# WOMEN AND ENTREPRENEURSHIP – REFLECTIONS OF STATUS AND SUSTAINABILITY

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#### Abstract

Prevalent social norms among rural communities ensure that household decision makers usually have negative attitudes towards educating girls. Very low priority to girls' education, and consequently remuneration is lower than their men. Employment opportunities are scarce. Girls have been seen as relatively "transitory assets". The generally accepted mindset is that they are not worthy of long-term investment. As families rely significantly on girls for help with household chores like cooking, cleaning and caring for younger siblings. Most cultures consider girls as unnecessary investment because they get married away from the natal family and set up home elsewhere.

Rural women have limited access to productive resources. Social norms on the work appropriate for women confine them to low paid, low status work. Opportunities for advancement are reduced. This further aggravates their lower status. Vocational education and training for rural women gets limited to a narrow range of femaledominated fields. Their traditional roles and responsibilities are emphasized.

Women carry a triple work burden. They have the onus of responsibility lies in their reproductivity, household and as also agricultural cycles. All three are restrictive socially and economically.

**Keywords**: Social norms, rural communities, decision makers, remuneration, employment opportunities, long-term investment

#### Introduction

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### Investing in Skills for Socio-Economic Empowerment of Rural Women

Income-earning opportunities require the development of inherent skill for improving rural productivity, employability and enhancing food security within the ambit of promoting environmentally sustainable rural development through the promotion of these livelihoods. Rural women play a major role in agriculture and allied activities, barriers in education and training limit their participation in more remunerative work.

- It has been globally acknowledge that education and training are powerful tools against poverty and hunger. They are highly essential for women's empowerment. The educated women are comparatively healthier and higher decision-making power within the household.
- African and South Asian countries have shown that educated and empowered women are most likely to ensure that their own children are educated and empowered to break the cycle of poverty and depravity.
- Over two-thirds of the world's 796 million illiterate people are women and most live in rural areas. The frequency of illiterate rural women in many times over that of rural men.
- Better educated Asian rural workers find high-paying non-farm employment. Lack of education limits choices to agriculture associated low-wage non-farm activities.
- Investing in girls' education brings highest rate of return on investment in developing countries.
- Women have different training needs. They are linked to their domestic work and gender based divisions of labour in agriculture and its related occupations.
- Thus most rural women face extreme difficulty in accessing entrepreneurship development training and services.

#### Status of Women in India

- India's population was 121.06 Cr and females constituted 48.5% in Census 2011. The sex ratio in the economically active age group (15 59 years) was 944.
- The women's mean age at marriage at all India level was 22.3 years and as per the National Sample Survey (July 2011 June 2012), 11.5% households in rural areas and 12.4% households in urban areas are female headed households.
- In 2014, the Total Fertility Rate (TFR) was 2.3. TFR was high for illiterate women both in rural and urban areas but was higher among rural illiterate women.
- The SRS 2014 reported that the age specific fertility rate was highest (174.9) in the age group 20 24 years followed by the age group 25 29 years (143.7) and 30 34 years (76.6).
- The Maternal Mortality Ratio (MMR) has declined from 301 in 2001 03 to 167 in 2011 13.
- In 2014, the Infant Mortality (IMR) of females was 40 while that of males was 37.
- As per Census 2011, the literacy rate at all India level was 72.98% and the literacy rate for females and males are 64.63% and 80.9% respectively. In the last decade, the highest improvement in literacy rate was observed for rural females (24%).
- At all India level, the adult (15 + years) literacy rate was 76% and that among males was 78.8% and females was 59.3%. Rural Urban gap existed in Adult literacy rate for both females and males. The adult literacy rate for females in rural areas was 50.6% vis-a- vis 76.9% in urban areas.
- In 2014 15, there are 93 girls per 100 boys in primary class, 95 in middle class, 91 in secondary class and 90 in senior secondary class.
- In 2014 15, among the total foreign students attaining higher education in India, 34% are females.
- In 2011, the Workforce Participation Rate at all India level was 25.51% for female and 53.26% for males. There was considerable rural urban gap for females (rural 30%, urban 15.4%).
- As per NSS 2011 12, 59.3% of the female workers in rural India are self employed while in urban areas the corresponding figure was 42.8%.
- In 2015 16 (5th Annual Employment Unemployment Survey conducted by Labour Bureau), the unemployment rate for persons aged 15 +years was 3.7 at

all India level. For females (15+ years), the unemployment rate was 5.8, while for the males (15+ years) the same was 3.0. There was considerable rural–urban gap in unemployment rate of females (rural - 4.7, urban - 10.9).

