



Atma Nirbhar Bharat through Economical Empowerment of Agricultural Women in India

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Abstract-2020 is increasingly becoming a year everyone would want to forget. The whole world is reeling under the impact of the Corona virus. Even the most developed countries such as USA, UK and Germany appear to be clueless in their response to this pandemic. Against this hapless backdrop of global pandemic and external as well internal economic challenges, the Prime Minister of India gave a clarion call for *Atma Nirbhar Bharat* to galvanise the growth across various sectors of the economy.

India's agricultural sector today still faces issues of efficiency due to lack of mechanization with poorer conditions of farmers, as well as small farm sizes. In India traditional agriculture is still dominant as many farmers depend on livestock in crop production, for manure as fertilizers, and they use animal powered ploughs. The Green Revolution brought a modern approach to agriculture by incorporating irrigation systems, genetically modified seed variations, insecticide and pesticide usage, and numerous land reforms. It had an explosive impact, providing unprecedented agricultural productivity in India and turned the country from a food importer to an exporter. Yet the Green Revolution also caused agricultural prices to drop, which damaged India's small farmers.

The empowerment of women is very essential for a nation. The freedom of life of a woman brings enlightening not only the family but also the entire nation. In the modern era, the women are achieving great level in all the fields. They do business, caring family, business, science and technology and so on. But in many times, they are not able to take financial decision in their life. This paper focuses on *Atma Nirbhar Bharat* and its schemes towards woman empowerment. And the paper also an attempt to study the *Atma Nirbhar Bharat* through agricultural development in India.

Key words: rural women, women empowerment, agricultural development in India, women employment, Gender inequality, Gender Gap

Introduction:

Atma Nirbhar Bharat Abhiyaan or **Self-reliant India** campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi. On 12 May 2020, our PM raised a clarion call to the nation giving a kick start to the Atma Nirbhar Bharat Abhiyaan (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. The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple & Clear Laws, Capable Human Resource and Strong Financial System.

“**Atma Nirbhar**” which is a Hindi word meaning in English is "**Self Reliant**" which also refers less dependency on others or don't be dependent of others. Atma Nirbhar Bharat is basically a term formulated at the time of pandemic COVID-19 in India. It is actually the vision of our Hon'ble Prime Minister Shri Narendra Modi to make India and Indians self reliant by starting production of all mandatory items locally. Vocal for Local is also integral part of **Atma Nirbhar Bharat Abhiyan**.

The Five pillars of Atma Nirbhar Bharat focus on:

1. Economy
2. Infrastructure
3. System
4. Vibrant Demography and
5. Demand

The Five phases of Atma Nirbhar Bharat are:

Phase-I: Businesses including MSMEs

Phase-II: Poor, including migrants and farmers

Phase-III: Agriculture

Phase-IV: New Horizons of Growth

Phase-V: Government Reforms and Enablers

Aatma Nibhar Bharat actually means that we are able to produce the products indigenously, what we need and eventually play a larger role in the global economy by exporting the surplus products. This was the real vision of Aatm Nirbhar Bharat.

Significance of the Study:

This study attempts to present an insight view of the schemes like SHG and Bank Linkage programmes which has significantly helped to improve women empowerment and decision taking power which is very significant for Atma Nirbhar Bharat and its relevance to the status of women across the levels of socio-economic settings as women constitute half the population of India. The study also tries to shed light on the government initiatives under Atma Nirbhar Bharat scheme towards the development of agricultural women.

Statement of the Problem:

Rural women are in the rising need of the hour and Atma Nirbhar Bharath is the ladder which the Indian economy relies on to climb up the heights of economic growth, development and prosperity. To build up a Self-reliant, the untapped women resources need to be explored by all possible means and opportunities. Women being the iron pillar of a family can be the strongest asset of an economy if she is economically empowered. Thus it is the need of the nation to support and encourage the rural women through schemes like SHG and Bank Linkage programmes which not only improve her financial status but also helps in the formation of Athma Nirbhar Bharath.

Reviews of Literature:

Singh (2011) observed in his study “Participation of Rural Female in Various Economic Activities with Special References to Haryana State” that the participation of rural female in various economic activities had drastically changed due to larger shifting of work force with the economic and market compulsion in recent years. He highlighted the deplorable conditions of rural females in Haryana that sometimes they had to work without getting any wages or fewer wages as compare to male members in families. They had to face discrimination in getting wages priority for performing the same job work either in agriculture, construction, household industries etc. Female had to perform dual work i.e. in or out of the house like washing of cloths, preparing food for families, care taking their children and other sanitation work. He concluded that due to dual responsibility of women, society should be very sensitive about the general problems being faced due to biased system adopted against women since centuries.

