

Relevance of women for Atmanirbhar Bharat: Women empowerment

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Abstract

The role of women in achieving the goal of Atmanirbhar Bharat is significant. The government initiatives such as ASHA programme, Saheli Samanvay Kendra have helped enormously in improving maternal and infant health across rural India. This paper analyses how the women-led Self-Help Groups (SHGs) are beneficial not only in raising awareness related to Covid precautions across villages but are also instrumental in providing a myriad of services. These include meeting shortage in masks, sanitizers and PPEs, running community kitchens, providing banking and pension services to rural poor. The paper suggests that policy initiatives by the government as well as relief schemes initiated by NGOs and Corporates are essential for social and economic empowerment of women.

Keywords: SHGs, NGOs, women empowerment

1. Introduction

“I am uncompromising in the matter of woman’s rights. In my opinion she should labour under no legal disability not suffered by man. I should treat daughters and sons on an equal footing of perfect equality.” *Mahatma Gandhi*.

The Father of the Nation very forcefully expressed his views on Women Rights. Even though many years have passed since India gained Independence, we are still struggling to make women’s rights more meaningful in our country. Similar thoughts on the subject were expressed “You can tell the condition of a nation by looking at the status of its women” *Pt Jawaharlal Nehru*.

The subject of women empowerment was conceptualised in the 9th Five-Year Plan Document that commits “to empower women through creating an enabling environment where women can freely exercise their rights both within and outside their homes as equal partners”.

In the past century, Kasturba Gandhi inspired women to come forward and make sacrifices during the freedom struggle. Kasturba’s life should be read in terms of women’s struggle for emancipation, dignity and independence. She said in the words of Aparna Basu during the Quit India

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marches- “the women of India have to prove their mettle. They should all join in this struggle regardless of caste or creed. Truth and non-violence must be the watch words.”

The government introduced the Atmanirbhar Bharat Abhiyan to make India self-reliant. On 12 May 2020, PM Shri Narendra Modi raised a clarion call to the nation giving a kick start to the Atmanirbhar Bharat Abhiyan (Self-reliant India campaign) and announced the special economic and comprehensive package of INR 20 lakh crores, equivalent to 10% of India’s GDP, to fight COVID-19 pandemic in India. The aim is to make the country and its citizens independent and self-reliant in all senses.

Women have an important role and have shouldered multiple responsibilities in times of crisis worked tirelessly to keep their homes, families, communities and society integrated and well organized. Women are the backbone of society. According to International Labour Organisation (ILO) Report, women globally make up over 70 per cent of workers in health, including those working in health-care institutions. They were on the front line of the fight against Covid-19. As a result of the pandemic, they faced a double burden: longer shifts at work and additional care work at home. (for e.g. Alberta Delle Grazie is the Head Nurse of an intensive care unit in a hospital in the North of Italy. Her work entails long hours, night shifts, and a high level of responsibility. “It was already difficult before but right now, after three weeks of the COVID-19 emergency, we are exhausted, worried and emotionally drained. Many of us have been infected, some have died.”)

A total of 174 doctors, 116 nurses and 199 healthcare workers have died due to COVID-19 in the country, the government informed Lok Sabha, citing data from states received under an insurance scheme as stated by Ashwini Choubey, Union Minister of State for Health.

2. Success story of Atmanirbharta

With 8 million confirmed COVID-19 cases, India had the second-highest tally in the world after the United States and its health infrastructure struggled to cope with the surge in COVID-19 patients during 2021. India spends only 1.3% of its GDP on public health-care, which is lowest in the world. The situation is stark in rural areas where 1.3 billion people live (66% of total population) and where health facilities are scant and medical professionals can be hard to find.

India’s ASHA programme comprises all-female health workers. They are the foot soldiers of the country’s health system. Established in 2005, a key focus of the programme was reducing maternal and infant deaths, so all

recruits are women. They have also played an essential role in India's efforts to eradicate polio and increase immunization, according to numerous studies.

Women and children from the community assemble at a Saheli Samanvay Kendra (SSK) in Batla House, Okhla, New Delhi. SSK community centres have been set up by the Indian Government across the country to act as local incubation centres to promote women's self-help groups and to provide skills training and public health information. The SSKs operate within "Anganwadi" centres that are part of the Indian public health care system, providing basic health-care services in rural and marginalized areas. During the COVID-19 pandemic, these centres remained open, providing free meals, immunization and health check-ups for children, pregnant and lactating mothers, and helping women access government assistance programmes. In the SSK centre in Batla House, women also learn tailoring and sewing, computer skills and beautician training.