- The 6th Economic Census (2013-14) showed that, 21.49% of the total establishments are owned by females and 18.29% of the workers employed in establishments are females.
- In 2016, women ministers constituted 12% in Central Council of Ministers (9 out of 75).
- In the 16th Lok Sabha, 12% of the total members are women (64 out of 534).
- In 2015, the share of women judges in Supreme Court was 4% (1 out of 26) and it was 10% (54 out of 517) considering all High Courts in India.
- In 2016, at all India level 46% of the elected representatives in Panchayati Raj Institutions are women.
- In 2015, 4% of the total crimes reported are the crimes categorised as 'crime against women'. Among the crime against women 'Cruelty by Husband and relatives' has the highest share (35%) followed by 'Assault on women with intent to outrage her modesty' (25%).
- In 2015, 67 % of the investigated cases of crime against women were disposed of by the police.
- 2.3% of cases of crime against women were convicted out of all the cases of crime against women taken up by the Courts in 2015.

Providing women employment opportunities had improved their daily lives, while solar systems are facilitating business start ups such as mobile phone centres, repair shops and handicrafts. Rural women should be mentored through apprenticeship systems. Working on the traditional and informal apprenticeship systems the interventions can be greatly improved upon by combining apprenticeships with formal vocational training, Ngo facilitators and business linkages.

Community-based initiatives should be encouraged so that rural women can make a living through self-employment. Thus, the strengthening of entrepreneurships will address the needs and capabilities of rural women entrepreneurs. Provisions of post-training services like access to credit and saving programmes. Promotion of new markets to provide women the newer opportunities to adopt their respective production practices. Rural women's support networks like self help Groups having allied cooperatives. Skills and the collective powers that are essential inroads for new markets.

Women form the unseen, unheard parts of rural economy with their continued participation in traditional crafts that have been the backbone of the rural industries since generations. This scenario has changed in the past decades.

#### Microenterprises Currently Promoted in Punjab and Haryana

Rural women are involved in some or other form of leisure time activity that is currently being evolved into an income generation activity. Some of the traditional skills that are viable even today and are on the threshold of being resurrected for commercial viability in the current economy scenario are:

- (i) Embroidery and Allied Skill all forms of traditional embroidery forms like:
  - (a) Phulkari
  - (b) Dasooti
  - (c) Sindhi
  - (d) French knots
  - (e) Kashmiri
  - (f) Satin stitch
  - (g) Aari
  - (h) Adda
- (ii) Spinning on the traditional spinning wheel for spinning different thickness of thread.
- (iii) Weaving all forms of fabrics including:
  - (a) Khes
  - (b) Chaddar
  - (c) Dari
  - (d) Dohar
  - (e) Chohri
  - (f) Chatayee
  - (iv) Food Products:
  - (a) Pickles
  - (b) Papad-different types
  - (c) Wadi-different types
  - (d) Dried contiments
  - (e) Sevian
  - (f) Preserves like Murabba and chutneys
  - (v) Thread work
  - (a) Crochet
  - (b) Knitting (both hand and machinery)

- (c) Tattie bag making
- (d) Bandhanwars
- (e) Knotting
- (f) Braiding
- (g) Macrame
- (vi) Miscellaneous
- (a) Toy making
- (b) Basketry
- (c) Recycling of scraps
- (d) Several domestic services

There are several examples of rural women who have capitalized on their talents to set up some form of enterprise to make it a producers group supplying to domestic and international markets. The examples of SEVA and Lijjad papad are success stories that can be and are being regularly replicated. Some examples from the state of Punjab are enumerated in the following.

"After the announcement of the plastic ban, an Ngo came to our village and taught the women how to sew cloth bags from recycled clothes like shirts, jeans and such things," Kamal Kaur of vehra village, Mohali Distt. Punjab said. "I did not like to learn but when they come here with orders and payments I don't know how else you can find this kind of work."

Earlier there was a steady supply of farm jobs, but the lands have now been sold to developers, thus restricting employment options for the village's poor.

These social, cultural and economic constraints tend to greatly limit rural women's education and training

# Low Work Status in an Environment of Limited Development Perspectives

Perception of deficient safe and accessible sanitary facilities in schools/training institutions and women lack of teachers and trainers, greatly impede female education and training for women in rural areas.

Education and training curricula are also not always adapted to the rural women's learning needs. The attitude among trainers and educators is sometimes discriminatory towards girls and women as they are thought to be less capable and very slow in learning. Their timings are erratic due to domestic responsibilities and high level of ignorance and illiteracy. The women trainees on their part are hesitant as they often fear sexual harassment and insecurity in attending schools and training institutions.