Priyanga Pori Boro and Niwdila Deka (2016) women labour is an important segment of the workforce of India. With the changing socio-economic scenario, women’s productive role have assumed new dimension. In India the labour force participation rate of women is 13.56 percent less than half of that of men at 68.44 percent. The study has observed that apart from their household work women take up various works outside

their house such as working as domestic helpers in household as agricultural labourers in the field, tea garden labourer, workers in construction of road and building etc,. It has been observed that the wages and the hours of work. In the case 18 years and above women labourers lay with their age groups, especially among the tea garden labourers. It has been found the women workers face many problems in carrying out their work, which include low wage, lack of minimum facilities during work hours. Is treatment on the part of the employees etc,.

Humera (2016) described that rural women's role in post harvest operations especially in drying, storage and cleaning of grains was much important. The high level of participation of women in activities like storage, drying and packing of grains made it necessary to transfer of technical knowhow on these aspects to women, the technical guidance would help in enhancement in their efficiency and reduce the losses during storage. Such education would lead to increase their income and active role in post harvest activities. The finding indicated that most of the marketing activities had been performed by the husbands (67.97 per cent) with limited participation in the food preservation and processing. Whereas, the women has mainly involved in cleaning of store rooms, storing of agro products in bags and preparation of marmalade and pickles. Role of rural women in post harvest operations especially in drying, storage and cleaning of grains was much important.

Sisodia (2017) studied the women labour participation rate in the specific field operations and others supportive activities in agricultural production process. He explored that the women participation rate was very low in decision-making process in agricultural sector. According to social custom, the pattern of division of labour between men and women varies from region to region. He concluded that the preparatory tillage operations were not performed by the farm women but animals based activities like cake making, Feeding of animals, cleaning shed and milking were mostly performed by women. There was no hired female labourer for these activities in agricultural sector. The employment of female family labourer in the field operations decreased with the increased size of land holdings. He also found that the large variation had found in gender participation in field activities by different castes.

Pankaj Jagannath Jayswal (2020). In his work *Atma Nirbhar Bharat and Women's Empowerment*, he emphasizes that women-led development will pave the way for self reliant Bharat in a real sense. We should not forget that 50% population belongs to our women. The resilience, passion and commitment for family, society and country are shown at different periods of time for different sections, like to save the dignity of women, freedom struggle, uplifting education, economic empowerment, art, literature and culture, sports, medicine, science and technology, research and development, rural and urban area development, environment management, the spiritual progression of individual and society, administration and civil services, leadership, political movement, social media ad journalism and fighting against evils in society.

Jyothi Thakur (2020) described *Atmanirbhar Bharat & women's Economic Empowerment through the Lens of Gender Equity*. In her work she explored that in the last ten years, across all the indicators, the gender gap has become wider which is a clear testament that women as an economic agent continues to remain

on the fringe of economic power. Out of the five indicators under the sub index “*economic participation and opportunity*” the highest gender disparity is recorded for legislators, senior officials and managers, which is defined by ILO as “*ratio of women to men employed in senior roles*” which means jobs are still segregated by gender and women in India are still constricted by the glass ceiling. Unfortunately, even in the 21st century, Indian women workers are getting less wages as compared to their male counterparts for similar work and we are able to close only 55.5% of gender wage gap in 2019.

Ashok Gulati (2020) observed in his study “Aatmanirbhar in agriculture will require incentives for export of high-value agri-produce” It is presumed that for a large country like India, with a population of 1.37 billion, much of the food has to be produced at home. We don’t want to be in a “ship to mouth” situation, as we were in the mid-1960s. We know the political cost of over-dependence on food aid. But there is one basic difference between the mid-1960s and today - the availability of foreign exchange reserves. In the mid-1960s, if India had spent all its foreign currency reserves - the country had about \$400 million - just on wheat imports, it could have imported about seven million tonnes (mt) of wheat. Today, India has foreign exchange reserves of more than \$500 billion. Even if the country has to buy 20 mt of wheat at a landed cost of \$250/tonne, it will spend just \$5 billion - just one per cent of its foreign exchange reserves. In that sense, the biggest reform in the last three decades that has led to “*aatma nirbharta*” in food is the correction of the exchange rate, coupled with the gradual integration of India with the world economy. This has helped India increase its foreign exchange reserves from \$1.1 billion in June end, 1991 to more than \$500 billion today.

