities of Indian women, in general, and farm women, in particular, absorb a very large part of their time and energy. Certain economic activities particularly related to agriculture, such as caring for domestic animals, maintaining kitchen garden, collecting manure, fetching fuel and water, etc., are also considered under household activities.

If we look into the history, we find that men have usually had first choice of jobs, certain jobs have remained closed to women simply because men preferred these job. In male dominated society they succeeded in reserving the same for themselves. It is for this reason that women are found doing jobs which are monotonous and repetitive in nature and carry low prestige. Such tedious and laborious jobs as transplanting, weeding, harvesting, cleaning and processing are mostly done by women. Certain cultural factors like belief that women are delicate and should be assigned easier and lighter tasks, contributed to the determination of the societal role of women. At times, it so happened that when some traditional women’s jobs, such as harvesting, processing etc., are mechanized and consequently involve less drudgery, they are taken over by men.

There is no denying the fact that women have suffered utter neglect and deprivation over centuries. The passive role played by women in the male dominated society has resulted in the present state of general neglect of women. Swaminathan (1985) observed that despite their importance in agricultural production women face severe hardships. They are the largest group of landless labourer with little real security in case of break-up of the family through death or estrangement. Land reforms and settlement programme give sole title, and hence the security, to males. Some positive thinking by the government has, however, recently gone into correcting inadequacies in the inheritance laws, property rights and representation on civic bodies with respect to women.
Bhatt (1988) observed that farm women, with their land based, livestock based and home based occupation opportunities, are in a position to generate additional income and employment for the family. However, modernization and rapid technological changes have affected women’s role adversely. The introduction of new technology requires new skills. Women do not have access to getting the training in these skills. Hardly any research studies have been undertaken to evolve suitable technology packs which will improve the employment conditions and efficiency of women, alleviating drudgery and/or generate employment opportunities so that they can add to the family income either directly or through increased land/livestock productivity.

Women participate, at different levels, in almost all activities of crop cultivation right from preparatory tillage to harvest and even in post-harvest tasks such as processing, storage and marketing of the agricultural produce, the only exception perhaps being ploughing. Operations such as seed cleaning, seed grading, sowing, transplanting, weeding, gap filling, irrigating, harvesting, threshing, shelling, hulling, winnowing, feeding cattle, harvesting and collecting fodder and grasses, grazing the animals, looking after milch animals, providing them drinking water, cleaning of sheds, milking, processing, storage and marketing of milk and milk products, etc. are all primarily shared by farm women.

It is difficult to exactly quantify the role of farm women because of widely varying agro-climate conditions, cropping seasons, socio-economic and cultural differences and changes in concepts and definitions used in the official census and labour survey reports. However, the serious implications of their invisibility for their growth and development, as also for effective utilization of their potential, provides the most compulsive logic for improving statistics on their role.

It is unfortunate that because of distorted and/or partial information about their involvement in agriculture and consequent devaluation of their contribution, the rural women are denied their rightful status as active producers in agriculture and access to development resources and services like technology, credit and training, further contributing to their marginalization. All these signify the importance of having a fuller understanding of the role and contribution of farm women so that the extension services may accordingly be planned to fully integrate them in the development process by better serving their specific needs, interests and capabilities. The women have so far been erroneously viewed as passive or neutral functionaries in the socio-economic and technological transformation. The rural women, by and large, have, therefore, been excluded from educational and training programmes for rural transformation through the introduction of technology.

Section-2: Role of Women in Economic Development

In India, it was the sixth five year plan document in which some attention, for the first time, was directed to the untapped women resource and a separate chapter on women was devoted to it. In the seventh five year plan its importance has further been recognized. The national perspective plan for women (1988) describes the challenges in the following words: “Agriculture and allied fields provide the largest sector for women’s employment. It largely determines the rural women’s socio-economic status. In case of both agriculture and animal husbandry, development strategies have provided very little attention to women in comparison to their active involvement in both the sectors”.

The impact of modernization on changes in the status of women could be visualized through social changes, economic changes, occupational structure cultural changes, changes in education, health, nutrition and sanitation and political awareness. The concept of “status” would mean the relative socio-
economic position discernible through specific roles performed by individuals which would be expressed by changes in resource employment, attitudes and ideologies. Status may be affected by the influence of internal as well as external socio-economic forces.

The role of women in economic activities was brought to limelight by the world conference on agrarian reforms and rural development in 1979. The conference pledged for equal participation for women along with men in social, economic and political process of rural development and equal access to the benefits.

Nearly half of the available global human resource is women. According to 2011 census, the female population in India was 496.45 million (48.26%) of which 360.89 million (72.69%) belonged to rural areas. In India 313.00 million (30.43%) were main workers out of them 72.86 (23.28%) million were female main workers and 89.23 million (8.68%) were total marginal workers out of them 54.36 million (60.92%) were total female marginal workers. About 81.23 percent of female and 65.60 per cent of male main workers were engaged in agricultural sector; and 18.77 per cent of female and 34.40 per cent of male main workers were engaged in non-agricultural sector. The reliability of the data pertaining to actual women workers, is always questionable in Indian rural society where their values and/or prestige does not permit them to commit that the women members in their family work on farm or even contribute in livestock production activities. The women in India, like many developing countries, are silent workers. Low literacy rate among rural women and their traditional cultural boundages further confound the generation of data. Hence, the actual contribution of rural women in farm activates is further belied by the available statistics. The percentage of female literates in rural areas, according to 1981 census, was 18 per cent as against 40 per cent for males in rural areas. More than 75 per cent young rural women belong to the families of small and marginal farmers and landless labourers and more than two thirds population of rural women is illiteracy, ignorance and poverty are often responsible for
keeping vast number of Indian rural families in the state of underdeveloped and consequently vulnerable to poor health.

During the international decade for women (1975-85) focus was made on inequality forced upon women. Empirical studies have revealed the immense cost of development being shouldered by women who constitute normally 50% of the population in developing countries. As societies have steered towards higher technological niches men have taken over the more skilled jobs.

Development in the third world countries has resulted in a trend towards hierarchised division of labour with men moving into more advantageous position with regard to facilities, privileges, education training and higher wages. The benefits of material changes have been monopolized by men, resulting into increased inequality of access to resources and opportunities.

The majority of the women in the third world countries are involved in the informal sector of economic activities in which they are disproportionately represented among the poorest of the poor. Lower class women in the third world countries represent a largely marginalized labour force either retrenched from the industrial sector or not able to be absorbed into it. With limited education, skills and a few formal employment opportunities, poor rural women in developing countries often turn to self employment in agriculture, small scale industries manufacturing services and petty trade activities as the means of supporting themselves and their dependents.

In developing countries like India, women participation in the organized sector is only about 15.0% though in some of the developed countries a ratio as high as 72-80% is reported. However, their participation in unorganised and informal sectors is quite considerable in these countries.

Yet most of these informal activities do not yield sufficient income to extricate women out of poverty. They lack capital, know-how, both technical and managerial, access to credit, market and materials as well as services necessary to expand or even to make marginal improvements in productivity and income. The policy that suggests itself there from is to enhance the productivity and the regularity in earning, through backward linkages to raw materials, training and credit. Interventions which are primarily economic, providing direct assistance to women and strengthening their income earning activities in the informal sectors must form the core of the strategies to improve the women in informal sector. Out of the variety of ameliorative strategies proposed, provision of finance at reasonable rates on regular basis for women in the informal sector is crucial.