With 1.3 billion Indians in the midst of an unprecedented 40-day lockdown to defeat the coronavirus, the collective strength of women's self-help groups (SHGs) had come to the fore. In over 90 percent of India's districts, away from the limelight of the cities, SHG women producing facemasks, running community kitchens, delivering essential food supplies, sensitizing people about health and hygiene, and combating misinformation.

3. Meeting the shortfall in masks, sanitizers and personal protective equipments

These women, escaped poverty through the SHG route as they know how painful it is to be a destitute and poor. They are living up to their motto of self-help and solidarity.

Groups across the country are working furiously to make up for the shortfall of masks and Personal Protective Equipments (PPEs). In Odisha, for instance, poor rural women who were once engaged in stitching school uniforms are sewing masks instead. Over the past few months, these women have produced more than 1 million cotton masks, helping equip police personnel and health workers, while earning something for themselves. More than 19 million masks have been produced by 20,000 SHG's across 27 states in the country in addition to over 100,000 litres of sanitizer and nearly 50,000 litres of hand wash. Since production is decentralized, these items have reached widely-dispersed population without the need for complex logistics and transportation.

4. Running Community Kitchens

With huge numbers of informal workers losing their livelihoods during the lockdown and food supply chains getting disrupted in some areas, SHG's have set up over 10,000 community kitchens across the country to feed stranded workers, the poor, and the vulnerable. In Kerala, the Kudumbashree network, one of the country's earliest community platforms of women with 4.4 million members and several years of catering experience behind them, were the government's natural choice to run a number of these kitchens. Given the massive nature of the challenge, these groups have dramatically ramped up their efforts and are now running 1,300 kitchens across the state, while also delivering food to those in quarantine and the bedridden condition. In Jharkhand, where poverty is high, SHGs being the closest to the ground, are helping district administration in identifying pockets of hunger and starvation so that efforts can be made to ameliorate them.

5. Providing banking and pension services

Since access to finance is critical for people to sustain themselves during the lockdown, SHGs women working as bank correspondents have emerged as a vital resource. Deemed as an essential service, these bank *sakhis* have continued to provide doorstep banking services to far-flung communities, in addition to distributing pensions and enabling the most needy persons to access credits into their accounts through Direct Benefit Transfers (DBT). Banks have given these women special orientation and provided them with financial incentives to enable them to continue to work during the lockdown.

“Women at the centre of development has been an important story in South Asia. In these extraordinary times, when we are all united in our fight against the Covid-19 virus, these women groups are playing a critical role,” stated Junaid Ahmad, the World Bank's country director in India. “Across the country, women SHGs have risen to this extraordinary challenge with immense courage and dedication,” summed up Alka Upadhyay, Additional Secretary in India's Ministry of Rural Development, which manages the National Rural Livelihood Mission (NRLM).

“Their quick response to food insecurity and shortages in goods and services shows how this decentralized structure can be a vital resource in the times of crisis. The strength of India's rural women will continue to be critical in building back economic momentum after the most critical period is over.”

“Women's SHGs are being supported by Government of India's National Rural Livelihoods Mission (NRLM) which is co-financed by the World

Bank. NRLM has scaled up the SHG model across 28 States and 6 Union Territories of the country, reaching more than 67 million women. The women have saved \$1.4 billion and leveraged a further \$37 billion from commercial banks” (Source: World Bank Blog).

6. Impact of COVID-19 on Women’s Employment and Government initiatives

Wage inequality and the burden of unpaid care has pushed more women out of employment and into poverty. Women’s earned income in India was just one-fifth that of men even before the pandemic. Globally, and in India, more women have lost jobs during COVID-19. A recent report by the Center for Sustainable Employment at Azim Premji University in India shows that during the first lockdown in 2020, only 7 per cent of men lost their jobs, compared to 47 per cent of women who lost their jobs and did not return to work by the end of the year. In the informal sector, situation was even worse for the women. Between March and April 2021, rural Indian women in informal jobs accounted for 80 per cent of job losses.

Indian women also spend more time doing unpaid care work at home than men. On an average, they spend 9.8 times more time than men on unpaid domestic chores and 4.5 hours a day caring for children, elders and the sick. During the pandemic, their share of unpaid care work grew by nearly 30 per cent.