Charu Malhotra (2021). In her work women empowerment is required for success of aatmanirbhar bharaat, she emphasizes that a large majority of Indian women undergo daily struggles for their survival and basic rights, experiencing exploitation and exclusion. Women lack the ways to make their voice heard, especially in rural and tribal areas. Gender-based violence is most reflected in the personal domain as around 40% of cases in India are of cruelty by husbands or relatives. The interplay between poverty, lack of equal opportunities, family size, poor health, intergenerational malnutrition, disability, abuse, lack of education, knowledge, awareness, income security and emotional well-being, and inability to navigate judicial and administrative snarls, accentuates gender discrimination and gender-based violence. Persistent entry barriers for women in enterprise and economic activity like lack of access to credit and markets, absence of land ownership, early marriage, childbirth, and financial and digital illiteracy lead to an overall lack of preparedness for economic participation.

To overcome these challenges and build momentum for change, pocket-size pilot programmes must be upscaled to give mass expression to empowerment in day-to-day realities of personal struggles as experienced by lakhs of women. While several regulations and programmes protect the interests and integrity of women, there is a need to intensify and coordinate efforts for their execution through apex groups, administrative

structures, and networks and whatever else it may take to inform, improve, and give impetus to their socio-economic independence and safety.

Ramesh Pokhriyal 'Nishank (2021) studied the Relavance of woman for atma nirbhar bharat. He came out with the conclusion that we must remember that for a society to become Atmanirbhar, it is essential to harness the Iccha Shakti, Gyan Shakti and Karma Shakti of women. The 'Shakti' (power) of the women has been hailed from time immemorial, along with a deep-seated prejudice. Gopal Ganesh Agarkar, a 19th-century intellectual and thinker, passionately wanted to remove the prejudice and called for a radical transformation for women's empowerment. He believed that all paid employment and professions should be linked with brainpower and ability rather than gender.

Objectives of the Study:

The study has the following objectives:

- To examine the socio-economic conditions of agricultural women in India.
- To study the impact of self help group and Banks in empowering rural women leading to Atma Nirbhar Bharata.

Methodology:

The study is based on primary and secondary data. Secondary data has been collected from various reports and documents related to Banks and SHGs. RBI Annual reports have been collected. Primary data has been collected considering Mysuru as study area. Random sampling method has been used and 221 samples were collected from different villages of Mysuru. Since SHGs are playing a major role in making rural women financially empowered and through them these women are becoming financial literates and getting linked to banks, this paper tries to evaluate the significance of SHGs in empowering rural agricultural women which is one of the prime goal of Atma Nirbhar Bharata

Atma Nirbhar Bharat and Women Empowerment:

Our Prime Minister Narendra Modi has said, “Every woman has entrepreneurial qualities and values. Women will become stakeholders in decision-making if they are financially independent.”

However, over the years, institutionalized belief systems have undermined women's work capacity. In the 21st century, it is essential to recognize women's capabilities to work, while building an equitable and Atma Nirbhar society. Women empowerment holds the fate of not just social inclusion targets for a developing economy, but also India needs its women to be an active part of the workforce if it has to realize its economic targets. Women's development is both a social and an economic necessity.

In the hurly-burly of the unprecedented concoction of raging pandemic and limping economy, the government of India has overlooked a very significant aspect of growth which could put a spoke in the wheels of Atma Nirbhar Bharat i.e. the women citizens.

It appears that women as an economic agent failed to make the cut in the self-reliance Indian movement. The comprehensive road map of Atma Nirbhar Bharat has mentioned “women” just five times, the most noteworthy mention being - “*now all the occupations are open for women & now women can work in night with safeguards.*” However, no funds have been earmarked for creation of any such safeguards to facilitate their entry into labour market. In India, where women face discrimination from womb to grave, not having a targeted approach for women’s economic empowerment could further widen the already existing gender disparities in the country.

The Gender Gap:

World Economic Forum has been tracking gender-based inequalities since 2006 with an annual “*The Global Gender Gap Report*” accounting for yearly progress made by the participating countries by assigning ranks on four dimensions-gender inequality: economic, education, health and political. In the 2019 report, WEF reported that it will take about 257 years to bridge the gap in terms of economic participation and opportunity between men and women.

While, India has made progress on certain dimensions, there is not much to celebrate about India’s approach towards achieving gender equality. The rank of the country on the overall global gender gap index is 140 among 156 countries. With gender equality index score of 0.625 out of 1, India still have mountains to climb before we could see substantial changes on the ground. Interestingly, India is the only country where the economic gender gap is larger than the political gender gap.