The World Bank Report (1975) acclams credit as an important instruments for accelerating as well as removing constraints to agriculture and rural development. Credit is basic instrument which helps people to acquire production inputs and meet consumption needs. Women engaged in subsistence activities use credit to make home production more efficient and/or commercialise household tasks. This will bring both direct increase in productivity and income and indirect increase by releasing women’s time for income generating activities. Further this increase in productivity helps to augment household income credit for off-farm production provides households with more flexibility to cope with landlessness and instability or agricultural income.

Most of the rural women face the problems of indebtedness to money lenders, middlemen, shop keepers, relatives and friends. These non-institutional creditors in most cases perform the triple functions of marketing, money lending and merchandising, reinforcing their monopolistic and monopsonistic position in rural areas.\(^6\)

A large number of women employed in non-agricultural occupation both in rural and urban areas are found in construction industries, bidi industry, food processing, tailoring and ready-made garments, sweepers and scavengers, domestic servants, petty traders, causal/daily wage earners, self employment, weaving, retail trade etc…

In India, women have played crucial role in social reforms, economic development and also in the political process. They have gained much more in the recent decades than what they have been aspiring for ages.

A major factor determining the socio-economic status of women is concerned with education and occupation. For example, a better occupational success is related to higher educational achievements, mobility and motivation. The decision making capacity is strengthened by the nature of occupational status, which in turn leads to better economic and political orders.

In India, rural development programmes have laid down due emphasis on integrated women development. The Integrated Rural Development Programme, The National Rural Employment Programme, Training of Rural Youth for Self Employment, support to cover substantial proportion of rural women for benefits.

In third world societies in general and in Indian society in particular, development initiatives have commenced and are operated and implemented through the existing institutional structures. These institutions have patriarchal

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gender biases, since there has been nil or meager representation of women in their decision making. Usually the decision makers have taken a very generic view on technological transformation, economic development and social change and have failed to give due consideration to their possible adverse impact on women’s social status.7 The result has been that processes of technological transformation and economic development have only strengthen the pre-existing institutional arrangements, keeping the women as an economically deprived, socially subjugated and politically powerless group.

The development strategies so far tried out have envisaged gradual and institutionalized social change. They recognize and re-emphasise the existing structural arrangements of society and envisage that the elevation of the social status if its members takes place within these institutionalized arrangements. Any positional mobility is also legitimized by the socially recognized norms and values. India is a stratified society based on caste and social class. These social arrangements do not ensure equal opportunity to its members. Women in every group of this socio-economic hierarchy suffer from various rural, economic and political disadvantages, since within the existing structural arrangements of society women are given low social status, the new development strategies have marginalized women’s position in society by strengthening and reinforcing the normative orders.

If we probe the background of socio economic status of women in India, we find that at present there are no legal barriers preventing women from having equality with men. The constitution of India promises, “to secure to all its citizens justice social, economic and political liberty of thought, expression, belief, faith and worship, equality status and opportunity and promote among them all fraternity assuring the dignity of the individual and the unity of the

nation. But the long established beliefs and prejudices about female inferiority are still continuing. In a hierarchic society like ours, more or less non-working women enjoy higher position in society and women’s direct engagement in visible economic activity is socially considered as indication of lower status in society.

Maria Mies believes that whatever changes occurred in the status of women seem to be due more to the spread of women’s education than the effects of legal reforms. She quotes Vina Majumdar who rightly points out that the reforms were hardly concerned with liberating women from age old bonds. According to her “The women’s roles within the family as wives, daughters and mothers were reemphasized and extended to be in tune with the requirements of the family in a society”.

With reference to women’s status in the family many social scientists and economists are of the opinion that women’s lower status in the family is related to her exclusion from economic activity and the key to an improvement in the position of a women at home is her access to independent income, we mean control on the money earned by her. But the fact is that a working woman does not necessarily have control over her income.

In every society women have always made a significant contribution to the social product. Their labour contribute a substantial part of the wealth that is produced in every society. Moreover, domestic work is almost universally considered to be the domain of women, and household incomes, largely a function of male earning. In a society where a women’s confinement to the home is a status symbol, a higher female labour force is associated with poverty and the need to supplement male incomes. Women do not seek work as a matter of right or individuality. The internalization of these culture values is so strong that both the genders do not see any discrimination in such type of

differentiation in work and thereby wages. But this gives rise to imperfections in the labour market such that the supply of female labour and the demand for it are regulated by society’s view and not by a free play of market forces.

Besides, perceptions regarding women’s household work is equally important. These activities have been viewed in many contradictory ways in assessing production and technology. It is not denied that the sustenance, survival and reproduction of workers are essential for the workers being available for work in the labour market. On the one hand the activities that produce or support this are typically not regarded as contributing to output and are often classified as unproductive work on the household depends on the totality of various activities getting money incomes purchasing or directly producing edible food out of food materials and so on.

There has been a good deal of interest in the problem of valuation of this work (the so called unproductive work) and reflecting it in the estimates of national income and national consumption. The economic nature of the household or non-productive work becomes more evident when it is or it can be replaced by goods and services that have an economic value. Indeed, part of the post-war growth of the service sector particularly in the industrialized nation can be explained by the fact that some activities traditionally carried out exclusively within the household are nor also performed by the market sector.

The thirteenth international conference of labour statisticians held by the ILO in 1982 adopted a new definition of the economically active population based on the UN system of national it accounts in which the production of economic goods and services included all production and processing of primary product whether for the market as well as own consumption of these goods and services by household that also produce them for the market. Subsistence workers and unpaid family workers are considered to be in self employment but household duties are not considered as economic activity should in future substantially improve the recording of women’s work.
For the framing of development policies, national level statistics is the principal data input, but this is severely impaired by the under-counting of women both as workers and as those available for work activities typically performed by women are systematically executed from labour force and national income statistics. This under-enumeration of women is a reflection of subordination and undervaluation of women and their work in the society.

Social perceptions in many economies tend to disregard the work of women and such a bias tends to influence the ways in which statistical information on women’s activities is collected. It is a fact that the census basically measures the level of employment of men and tends to ignore the roles of women as housewives and as gainful workers. The economic question in the Indian census adopted definition of work more suitable to advanced industrial economics where work for wages. (i.e. market oriented work) is typically the norm. This is inappropriate for economics like Indian and the third world in general, where there is a largely non-monetised non-market. As many of the women are unpaid family workers engaged in unpaid work on family farms and family enterprises exclusion of the secondary activity from the definition of worker affects the recording of female employment adversely. Moreover, the definition of “work” has been changing over the decades prior to 1961, “the dependency approach” had been adopted. Since non-earning dependents, a category was included in the census between 1911 and 1981, women and children who take part in the cultivation of land as unpaid family helpers were ignored and thus, women were undercounted to the extent of 24.5% as in 1951. Though there was some fair degree of under counting even in the case of males. It was 11.2% for the same year.