The socio-economic toll on women and girls have long-term consequences, unless policies and actions deliberately target and invest in women. There is a risk that the exodus of women from the workforce could become permanent, reversing not only gender equality gains, but GDP gains. UN Women data also shows that more girls than boys were left out of school during the pandemic and 65 per cent of parents surveyed were reluctant to continue the education of girls and resorting to child marriages to save costs. This can create an entire generation of young women without education and employment opportunities. New initiatives have been taken by Government of India and state governments to support women led groups some of which are as follows,

On August 12, 2021 PM interacted with women Self Help Groups in ‘Atmanirbhar Narishakti se Samvad’. Prime Minister released capitalization support funds to the tune of Rs. 1625 Crore to over 4 lakh SHGs. Prime Minister Shri Narendra Modi participated in ‘AtmanirbharNarishakti se Samvad’ and interacted with women Self Help Group (SHG) members/community resource persons promoted under the Deendayal Antyodaya Yojana-National

Rural Livelihoods Mission (DAY-NRLM) via video conferencing. During the event, a compendium of success stories of women SHG members from all across the country, along with a handbook on universalization of farm livelihoods was released by the Prime Minister.

The Prime Minister released Rs. 25 crore as seed money for 7500 SHG members under the PMFME (PM Formalisation of Micro Food Processing Enterprises) Scheme of Ministry of Food, Processing Industries and Rs. 4.13 crore as funds to 75 FPOs (Farmer Producer Organizations) are being promoted under the Mission. The Prime Minister said that to increase the scope of entrepreneurship among women and for greater participation in the resolve of Atmanirbhar Bharat, a major financial support has been given today to more than 4 lakh SHGs on the eve of Raksha Bandhan. He said that the Self help group and Deen Dayal Antyodaya Yojana have brought a new revolution in rural India. He added this movement of women self-help groups has intensified in the last 6-7 years. He said that today there are 70 lakh SHGs groups across the country which is more than three times the figure during 6-7 years. The Prime Minister emphasized that the amount of help the government has provided for the sisters under the National Livelihood Mission is many times more than the previous government. An unsecured loan of about Rs.4 lakh crore has also been made available to self-help groups. He said in the last 7 years self-help groups have also done a great job of repaying banks. There was a time when bank loans close to 9% became NPA (Non-Performing Assets). Now it has come down to 2-3 %. He lauded the honesty of the women in the SHGs. The Prime Minister also announced that now the limit for loans available to SHGs without guarantee has been doubled to Rs 20 lakh.

The Prime Minister said there are endless possibilities for women SHGs in the agriculture and agro-based industry. He said a special fund has been created so that SHGs can also create these agro-based facilities by taking help from this fund. All the members can take advantage of these facilities, by fixing reasonable rates and can also rent out to others.

6.1 Andhra Pradesh government initiative

The State Government recently released financial assistance of Rs.6,440 crore of a total Rs 25,517 crore under YSR Aasara scheme. It relieves SHGs of mounting debt and revive economic activity.

6.2 KVIC Initiative

In a unique initiative that will have far-reaching benefits, Khadi and Village Industries Commission (KVIC) has paved the way for sustainable self-employment for nine women in Goa who were under acute distress due to loss

of their loved ones due to Covid-19 pandemic. Amid grief, despair and livelihood crisis, KVIC has provided these women, who lost the bread-winners for their families, with financial assistance to set up their own manufacturing units under its flagship scheme Prime Minister's Employment Generation Program (PMEGP). This is for the first time in the country that a government agency is creating livelihood support for the vulnerable people affected by the pandemic.

KVIC Chairman Shri Vinai Kumar Saxena, distributed cheques worth Rs 1.48 crore to these nine women who will start their own manufacturing units like garment stitching, automotive repair, bakery and cake shops, beauty parlour, herbal and ayurvedic medicines and cashew processing units. Each of these beneficiaries have been provided loans up to Rs 25 lakh by the Central Bank of India, under the PMEGP Scheme. Also, each of these new units will create employment for at least 8 persons.