Atma Nirbhar Bharat *Abhiyan* is about making the country economically vibrant, however, in the presence of such glaring inequalities; the mission will fall flat if it fails to create special instruments for enabling women’s economic participation.

Sector wise distribution of Women owned enterprises in India:

According to Sixth Economic Census Report, the top five economic activities as per establishments owned by women entrepreneurs were Agriculture (34.3%), Manufacturing (29.8%), Trade (18.23%), other services (5.38%) and Accommodation & food services (2.77%). Total numbers of agricultural establishments

were 2.76 million constituting 34.3% of the total establishments owned by women, whereas, about 5.29 million constituting 65.7% establishments were involved in non-agricultural activities.

Table 1.1 - Agricultural establishments under women entrepreneurs

% of Women Owned establishments	Agricultural Establishments			
	Livestock	Forestry & Logging	Agriculture other than crop production	Fisheries and Aqua culture
	92.20%	4.51%	1.89%	1.4%

Source: Sixth Economic Census Report

As depicted in the table, in agricultural sector, majority of the establishments, i.e. 2.54 million establishments (92.20%) pertains to livestock, followed by forestry and logging (4.51%), agriculture other than crop production (1.89%) and fisheries and aquaculture (1.4%).

Initiatives taken by the Government to empower Agricultural women through Atma Nirbhar Bharat Scheme:

The year 2020 has been particularly harsh for rural women. With COVID-19 closing local schools and forcing the migrant workforce to return to their hometowns, women have had to spend more time attending to their children and doing more household chores, thereby relegating to the backburner any thoughts of realizing their entrepreneurial dreams.

As our country takes the necessary steps to bounce back from the ravages of the pandemic, we must accord equal priority to alleviate the socioeconomic conditions of rural women and provide them with both jobs and self-employment opportunities. I believe women empowerment is critical to the growth of the rural economy. The economic liberation of rural women will enable them to lead a life of dignity and purpose, ensure equal rights in matters of education, employment and family life, help them make their own choices, and bring about positive social change in small towns and villages.

The problem of lack of equal access of financial knowledge and resources needs to be addressed in a way that is tailored to the reality of women. Several private organizations have launched programmes that empower women and promote digital literacy. Such programmes should expand their reach and meet the rural women where they are in terms of both their location and their social standing. Digital literacy can open the doors to access to financial knowledge that can improve the businesses of rural women and social services that can improve their lives.

The government of India is promoting the development as well as financial inclusion and entrepreneurship of rural women through various welfare schemes. The government can further incentivize the existing infrastructure of self-help groups that stepped up to the challenges of COVID-19 and provided rural women with the means to earn their own livelihood. Self-help groups have the ability to offer women need-based educational, financial and digital resources that will help them start their own enterprises.

To ensure women's safety and well-being, the government promotes a safety paradigm that works on precautionary deterrents, protection, disciplinary and punitive measures to control crimes against women. Several arrangements are in place for women protection. Swadhar Greh for the rehabilitation of women victims of unfortunate circumstances, Women Entrepreneurship Platform, NITI Aayog in partnership with SIDBI has launched WEP to create an ecosystem for the budding and existing women entrepreneurs across the country., and Annapurna Scheme, the loan scheme for women in the small scale food catering industry. Several regulations have also been passed to protect the interest and integrity of women and create conditions to enable them to live with dignity, such as inheritance endowments, the domestic violence bill and safeguarding a woman's right not to be turned out of her home. The government has initiated programmes to encourage the participation of women by protecting their ability to compete commercially, like women-owned FPOs and the MSME push for the role of women in 3% of government procurement.

In order to capitalise the existing opportunities of central as well as state governments requires a series of interventions across economic, social and personal factors. As India is moving successfully with Atma Nirbhar Bharath, the existing gaps in unexplored potential of rural women need effective solutions, thoughtful interventions and secured partnerships among grassroots organisations, government, private enterprises and educational institutions.

An integrated policy framework with the involvement of the governments, public and private agencies is a necessity to accelerate entrepreneurship amongst women, with an emphatic inclusion of semi-urban and rural India. Various programs such as Start-up Village Entrepreneurship Program should be accelerated with an articulated priority given to women SHGs.

Result and discussion:

Table 1.2 - Changes in the monthly saving

	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Saving before - saving after	339.355	297.878	20.221	16.782	216	0.000*

Note: * Indicate Significance at 1% Level.