In addition to various types of subsistence work, women also participate in all kinds of family enterprises, viz., farms, family household, industry, fishing, shops and other commercial establishments. They are unpaid family workers. But they often get excluded or undercounted by definition or conceptual biases on the part of enumerators.
Because of the difference in the definition of work in the census of 1961 and 1971, those who were included as workers in 1961 while in the 1971 census they were not the main workers and the marginal workers, having a secondary economic activity. The 1971 census registered a sharp decline in the number of female workers as well as in the work participation rate as compared to 1961 census. The coverage of the population in 1971 census was perhaps partial and incomplete. A substantial portion of the marginal workers particularly the housewives in rural areas perhaps failed to register themselves as marginal workers in 1971 census and were treated as non-workers.

Thus to overcome this problem in the 1971 census, the office of the registrar undertook a sample based resurvey with a view to find out an adjustment factory by which the 1961 and 1971 census could be made comparable. The result of this resurvey revealed that by adjusting 1971 figures, the work force would increase by 8.32 million only. But these figures are found to be intriguing in regard to direction and magnitude. This concept of “work” that was used in the 1971 census had substantially reduced the work participation rate of the women. After persistent efforts a small dent has been made in the 1991 census whereby women’s unpaid work on family farm and family enterprise has been added to the schedule. But this is just one nail in the coffin.

The investigation done by the national committee(1979) shows that census categories are not really useful for any proper assessment of the nature extent of women’s participating in our economy. The NSS is not itself predetermines the scope. There is a serious problem of perception.

The manner in which women’s productivity is interpreted is also responsible for under enumeration of the female work force participation in qualifying labour days of employment female and child labour is often converted into equivalent adult man days, though the conversion factors vary source to source and region to region.
J.S. Mill (1809) made a strong plea for equality between sexes in the matter of employment. He argued for a ‘principle of perfect equality’ between men and women and women’s admissibility to all functions and occupations hitherto retained as the monopoly of stronger sex. Engels (1884) argued that women’s liberation could be secured only by their coming forward to take up employment outside their houses.

The economic status of women is now accepted as an indicator of an economy’s level of development. However, this does not mean that economic development necessarily results in improving status of women. Nevertheless, economic development opens new avenues to women. Modernization, social change and education would enable some women to enter new occupations, which are totally closed to them earlier. At present, throughout the world, there are calls for creation of conditions for full integration of women in an organized manner in the development process.

Women’s work is under – counted, under – remunerated because;

(a) Work is defined as only that which obtains exchange value,
(b) Women’s domestic work is perceived as having no value,
(c) Much of women’s work being part of family labour is not visible,
(d) Apart from what is generally accepted as domestic work like cooking, cleaning, child care etc., there are many activities in rural areas all over the third world which are in fact, ‘productive’ but may not be marketed (such as collection of fuel and minor forest produce collection of water, post-harvest work, livestock rearing etc.). but which get dismissed in data because they are done within the courtyard or sometimes merely because women do them.

Although women have been contributing fully to the economic life of the community in every sphere, the full significance of their contribution has hardly ever been recognized or rewarded. Women’s place of work has
generally been considered to be in the home, their sphere of activity domestic work and bringing up the family.

At the end of the United Nations Decade for women, a world conference was held in Nairobi in 1985. The conference adopted the forward looking strategies for the advancement of women from 1986 to 2000 A.D. It aims at increasing women’s power in terms of their self-reliance and internal strength to determine choice in life and to influence the direction of change.

The access of women to critical inputs and productive resources such as land was expanded to include support through credit, marketing, training in skill/management and technology. Directives were given to give priority to women headed household and enhance the share of women under the anti-poverty programmes. The Eight Plan (1992-1997) which shifted the focus from development to empowerment.

Longwe’s classification of the five levels of empowerment, namely welfare, access, conscientisation, participation and control and the need to move from the level welfare to control, is a useful one. As one moves towards higher levels of empowerment, however, there is found to be resistance and conflict, as exclusive male privileges are threatened. The enemy in sense, is not ‘one’ capitalist, but many landlords, traders, contractors, the police, law, municipal service and other state structures, that do not recognize the existence of these women as individuals and workers.

The empowerment of women is anchored on their economic status in the society. This status emerges with capacity building facilitated by education, skill, knowledge and information. The changing economic environment throws up new economic opportunities as well as new challenges, which have to be pragmatically faced.

The concept of women’s empowerment is the outcome of several important critiques and debates generated by the women movement. It is the process of challenging existing power relations and of gaining greater control
over the sources of power. Empowerment is both the process and the product of the process. Empowerment for women means many things;

- Recognizing women’s work as capable
- Recognizing women’s knowledge
- Helping women fight their own fears, and feeling of inadequacy and inferiority.
- Women becoming economically independent and self reliant.
- Women having access to control over and benefit of resources like capital, land, property and technology.
- Reducing women’s burden of work especially within home.
- Creating and strengthening women’s group and organization.

**Empowerment of Women:**

According to Amartya Sen, “women are less likely to secure favourable outcomes for themselves in household decision making processes. They feel that their long term security lies in subordinating their well being to that of male authority figures”.

Empowerment means that women live their own life in a way that think appropriate on the basis of their condition of family circumstances, qualities and capabilities of which they themselves are the best judges

Empowerment of women encompasses many aspects such as economic opportunity, property rights, political representation, social equality, personal rights and so on. Historically the world over, either by law or by custom, the status of women is undermined by asymmetrical power relationships in decision-making, personal and social rights, access to resources and entitlement. Women in many countries still lack rights to inherit property, own land, get education, obtain credit, earn income or work outside home, control
their fertility; they are still widely under-represented in involvement in decision making at the household or social level.

Given the widespread gender bias against women in various fields there are arguments that interventions like microfinance have the potential to enhance women’s capabilities which can make a significant difference to overall development of women. Those who hold the above view argue for supporting microfinance interventions and tuning them to meet the needs of women specifically. On the other hand, there are arguments that microfinance interventions can at best have only a very limited impact in empowering women. Interventions like microfinance are constrained by the existing socio-cultural structures like patriarchy in order for them to make a very significant impact on women. Under such circumstances women hardly have any control in deciding or directing loan use for purposes, which can enhance their individual economic position over those dictated by familial requirements. Access to savings and credit can take care of mainly the practical needs of women instead of meeting their strategic needs.

Section-3: Employment of women in India: Work Participation, Organised and Unorganised Sector:

In most countries, women’s reproductive role, their fertility accorded higher priority than the enhancement of their employment and income opportunities. In the future, the opportunity lost of not utilizing the skills and capabilities or women for national reconstruction will be enormous, although this has not yet been quantified in statistical tens by social scientists.

The reality of women is simple definition of development, which translate into a ‘strategy of survival’. The shift from agricultural sector to an urban milieu always affects the nature of women’s work, their capacity to perform, their productivity levels, their position in the family and finally, their status in
society. Women’s work neither socially valued nor economically rewarded and this, despite the obvious fact that in almost all societies women are permanently working with a range of skill which are crucial for the economic and social well being of most countries. In fact, the parades appears to be that the most socially significant occupations of food security, healthcare education, programmes and other social services that support any economic system are the responsibility of women. Low status, low pay and low skills are the three calculate work force participation. A sectoral profile shows that most female and male workers are involved in agriculture, but most female workers are agricultural labourer rather cultivators while it is the reverse with male workers. Apart from agricultural women in rural areas are involved in animal husbandry, weaving, handicrafts, tailoring, forestry, sales of fish, sericulture etc…

Economic independence of women is one of the basic factors, which can ensure equal status for women, yet recognition of this has been slow in coming. Women’s employment, for instance, is rarely reflected currently in statistics because of the existing practice of measuring work by its exchange value in the market. Traditional attitudes towards women also prevent their employment in occupations considered unconventional.