## **Policy Options**

Skills development for rural women demands a combination of training in formal settings in the non-formal ones as well. Basic education, vocational life skills training, entrepreneurship training, and agricultural extension services are available but how accessible they are to the rural women is a moot question. The idea is to address the specific needs of rural women.

Participation of women kind is free basic education by promoting a gender-responsive learning environment induces:

- (i) Safe school facilities
- (ii) Separate sanitation facilities
- (iii) Gender friendly transport
- (iv) Schools in strategic locations in underserved areas.
- (v) School timings should allow for local, seasonal, agricultural, household work schedules.
- (vi) Incentives for women teachers to work in rural areas.
- (vii) Gender awareness training for teachers.
- (viii) Practical skills to be taught to all students with special emphasis on women centered issues.
- (ix) Non financial incentives like meals at school, take-home rations for families of school children can improve nutritional status.
- (x) Gender sensitive curricula to "dismantle" stereotyped roles and image of rural women especially those that reinforce inequality and inequality in all forms of work.

Data on sex-disaggregated statistics on rural women to promote improve programme design and evaluate progress is urgently required. Gender-sensitive analyses of economic opportunities and an assessment of the skill needs to ensure rural skills development and enhancing through micro enterprises local socioeconomic opportunities.

Design, deliver and promote gender-responsive community-based training initiatives. Rural women should have increased access to formal and non formal vocational education and training. Reducing financial barriers through stipends. Timing, location and curricula must fit the specific needs of the rural women. Increasing number of women trainers. Providing gender awareness training to trainers.

Curricula to be developed to match rural women's needs. Acknowledge different kinds of local or indigenous knowledge and skills. Upgrade this knowledge with latest technology. Raising awareness among rural women and their families for using new technologies.

Developing gender-sensitive mechanisms that match rural women's training and distance learning across internet and mobile phones.

Interventions should include disadvantaged women like women with disabilities belonging to ethnic minorities and suffering from the access of rural women to science, technical education, mobile phones, computers and other sources of communication and technologies. Numeracy and literacy training for rural women is an essential element of training.

#### Conclusions

According to the Committee on the Elimination of Discrimination against Women On its General Discussion on Rural Women in its 56th Session on 7<sup>th</sup> October in 2013, the following issues and recommendations were considered during its General Discussions:

- (i) Rural Women are the Poorest
- (ii) Livelihoods of Rural Women are in doldrums because of the devastating factors like:
  - The changing global economic situation;
  - Globalization, privatization, commercialization, militarization, fundamentalism, and religious extremism;
  - Conflicts and disasters, both manmade and natural;
  - Deeply entrenched feudal and patriarchal norms, values and practices.
  - Climatic unpredictability and other environmental destruction.
- (iii) Rural Women and Markets Rural women artisans need skill development opportunities, access to credit and markets.
- (iv) Women and unpaid Work including Care

Rural women do a lot of unpaid work within the household and in family farms and enterprises. Much of the work that women do remains invisible, undervalued, and underappreciated and is not included in GDP. Lack of infrastructure and poor energy, and technology options add to this burden.

- (v) Rural Women and Social Security Adequate standard of living by ensuring basic rights like food, health, housing, education, water and sanitation which are essential aspects of living and lifestyle. Domestic violence, sexual violence and conflict must be considered vital to the provisions of social security.
- (vi) Rural Women and Right to Health and Food

Lack of women friendly health services, skill birth attendance, medical, female medical practitioners in rural area and limited access to contraceptives lead to lack of accountability of health care providers further imperil the women.

- (vii) Rural Women's Sexual and Reproductive RightsHonor killing is one of the most harmful patriarchal practices in South AsianCountries. The government's lack of accountability and seriousness measures
  - to eliminate honor killing is a major concern.
- (viii) Rural Women and Conditions of Work

Indoor air pollution is strongly related to poverty. Hazards caused by excessive use of biomass fuel in poorly ventilated kitchens or living spaces and inefficient stoves for cooking and heating rooms prove fatal.

(ix) Women and Political Participation

Women lack political participation in local self government, customary councils and state institutions due to patriarchy, lack of mobility restrictions, lack of transport, security concerns, childcare and other care giving responsibilities.

(x) Women's Access to Justice

Rural women should have access to justice. State should ensure strict punishments to those who violate the sanctity of women protective laws. There should not be a culture of impunity but a culture of accountability. It is essential therefore that the policy-makers at the national and local level have access to necessary expertise to ensure gender responsiveness in state legislations and policies. This objective should be to facilitate a gender balanced positioning of women in all spheres and particularly in the economic to make them productively recognized participants in the National economy as entrepreneurs, business persons and market drivers.

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