Above variable shows the results of paired sample T tests for SHGs members saving before and after joining the SHGs. Results shows that T test is statistically insignificant at 1% level of significance. Calculated T value is greater than table value, which implies that saving capacity of the SHGs member drastically increased after the financial inclusion.

Findings:

Table 1.3

	N	Min	Max	Mean
Changes after joining the organization?	221	1	5	3.15
Awareness about benefits to be availed from the government?	221	1	5	3.03
As a agricultural women problems faced in the society?	221	1	5	2.78
Being a agricultural women are you allowed to join social community	221	1	5	2.80
Allowance to take decision in household matters	221	1	5	2.75
Benefits reached to you compare to other castes?	221	1	5	2.93
Information given to you on financial inclusion	221	1	5	2.70
Financial literacy extended to you	221	1	5	2.85
The need to be educated to get the benefit of financial literacy programme	221	1	5	3.55
Total	221			

Scales :1- Worst, 2- Average, 3 -Medium, 4 –High, 5- Very High

Source: Primary data

Likert- scale has been used for measure the changes in selected indicators. Above table shows the changes after financial inclusion, in the table indicators such as changes after joining the organization, awareness about benefits to be availed from the government, and the need to be educated, to get the benefit of financial literacy programme these are get more than 3 mean value which implies that above mentioned indicators are positively changes after the financial inclusion. Remaining indicators are scored below 3 and above 2. 3 represents the medium and 2 represents average in the scale, these indicators mean values clearly shows that the changes are not in above level and needs further action to improve the status.

SHG bank linkage programme is considered as one of the most important tool for women empowerment. Experience reveals that the overall development of women economic empowerment is very essentials. SHGs not only in stairs confidence among rural women but also empowers them by literating them, training them and helping them to become decision makers. This is visibly present in the above table. Economic empowerment in turn leads to social and political empowerment which is the ultimate goal of Atma Nirbhar Bharath.

The call for action:

Owing to prevalent socio-cultural and economic norms where males are celebrated as bread winners and women's prime responsibility is attending to the household duties, women in India are already struggling to have their fair share in the economy. The current COVID-19 outbreak is threatening to undermine India's achievement in closing the gender gap.

The stimulus package of *Atma Nirbhar Bharat* is lacking a gender lens as women are completely missing from the discussion. The scheme promises to give INR 500 per month to 20 crore Jan Dhan women account holders; however this amount is very low to provide any kind of protection.

Indian women are already overburdened by the unpaid household and care work and now, due to growing child care demands, staggering growth and lurking recession, women may soon shut out of participating in the economy. Thus, there is a need to create a special programme and policy which can help women workers overcome the pandemic and its after-effects. *Atma Nirbhar Beti* will lay a strong foundation for *Atma Nirbhar Bharat*. From *Betibachao*, *Betipadhao*, now it's time to progress towards *BetiKoAtma Nirbhar Banavo*.

There is also a need to curate gender pathways through government schemes and programmes by enabling linkages between socially transformative investments from across ministries, CSR monies and impact investment in conjunction with Panchayat Raj institutions, Rural development missions, micro and small village enterprises, NREGA and SHGs to harness the power of convergence at the grassroots level for the economic advancement of women. It is essential that the institutional ecosystem- police, hospitals, schools, Anganwaadis, administration and NGOs-are sensitized to work together with each other and with the rest of society so that victims of gender-based violence have the confidence to approach them.

Conclusion:

Without women empowerment *Atma Nirbhar Bharath* cannot be achieved. By making agricultural women economically empowered, socio-political empowerment can also be achieve. Economic empowerment of rural women leads them to get decision making power which is a very need thing to make rural women self reliant. In this regard SHGs and Bank linkage programmes are taking rural women to have financial knowledge by making them to save and have knowledge about financial transactions like deposits; withdrawals etc., this financial empowerment of women lead them to self reliant which is the soul theme of *Atma Nirbhar Bharath*.

The scheme is working towards empowering rural women economically but it need to be faster and give much more financial assistance and economic support to the rural women and also rural women need training programmes which help them to become self reliant.

As our country takes the necessary steps to bounce back from the ravages of the pandemic, we must accord equal priority to alleviate the socioeconomic conditions of rural women and provide them with both jobs and self-employment opportunities.

The problem of lack of equal access of financial knowledge and resources needs to be addressed in a way that is tailored to the reality of women. Several private organizations have launched programmes that empower women and promote digital literacy. Such programmes should expand their reach and meet the rural women where they are in terms of both their location and their social standing. Digital literacy can open the doors to access to financial knowledge that can improve the businesses of rural women and social services that can improve their lives.

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