In the field of education, special advantages are provided to girl students both in formal and non-formal categories with high rate of dropouts. Poverty is structural problem that cannot be solved by just programmes, projects or plans with a top down’ approach. Rather the involvement and utilization of human resources of the poor, to achieve growth with equity, in an environment conductive to their participation is what is required.

There is a clear evidence of discrimination in wage rate for women a labourer in unorganized sector under industrial group and under the agriculture and allied services in the rural areas. Specifically speaking, while the wage differential in unorganized sector rage from 20 to 40 per cent. Globally peaking, it is women contribute as many that 60 per cent of labour while they
enjoy 40 per cent of its fruits. Their domestic work from dawn to dusk is not recorded and valued; though it is essentially supporting labour for development.

Women are vital part of the Indian economy, constituting one third of the national labour force and forming a major contributor to the survival of family. Eighty nine percent of total female labour involved in agriculture and allied industrial sector. Women have extensive workloads with dual responsibility for farm in general and livestock and household production in particular. Women contribute considerably to household income through farm and nonfarm activities as well as through work as landless labourers. More than 90 per cent of rural women in India are unskilled, restricting them to low paid occupations. Women generally have no control over land and other productive assets, which largely excludes them dependent on high cost informal sources of credit to secure capital for consumption and productive purposes.

Women form the backbone of agriculture, comprising the majority of agricultural labourers in India. Women play a significant and crucial role in agriculture and animal husbandry development. Despite the fact that women in India do most of the work in animal production, their work remains mostly invisible. This may be carried out within the confines of homesteads.

Gender divisions in agriculture are stark, with all activities involving manual labour assigned to women, while all operations involving machinery and drought animals are generally performed by men. Female agricultural labourers are among the poorest sections of Indian society. Besides agriculture, women are involved in most of the operations in animal husbandry enterprise like dairy, poultry, rabbit rearing and mushroom cultivation. Women participated in activities having economic significance like cattle management, poultry keeping, preparing manure and carrying manure.
In India, the women accounts for 48.26 per cent (496.45 million) of total population. The rate of participation of women in work force out of total women in the country accounts for 25.7 per cent. There are 41.29 million (32.35%) female cultivators and 49.45 million (46.31%) women agricultural labourer in the country.

In reality rural women are invisible in statistics, they remain unreached and unattended in planned development efforts and are with no access and control on the resources. Rural Indian women are extensively involved in agriculture activities. However, the nature and extent of their involvement differs with the variations in agro-production systems. The mode of female participation in agriculture production varies with the land owning status of farm households. Their roles range from landless labourers to managers.

Today, women SHGs in India have been recognized as an effective strategy for the empowerment of women specifically in rural area, bringing women together from all spheres of life to fight for their rights or a cause. Since the overall empowerment of women is crucially dependent on economic empowerment, women through these SHGs work on range of issues such as health, nutrition, education, agriculture, forestry etc. besides income generation activities and seeking micro credit.

In addition to economic empowerment, SHGs are extending the basic literacy skill, right of women, group dynamics, leadership training, health training, legal training with special emphasis on legal rights, accounts training and vocational skill.

The quest for economic independence and better social status forced women into self-employment and entrepreneurship. In recent years entrepreneurship development among women has picked up momentum. Several factors contributed to this most welcome phenomenon. The policies of central and state governments have undergone sweeping change in the recent period,
particularly in the post-liberalisation era. The industrial Policy Resolution of 1991 highlights the necessity to provide special training programmes to develop women entrepreneurship. The resolution further adds that the objective of such programmes is to increase the representation of women in the field of business and to enhance their economic and social status. There is also greater awareness now among Indian women about entrepreneurship as a career. The growing awareness is mainly due to the fact that the profile of Indian women has undergone perceptible change during recent past. The citadels of academic excellence are no longer the prerogatives of men in India. In fact women are gradually willing to accept challenges and assume responsibilities in various fields: economic, social and political.

Women number about 496.45 million according to the 2011 census of India. This represents 48.2 percent of the country’s population of, 1027.01 million; hence we have almost fifty per cent of India’s human resources and women constitute about 3.56 per cent of the workforce. If they can be effectively utilized there will be a great value addition to the economy.

In India women entry into business is a recent phenomenon. It is traced out as an extension of their kitchen activities to pickles, powder (masala) and pepped manufacturing. At present, with growing awareness and spread of education over the years, women have started engrossing the modern activities like engineering, electronics and energy in spite of the social, economic and psychological barriers. The entry of women in business is only a recent development in the orthodox traditional socio-cultural environment of our society, without belittling the traditional role of women in our society. In certain business women entrepreneurs are doing exceedingly well and excelling their male counterparts. In India, the selected viable economic activities for women are pottery, workers, weaving, handicrafts, painting, printing press, workshop, electric repairs, typing, tailoring and jeweler work. Rural entrepreneurs are suitable for dairying, poultry, processing food products, vegetable vending, weaving and making of incense sticks.
To improve the status of women in the society they need to be empowered. Women empowerment means making the women self-reliant, giving her the liberty to make choices in her life and providing her with information and knowledge to take decisions. Education and employment are the only two methods that can empower women. For example, the DWACRA programme was aimed to uplift the poor rural women. The success of this programme has helped many rural families survive and also gave financial power to women.

Entrepreneurship has an important role to play in country like India, which is striving to move from a predominantly agricultural to an industrial society. The economic development of a country is the function of effectiveness of entrepreneurship. In both developed and developing countries entrepreneurship is a key to rapid economic development. With economic liberalization initiated in 1991 in India, development of new innovative and dynamic entrepreneurs has been receiving encouragement and support. In order to guide the entrepreneurs and to meet their requirements the government has provided adequate institutional support and it may be well claimed to have achieved considerable success. The institutional infrastructure of our country is vast and consists of institutions providing entrepreneurial awareness, organizing entrepreneurship development programmes and motivation programmes, providing financial support, dealing with marketing problems, providing consultancy and education in entrepreneurship, conducting research in the area and so on and so forth.

For development of entrepreneurship among human resources of the country in general and women in particular during post liberalization regime. Government has set-up large number of institutions to provide financial and other supportive measures for the growth of entrepreneurship among women. Post-reform period has seen the increase in participation of even NGOs for the growth of entrepreneurship among human resources of the country.
Under new economic regime the women participation in business has shown considerable improvement. At present in India 9.5% women entrepreneurs are engaged in small business (GOI; 2001)

For centuries women have been making sizeable contribution to economic development of a country. Their share may not be considered in any way less than that of men in traditional industries like agriculture, livestock, trade and household industries, where they work as man and wife team.

In early days women were almost employed in the least skilled and lowest paid jobs such as textile mills, mixing and other crude works. The employers were finding them very useful in respect to work and economical in respect to payment as compared to their counterpart, i.e. men. For mass production at reduced cost women were accepted in labour force. But in the beginning of 20th century, most of the advance countries passed regulations making provision for women to have equal opportunities in employment, pay and working conditions. The latter half of the 20th century has been marked by a rapid rise in the employment of women, especially of their gainful employment outside their homes.