KVIC Chairman said these self-employment initiatives would not only financially sustain these families but also create employment for others. He said during the Covid pandemic, KVIC gave a big thrust to local manufacturing and self-employment to sustain families in distress. A large number of youths, women and distressed people from the weaker sections of society were prompted to take up self-employment activities under PMEGP. As a result, these new entrepreneurs will not only sustain themselves financially but they will also support many other families by employing them at their new manufacturing units.

6.3 Anganwadi movement in India: The way forward

With a workforce of 1.4 million women, the Anganwadi system forms the backbone of India's Integrated Child Development Services Scheme – the world's largest community-based programme for child development.

This is a cadre made up entirely of women: the Anganwadi Workers (AWWs), the Anganwadi Helpers (AWHs), supervisors, and district Child Development Protection Officers (CDPOs). Yet at a state and national level, the AWW is an abstraction: the women are just faceless numbers, or at best cogs in the wheel that keep the ICDS running. There isn't enough information or interest in understanding what makes them tick, what their lives and work look like, and what can be done to motivate and galvanise our largest cadre of barefoot.

Today, it has joined another battle — the battle against COVID-19. With the outbreak of the pandemic, the nation's 2.7 million Anganwadi workers became frontline responders in their communities. On top of their usual responsibilities, they distribute dry rations and cooked food, screen

people for COVID-19, and spread awareness of the virus. An Anganwadi worker is usually a local village woman, between 18 to 35 years of age and educated up to class X. Anganwadi workers are paid around Rs 5000 a month (\$68), less than half of India's average monthly salary of \$148. Workers provide supplementary nutrition for children, pregnant women, and nursing mothers, teach mothers about child nutrition, and give pre-formal school education.

The Ministry of Women Development and Child Welfare has laid down guidelines for the responsibilities of Anganwadi workers. These guidelines include showing community support and active participation in executing this programme, conducting regular quick surveys of all families, organizing pre-school activities, providing health and nutrition education to families, especially pregnant women, motivating families to adopt family planning, educating parents about child growth and development, assisting in the implementation and execution of Kishori Shakti Yojana, educating teenage girls and parents by organizing social awareness programmes, and identifying disabilities in children.

The major priority to realize Atmanirbhata for women will be working towards sustainable livelihoods and economic empowerment in rural areas. There will be necessity of imparting skills, specially of the migrant labour and to integrate them with the developmental goals of the country. There is an urgent need to speed up the benefits of women in micro & small businesses. There is need to focus on women in sectors like agriculture, food processing, eco tourism, textiles, handicrafts, waste management and forest products. There is also need to terminate and bring to an end, disparity in the workplace.

It is observed that the Government is making hectic efforts to improve the lot of Self-Help Groups. The Kerala Kudumbshree model is an outstanding example. The Sewa movement started by Ella Bhat is providing livelihood to many poor and impoverished women. Prime Minister Narendra Modi has stated, "Every woman has entrepreneurial qualities and values. Women will become stakeholders in decision-making if they are financially independent."

However, over the years, institutionalised belief systems have undermined women's work capacity. In the 21st century, it is essential to recognise women's capabilities to work, while building an equitable and Atmanirbhar society.

We must remember that for a society to become Atmanirbhar, it is essential to harness the *Ichha Shakti*, *Gyan Shakti* and *Karma Shakti* of women.

7. Conclusion

More women lost jobs in India during the pandemic than men. A UN report has quantified the post-pandemic joblessness among women at 47 per cent and men at seven per cent. It has affected the women workforce, particularly in the rural areas and urban slums. Battling traditional mindsets and for long considered as free domestic workers in their homes, the economic deprivation brought on by the pandemic has forced a relook at policies and enablers for women, who make up half of our productive human resource. How can we encourage women back into the workforce, remove the gap and reintegrate them with the mainstream?

Self-employment and Employment Generation schemes among women should be encouraged. This can be promoted by imparting micro-entrepreneurial training. A large number of NGOs and SHGs can be associated to impart skills and training. Apart from training, finance and credit needs should be made available on easy terms. Commercial Banks, cooperatives, National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI) and various international agencies should be brought into the picture. Social workers can be very influential motivators in providing direction, care and advocacy. Another important component is the involvement of Corporate Social Responsibility to accelerate the momentum of assistance. NGOs can play a useful role in advising Corporates to take up relief schemes. Skill training for different types of micro enterprises should be provided by government agencies. Digitisation and re-skilling are key tools in not just empowering women to rejoin the workforce in the post-pandemic era but also in creating new booming sectors in the economy.

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