The phenomenon is the outcome of three important factors;

1. The industrial revolution, which generated new opportunities and compulsions for the employment of women.
2. The advance of technology and the consequent changes in the character of work, in a manner that made their employment in jobs earlier considered to be too heavy for the weaker sex and
3. The consequent break sown of traditional barrier to the admission of women to male jobs and the development of medical research in contraception in a manner that made it possible for women to release themselves for their biological containment to the obligations of motherhood.
The above factors coincided with the emergence of a new philosophy of individuality and freedom which demanded that a woman has a right to earn, not only to acquire economic self-reliance and freedom but to extend her identity into world beyond the hearth and the home and to assert her equality with man.

A number of recent studies pointed out a downward trend in female work participation rate in the developing countries, but this trend has been correlated with the rise in the level of income. Ester Boserup, a Danish women economist who is well known as the author of “Condition of Agricultural growth”, and “Women’s Roles in Economic Development”, attributes this decline primarily due to lack of opportunities for women to acquire necessary education and training needed for white collar and skilled jobs in the growing modern sectors of developing economies. In the modernized sectors, men do the skilled and supervisory work and women do subservient jobs in most of the developing countries.

The debate regarding women’s economic role and the need for equality of rights and opportunities for economic participation centres round three arguments;

1. That women’s subjugation or dependence leads to exploitation and is a denial of social justice and human rights,
2. That the development of a society requires full participation by all sections of the population, and opportunities for full development of the potentialities of women,
3. That modern trends in demographic and social changes e.g., rising age at marriage, smaller families, urbanization, migration, rising costs, and standard of living and calls for greater participation in decision-making are introducing major changes in women’s roles and responsibilities.
Transition from traditional agricultural and household industry to modern organized industry and services, and from rural to urban areas, destroys the traditional division of labour, and substitutes the competitive relationship between individuals as units of labour for the complementary one of the family. Technological changes in production methods call for new skills. Women, handicapped by lack of opportunities to acquire these new skills, find themselves unwanted by the new economy.

This is the situation that the large masses of Indian women face today. Among cultivators, the artisans and those performing menial services in the traditional village economy. Women played a distractive and acceptable role in both production and marketing, and continue to do so wherever the traditional economic reforms prevail, particularly among marginal and landless agriculturists, most scheduled castes and tribal communities, and traditional industries and crafts like weaving, basket-making and food processing (by hand). Though there are regional variation in the forms governing women’s work, a traditional upper class norm – that of excluding women from labour outside the family still remains a status symbol, and is often emulated by many who want enhance their social status.

The forces which have most affected the role of women in the Indian economy are the general decline of handicrafts; increasing pressure of population on agriculture, increase of poverty in the rural sector resulting in migration; development of modern industry with its increasing technological advance; the speed of education; and the increasing cost of living, particularly in urban areas.

**National Efforts**

National efforts also had been made tremendously for the upliftment of women specially for granting equal and adequate opportunities for their works and employment. To mention a few such attempts;
1. Central Social Welfare Board’ has started social-economic programmes for women in 1958.
2. Non Government Organisations (NGOs) and agencies are provided financial grants, aids etc. for creating the employment opportunities for women and for increasing their incomes.
3. Since 1992 a ‘National Commission for Women’ is working the chairmanship of the Prime Minister. The commission for the aims of formulating policies regarding women, providing legal remedies, programmes executions and for administrative counseling purposes for women etc.
4. Support to Training and Employment Projects (S.T.E.) keek to empower groups of poor women in traditional sectors through training and employment in dairy, handloom, handicrafts, sericulture and fisheries sectors, to improve self employment and women’s access to jobs through increased facilities provided to the women of the village ‘NAILA’ of Rajasthan are the burning example of it.
5. Training-cum-employment-cum-production centres – these centres aim to empower women through training and employment in non-traditional sector.
6. Development of Women and Children in Rural Areas (DWACRA)
7. Integrated Rural Development Programme (I.R.D.P.)
8. Training Rural Youths for self-employment (TRYSEM Plan)
   In I.R.D.P. and T.R.Y.S.E.M. schemes 40 per cent benefits are reserved for women.
10. Women’s vocational Training Programme
11. Diversification/Extention of Vocational Training Programme for Women
12. Hostels for Working Women
13. Setting up of the Employment and Income Generation-cum-production Centre for Women (NORAD)
14. Condensed Courses of Education for Adult Women
15. Awareness Generation Project for Rural and Poor Women.
16. Short Stay Homes for Women/Girls
17. Integrated Child Development Services (I.C.D.S.)
18. Creches/Day Care Centres for Children of Working/Ailing Mothers
19. Application of science and Technology for Women etc.

**Role of Women in the economic activity – Gujarat Scene**

According to 2011 census, the female population in Gujarat was 28.90 million (47.86%). In Gujarat 17.03 million (58.93%) were main workers out of them 3.54 (20.78%) million were female main workers and 4.23 million (14.64%) were total marginal workers out of them 3.23 million (76.36%) were total female marginal workers. About 81.23 percent of female and 65.60 percent of male main workers were engaged in agricultural sector; and 18.77 percent of female and 34.40 percent of male main workers were engaged in non-agricultural sector.

According to the 2011 census, female population of Gujarat is 28.90 million (47.86%) as against 31.48 million (52.14%), male population. This reveals a sex ratio of 918 female as per thousand males. The data indicates that the sex ratio is favourable for males in all the 19 districts of the state during both the census of 2001 and 2011 but the ratio has shown a further downward trend against females in the 2011 census. This is rather a disquieting trend.

Gujarat state has a high degree of industrialization with a strong commercial base. Rapid industrialization and commercial activities have a positive and negative impact on the development of women and children. Secondly women participate actively in many activities both in the urban and
rural areas and are fairly aware and adaptive to new technologies and new ideas. On the other hand there is a dire need to curb the rate of crimes and atrocities against women inspite of modernization and industrialization of the state. The problems of women due to gender bias in society are still common. Women have yet not achieved the requisite or the deserved acceptability in all walks of life, hence there is a great need for a systematic and concerted efforts in the development of women and children.

Many of the women living in the urban as well as rural areas are needy women, but the plight of the women in the village is much worse because of illiteracy and ignorance, lack of health and medical care and other socio-economic factors. Many of the rural poor women have to live in brutal condition searching for drinking water, fuel and fodder and are usually short of food and other bare necessities especially during drought condition. The strategy in the Eight Plan is therefore to give priority to the upliftment or rural women.

The strategies for women’s development therefore can be stated as:

- Organising women into active groups
- Conversing ad integrating various services for women in the rural area, and
- Participation of voluntary organization.

Action plans need to be formulated to implement programmes for the development of women and children. The unit for this could be the women’s development centre (Mahila Vikas Kendras) to be set up at village levels. These WDC’s could combine Governmental efforts with voluntary efforts of NGOs. The WDS’s can incorporate and implement all programme for women at the village level and form the basic unit of implementation. At the taluka and district levels, some supervisory and technical project staff will be required. A district women development agency can plan and coordinate activities at the
district level. At the state level the policies and programmes for women’s development need to be coordinated by a new department of women and child.  

Women have to pay exorbitant interest rates through intricate and hidden means of low output price, low wages and high consumer product price. Often indebtedness forces rural women to lose possession of land equipment and assets or to provide free labour serve at low wages which have adverse impact on productivity and income. This complicated credit marketing ties and the practice of extending credit in cash/ kind has resulted in exorbitant rate of “hidden” interest estimated to be between 60 percent per annum. The high rate of interest is incurably the outcome of heavy default rises, lack of competition among creditors.

It is a well established principle, particularly in the Indian context, that in development programmes for women, maximum impact can be achieved by accepting “The Group Approach”. This was realized even at the time of formulating the first five year plan. The central social welfare board set up in 1952 has been implementing its schemes mainly through Mahila Mandal. After 35 years, in 1989 when “Mahila Samasya” was sponsored by government of Indian in the department of education, the emphasis continued to be on mobilizing rural women into groups at the village level and setting up delivery system for such groups.

The national commission for self employment women in the informal sector (1988) has also recommended that the women should be assisted to form co-operatives and societies like Mahila Mandals. The DWCORS (Development of Women and Children in Rural Areas) scheme which was introduced in the state in 1983-84 with the participation of Government of India and UNICEF.

recognized the advantages of organizing women and homogeneous group of
take up economically viable activities on a group bases.

It is for these reasons that the plan advocate to maximize the impact of
development programmers for women, the most effective tool is to organize
them into groups. A group from a village will have economic viability.
Moreover, linkages including supply or raw materials and marketing facilities,
can be provided more easily to groups, rather than individuals. Voluntary
agencies can organize such groups and function in partnership with the
government and end the isolation of women.

Live stock production is important to both land-owning and landless
families. Milk and Milk Production play a vital role in the country’s
agricultural economy. Dairy provides sustenance to millions of farmers,
particularly the rural poor. Dairy development fits most appropriately in the
country’s programmes of increasing rural employment and equitable
distribution of income with justice. In small farm situations also milk and milk
products directly help in increasing crop production through making fluid cash
available to the farmer for the purchase of essential inputs. It is in this context
the present study assumes great significance. The focus of the research study is
on the women borrowers for dairy activities in Kheda district.

Dairy a Source of Income and Employment of Rural Women

In animal husbandry, women have a multiple role. Their activities vary widely
ranging from care of animals, grazing, fodder collection, cleaning of animals
and sheds to processing milk and livestock products. In livestock management,
indoor jobs like milking, feeding, cleaning etc. are done by women in 90
percent of families while management of animals and fodder production are
managed by men.

The dairy farming in India as traditionally practiced under mixed farming mode
along with crop farming has been supplementary to the major occupation of
crop farming. The traditional system of cattle keeping served the purposes of requirement of cattle and buffalo for farm work, utilization of crop byproducts which otherwise shall go waste, utilization of surplus family labour, meeting the family requirement of milk and milk products and through sale of animals. Keeping a few dairy animals also served as an insurance against crop failure.

In recent years, however, we are witnessing a trend towards the specialized dairy farming and commercialization in dairy enterprise, in which, the major share of income of the farmer is derived from the dairying. Many reasons can be attributed to this development. The major driving force behind this trend has been the liberalization of the economy and the globalization of trade with the signing of World Trade Organization (WTO) agreement. This has led to the enhancement of milk processing capacity manifolds as a result of entry of many big business houses in the milk sector and setting up of a large number of milk processing plants.

The dairying has been considered as a potential means of alleviating large scale unemployment, especially in rural areas. Women play a key role in animal, farm and home management. Successful dairy husbandry enterprise not only improves the socio-economic status of rural women, but also assures a sustained and assured means of income to supplement their income from the main enterprise.

Women empowerment is the final goal and it cannot be achieved quickly since it has to bring about a change in the perception of male-dominated society of long standing and its actual behavior to accord the same dignity and honour to women both at family and social levels as to men.

Not only have additional employment opportunities to be generated by using the suitable structure of investment and production, but distributive justice must be done.
### Table no. 1.1 Trends in Women Employment in India

<table>
<thead>
<tr>
<th>Year</th>
<th>Proportion of Women Population to total Population</th>
<th>Proportion of Women Workers total Women Population</th>
<th>Proportion of Women Workers to Total Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>49.3</td>
<td>31.7</td>
<td>33.5</td>
</tr>
<tr>
<td>1911</td>
<td>49.1</td>
<td>33.7</td>
<td>34.5</td>
</tr>
<tr>
<td>1921</td>
<td>48.9</td>
<td>32.7</td>
<td>34.0</td>
</tr>
<tr>
<td>1931</td>
<td>48.9</td>
<td>27.6</td>
<td>31.2</td>
</tr>
<tr>
<td>1951</td>
<td>48.6</td>
<td>23.3</td>
<td>29.0</td>
</tr>
<tr>
<td>1961</td>
<td>48.5</td>
<td>28.0</td>
<td>31.5</td>
</tr>
<tr>
<td>1971</td>
<td>48.2</td>
<td>11.9</td>
<td>19.8</td>
</tr>
<tr>
<td>1981</td>
<td>48.3</td>
<td>14.0</td>
<td>26.0</td>
</tr>
<tr>
<td>1991</td>
<td>48.1</td>
<td>22.3</td>
<td>28.4</td>
</tr>
<tr>
<td>2001</td>
<td>48.3</td>
<td>25.63</td>
<td>31.63</td>
</tr>
</tbody>
</table>

**Source:** Census 1901 to 2001

However, the extent of women’s participation in economic activity depends on a number of factors such as the nature of the economy, social conventions, level of literacy, attitude towards women’s work, etc. While in the developed countries there is room for more women workers to be employed in the labour force, in many developing countries, including India, where there is surplus manpower available, the question of providing employment to women sometimes raises questions which have no categorical answers.

In many countries, differential treatment for women includes poor access to basic safety, security, nutrition or health care resources; in other countries, different treatment is frequently related to educational opportunities; and in other parts of the world—particularly industrialization nations differential treatment is often reflected in unequal pay for women and men. For example, the International Labour Organization (ILO) reports that Japanese women earn about 57 percent of men’s earnings for comparable work, while in Norway women typically earn 85-93 percent of what men are paid. Available data also
show that women in business worldwide frequently have limited access to professional and managerial jobs.

Micro finance is a tool for empowerment of the poorest; the highest income and better the asset position of the borrower, the lower the incremental benefit from further equal doses of micro credit is likely to be.

- It is essentially for promoting self-employment; the opportunities of wage employment are limited in developing countries – micro finance increases the productivity of self employment in the informal sector of the economy – generally used for (a) direct income generation (b) rearrangement of assets and liabilities for the household to participate in future opportunities and (c) consumption smoothing.
- It is not just a financing system, but a tool for social change, specially for women – it does not spring from market forces alone – it is potentially welfare enhancing – there is a public interest in promoting the growth of micro finance – this is what makes it acceptable as a valid goal for public policy.
- Because micro credit is aimed at the poorest, micro-finance lending technology needs to mimic the informal lenders rather than the formal sector lending. It has to: (a) provide for seasonality (b) allow repayment flexibility (c) eschew bureaucratic and legal formalities (d) fix a ceiling on loan sizes.

Since independence, the government has implemented several development programmes for women. But these have not led to any remarkable improvement on a wider scale in the living conditions of women of the poorer and rural sections. The schemes failed due to low level of participation of people, lack of professional approach, poor communication and lack of financial support. Therefore, it becomes essential to eradicate poverty and trigger development.
Self-help Groups:

Self-help Groups is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank in a common fund known as the Group corpus. The members of the group to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines.

- Generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20.
- Generally all members of the group should belong to families below the poverty line.
- The group should devise a code of conduct (Group management norms) to bind itself.
- This should be in the form of regular meeting (weekly or fortnightly), functioning in a democratic manner, allowing free exchange if views, participation by the members in the decision-making process.
- The group should be able to draw up an agenda for each meeting and take up discussion as per the agenda.
- The members should build, their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meeting. The savings so collected will be the group corpus fund.
- The group corpus fund should be used to advance loans to the members. The group should develop financial management norms...
covering the loan sanction procedure, repayment schedule and interest rates.

- The members in the group meeting should take all the loaning decisions through a participatory decision-making process.
- The group should be able to prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loanee.
- The group should operate a group account preferably in their service bank branch so as to deposit the balance accounts left with the groups after disbursing loan to its members.
- The group should maintain simple basic records such as Minutes book, Attendance register] Loan register, General ledger, Cash Book, Bank Pass Book and individual pass books.

**Objectives of Self Help Groups**

The SHGs comprise very poor people who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn how to incorporate and work in a group environment. The SHGs provide savings mechanism, which suit the needs of members. It also provides a cost effective delivery mechanism for small credit to its members. The SGHs significantly contribute to empowerment of poor women. They;

- Focus on employment of women
- Build capacity of women and to enable them to participate in the mainstream activities.
- Promote entrepreneurship among women
- Identify trades and industries, which can be taken up by women, and giving them training in the chosen fields.
- Undertaken marketing activities for products manufactured by women and women organizations.
- Develop skills and facilitate credit linkages for eventual economic empowerment.

**Formation of SHGs**

The Tamilnadu Corporation for development Women Limited was incorporated on December 9, 1983 under Companies Act 1956. Its registered office is located in Chennai, while its area of operation, extents to the entire state of Tamilnadu.

The authorized share capital of the company is Rs. 1 crore, with a subscribed and paid up share capital of Rs. 78.42 lakh out of which Rs. 40 lakh is held by the Government of Tamilnadu and Rs. 38.42 lakh by the Government of India. Tamilnadu Corporation for Development and upliftment of poor rural women of Tamilnadu.

The SHGs bank linkages program is targeted to reach the poorest sections, which are bypassed by formal banking system. Therefore, it is essential that only the very poor be considered as the target group for the SHG bank linkage program. A SHG can be all women groups, all men groups or even a mixed group. However, it has been the experience that women’s groups perform better in all the important activities of SHGs. Mixed group is not preferred in many of the places, due to the presence of conflicting interest.

**National Policy for Women Empowerment**

The Principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women.
Within the framework of a democratic polity, our laws, development policies, Plans and programmes have aimed at women’s advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards has been a marked shift in the approach to women’s issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

**Goal and Objectives:**

The goal of this policy is to bring about the advancement, development and empowerment of women. The policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving its goals. Specifically, the objective of this Policy include,

(i) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.

(ii) The de-jure and de facto enjoyment of all human right and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil.

(iii) Equal access to participation and decision making of women in social, political and economic life of the nation.

(iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.

(v) Strengthening legal systems aimed at elimination of all forms of discrimination against women.
(vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.

(vii) Mainstreaming of discrimination and all forms of violence against women and the girl child; and

(viii) Building and strengthening partnerships with civil society, particularly women’s organizations.

Economic Empowerment of Women

Poverty Eradication

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macro economic policies and poverty eradication programme will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps will be taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities.

Micro Credit

In order to enhance women’s access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit.

Women and Economy

Women’s perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as
producers and workers will be recognized in the formal and informal sectors (including home base workers) and appropriate policies relating to employment and to her working conditions will be drawn up. Such measures could include:

Reinterpretation and redefinition of conventional concepts of work wherever necessary e.g. in the census records to reflect women’s contribution as producers and workers.

**Globalization**

Globalization has presented new challenges for the realization of the goal of women’s equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

**Women and Agriculture**

In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservations, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector.
Women and Industry

The important role played by women in electronics, information technology and food processing and agro industry and textiles has been crucial to the development of these sectors. They would be given comprehensive support in terms of labour legislation, social security and other support services to participate in various industrial sectors.

Women at present cannot work in night shift in factories even if they wish to. Suitable measures will be taken to enable women to work on the night shift in factories. This will be accompanied with support services for security, transportation etc.

Support Services

The provision of support services for women, like child care facilities, including crèches at work places and educational institutions, homes for the aged and the disabled will be expanded and improved to create and enabling environment and to ensure their full co-operation in social, political and economic life. Women friendly personnel policies will also be drawn up to encourage women to participate effectively in the developmental process.

Dairy Development

Dairy plays a very important role from the point of employment generation, rural upliftment and other economic parameters.

The livestock economy of our country has attracted wide spread attention and several organized development attempts have been made for its improvement since from the beginning of 20th century. The pace of dairy development has picked up only after 1970 with the launching of operation flood. If we look at the history, dairy development programmes have gone through a metamorphic change from the initial key village scheme and Intensive Cattle Development Project aimed at the up-gradation of local cattle to a nation wide anti poverty programme as an instrument to social security in
rural India. One cannot forget the fact that livestock sector commands greater equity at the grassroots level providing economic strength to our weaker sections. Therefore, presently dairy development component has become a part and parcel of our rural development programme to ensure equity and food security to the weaker section through self reliance.

**Development of the Dairy Industries in the world:**

According to the present estimates, 540 million tons of milk is produced in the world, out of which 88 per cent is cow milk while the rest is buffalo, sheep and goat milk.

India is the largest producer of milk in the world. India had exported Rs. 144 million worth of milk production in the world market in 1998-99.

In 2006-07, total availability of milk in India is 97 million tons. In addition, Argentina, North America, New Zealand and Australia have significant contribution in milk production.

**Dairy Development in India:**

In 1998-99, in India out of total availability of milk, 50 Percent was buffalo milk and 45 per cent was cow milk and 5 per cent was goat, sheep and camel milk.

There is a tradition in the Indian Dairy Industry that milk is being sold in retail markets without any processing, as it is under the unorganized sector. Only 6 to 7 per cent of the milk produced by the government, co-operative or private sector is available in pasteurized form in packets.
State-wise Milk Production and Per capita Availability of Milk in India:

Looking to the data on state-wise milk, while central and eastern states are far behind in milk production. Compared to other states, Uttar Pradesh, Punjab, Madhya Pradesh, Rajasthan, Maharashtra and Gujarat are the lending states as far as milk production is concerned. The share of these 6 state is 58 percentage in the total national production.

In 1998, Gujarat produced 4.8 million metric tons of milk and its rank was 6th among all the state. Gujarat has 3.33 percent of all the cattle in India, but it produces 7 per cent of the milk produced in India. As compared to other states, the method of milk production through co-operative organization is the best.

The highest milk production in Gujarat is in Mehsana (1452 thousand liters per day). Then it is Kheda center with daily production of 1141 thousand liters.

Gujarat is the pioneering state for milk production in the co-operative sector. The Gujarat Co-operative Milk Marketing Federation (GCMMF), under the brand names Amul and Sugar Sell their products not only in Gujarat but aliasing entire India. Moreover some is milk co-operative societies at the district level sell milk and milk products in the districts. Gujarat has the capacity to process 89 per cent of its milk production. GCMMF is the leading institution in the co-operative sector as far as milk production is concerned.

Due to “White Revolution” India has become the largest milk producer in the world. According to an estimate of 1998-99, 130 lakh liters of milk becomes available everyday in Gujarat. Out of which 37 to 40 lakh liters of milk is supplied by the co-operative sector that is 30 per cent of the total availability.

One can say that many dimensions of the dairy industry have been proved to be instrumental in bringing up social and economic changes in the
rural society, which proves that the investment made in this sector in the state has come out with good dairy industry in increasing state and national income is very important; not only this, but this sector also provides many employment opportunities to people and fulfill the need of all for pure and hygienic milk.

From the above discussion it is clear that dairy development can become an important segment to provide challenging opportunities to women. Women can be empowered by engaging in dairy activities for which financial support need to be arranged. This research work takes up this issue and tries to find out how rural women make use of bank credit and improved their status.

**Micro Finance:**

Micro finance is a broad term that includes deposits, loans, payment services and insurances to poor. The concept of micro finance and micro credit are used interchangeably. But micro credit does not include savings; hence micro finance is more appropriate term (Manimekalai, 2004). The concept is understood as providing poor families with very small loans to help them engage in productive activities or grow their tiny businesses. A success indicator of micro finance lies in a ‘credit-plus’ approach, where the focus has not only been on providing credit, but to integrate it with other development activities. Today micro finance is very much in the agenda of public policy and it has been increasingly used as a vehicle for reaching the otherwise unreachable poor in the country.

**Evolution of Micro Finance:**

Since independence the formal banking institutions have had ignored the poor due to perceived high risks, high transaction costs involved in small-scale rural lending to a large number of poor households and absence of collateral securities. Against this backdrop of failures of earlier poverty alleviation schemes and the financial institutions to reach the real needy, micro-finance
schemes using Self-Help Groups (SHGs) were designed and NABARD considered this ‘SHG-Bank Linkage model as a core strategy for rural development. In the earlier schemes like IRDP, DWCRA, etc., the beneficiaries perceived the loan as a grant. The poor did not feel the responsibility of repaying and bankers only concentrated on disbursement of loan which led to poor recovery and the schemes became non-viable. But micro finance through SHGs has proved the notion wrong and showed that even the poor are bankable. The SHG members thrift, mobilize the savings and invest in micro enterprises. The recovery rate reported is around 96 per cent and it is higher in case of women than men. Hence, micro finance through SHGs has evolved, as an accepted institutional framework to provide financial services to the poor. Further, it is regarded as better mechanism to reduce poverty gradually as against giving one time loan for productive assets which may not sustained increase in income (Mahadeswaran and Dharmadhikary, 2001). As the fund in microfinance keep revolving, women can take up economic activity gradually at their own pace and convenience and hence the chance of being success increases.

The success of micro-credit in Bangladesh had made it a popular poverty alleviating strategy in underdeveloped and developing countries. The micro-credit summit held at Washington in 1997 launched a nine year global campaign to reach 1000 million poor families throughout the world by 2005. To make it a memorable event the year 2005 was celebrated as year of micro-credit. It’s a unique effort itself where the developed and developing countries came forward to a global cause that is appreciable.

The subject of providing credit to support people in rural areas has been explored extensively from time to time in India. The Indian rural credit system, as it has emerged, is a product of both evolution and intervention. The broad objectives of policy intervention have been (a) to institutionalize credit (b) to enlarge its coverage and (c) to ensure provision of timely and adequate finance
at reasonable rates of interest to as large as segment of the rural population as possible. The institutional innovations have been a continuous process with changes occurring depending on experience.

Globally, over a billion poor people are still without access to formal financial services and some 200 million of them live in India. Micro finance the provision of a wide range of financial services to the poor on a sustainable basis has proved to be immensely valuable. Access to financial services has allowed many families throughout the developing world (and, indeed, in poorer parts of the developed world) to make significant progress in their own efforts to escape poverty.

In the development paradigm, the micro-finance has evolved as need based policy and programmes to cater to the so far neglected target group (women, poor, rural, deprived etc). Its evolution is based on the concern of all developing countries for empowerment of the poor and the alleviation of poverty. Development organizations and policy makers have included access to credit for poor people as a major aspect of many poverty alleviation programmes. Micro finance programmes have, in the recent past, become one of the more promising ways to use scarce development funds to achieve the objectives of poverty alleviation, further more certain micro finance programmes have gained prominence in the development field and beyond the basic idea of micro finance is simple if poor people are provided access to financial services, including credit they may very well be able to start expand micro enterprise that will allow them to break out of poverty.

**Micro Finance in India**

Prof. Mohammad Yunus, the Nobel laureate for peace is considered as the pioneer of micro finance who started a women’s group with a loan of equivalent to $27. The amount of demonstrative success of micro credit has
introduced the concept with modification in many developing countries including India. In India Self-Employed Women’s Association (SEWA) was started in 1972 which is first of its own and by 2000 it had 20,99,250 members. In 1992, NABARD launched a pilot project linking 500 SHGs with banking systems. NABARD refinance the banks which lend to SHGs have been linked with 44,362 bank branches of 545 banks in 583 districts across 31 states of the Indian Union and disbursed Rs 11,398 billion cumulatively, as on 31 March 2006. The organisations like PRADAN, MYRADA, ASSEFA, MALAR RMK, CAPART and other NGOs are engaged in micro finance through SHGs. In India, 64 per cent of total SHGs are in Southern India mainly in Andhra Pradesh, Tamil Nadu and Karnataka as on march 2000. Only 5 per cent of total SHGs are in Northern India. Government, banks and NGOs act as Self-Help Promotion Institutions (SHPI). The Government of India through Rashtriya Mahila Kosh and Indira Mahila Yojana, STEP and NABARD fund NGOs to form and nurture SHGs. A total number of 5, 39,365 new SHGs have been provided with bank loans in 2004-05 and Rs. 2994552 million of bank loans disbursed during this period.

Considering all the facts mentioned above, it is clear that women play a significant and crucial role in agriculture and animal husbandry in India. To improve the status of women in the society they need to be empowered and credit is often considered as an instrument that promotes empowerment. Bank credit can stabilize livelihoods, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school etc. To develop women’s income-generating activities from survival level into strong and viable business, women need access to the full range of credit, banking and financial services and facilities.

Bank in developing countries often have conservative lending practices. Consequently, small women-owned business face difficulties accessing the credit needed to invest in expending their activities. Dairy related activities give a lot of scope for women in getting additional income and in improving
their economic status. In India, the commercial banking network, whose development after bank nationalization in terms of geographical spread and functional reach is often deemed unparalleled in the world. Hence the topic for the research work is evolved with this background. It is proposed to find out the utilization of bank credit to women borrowers in getting empowered. The focus has been on the bank credit to women borrowers for dairy activities in an important area as Kheda district in Gujarat state. The relevant review of literature related to this subject and the research methodology adopted is explained in the next chapter.