

## **Gender in the management of micro enterprise development: A study of Uttarakhand State**

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### **ABSTRACT**

Role of micro enterprises in poverty eradication and extending employment opportunities with a very low capital is self evident and have been well established in promoting equity based participatory development in the rural areas. In the context of Uttarakhand for socio economic equity and livelihood sustainability women's play a vital role through collective enterprise development.

**Key Words :** Micro enterprise, Climate, Age old technology, Population

### **INTRODUCTION**

Basically Uttarakhand state is predominantly rural and subsistence agrarian economy, with limited livelihood options. State monopolizes most of the land resources and only about 33 per cent land is in individual ownership (*end note, table-3*). As result of mountain topography and climate-and apprehension of ecological degradation associated with every endeavour to expand arable land, and more importantly very low public investment and almost no innovation, agriculture in the region is carried out with the age old technology. Hence agriculture is highly incapable to provide income and employment round the year to the dependent population and consequently large numbers of young male migrate in search of livelihood. This is apparently reflected in sex ratio, in which female out number male in many districts of the state and very high participation rate of women in work force. As a mater of fact female cultivators are more in absolute and relative terms *vis-à-vis* men (*end note table-4*). However, women traditionally have no ownership of land resources hence they are more owner of production process than entrepreneurs. Their activities revolve around subsistence farming to produce for domestic consumption, for which they have to work generally for 16- 18 hour per day (*end note iv*). This arduous tradition of work, has inculcated the habit of rationally using, promoting and conserving the traditional crop biodiversity. Indeed women have internalized the fact that conservation of environment is a prerequisite of food security. From centuries they have learnt the art to maintain their families practically without any cash income and very feeble links and exposure to the outside world. However, market linkages, spread of literacy has ushered changes and women have shown that they are ready to face the challenges and could utilize the opportunities thrown open by globalizing market economy (Banskota, 2004).

Off late the demand for bio-foods is increasing and it is an opportunity which could change the

monotonous mountain economy and thereby the social and economic status of hill women (Pokhriyal, 2001). The women cultivators in the mountain district of the region, despite all hype rarely use chemical fertilizer and high yielding variety seed, most of the arable land is rain fed, or at the best wherever the gradient allow a small canal is drawn to water the fields (*end note table-5*). Animals are the main source of power and manure supply. These traditional agriculture practices have ensured that grains, vegetables and fruits produced are pure bio- product, free from the toxic effects. Presently many women groups of the region are actively engaged and advocating the production of traditional organic crops and some of these are engaged in the processing and marketing of these organic products in metropolitans of the country and even abroad, without jeopardizing food security of their families.

## METHODOLOGY

To examine the gender in micro enterprise development, economic empowerment and contribution in sustainable rural development a sample of twelve villages located within altitudinal variation of 1500–2000 Mean Sea level in the Yamuna valley administratively Nagaun and Purola blocks of Uttarkashi district of Uttarakhand State have been selected for the study. In the selection of villages where micro enterprises were running, altitudinal location, distance from block headquarters, market/growth centers, vehicular road and also cultural diversities like caste composition of the village were given due representation, to make the sample typical representative of rural areas of the mountains (Table 1). The study is based on the experiences of Rawain Women Co-operative Federation (RWCF) - a joint venture of self help groups of women of Yamuna Valley. Data of income, employment and entrepreneurship development related issues were collected through interviewing the member of different Self Help Group (SHGs) /women enterprises, using open-ended interviews and guided dialogue techniques. As many as 20 SHGs and 200 women respondents participated in the study by sharing their perceptions and providing necessary information to prepare the data base for the study. Focus group discussion (FGD) and participatory rural appraisal

**Table 1 : Attributes of sample**

Attributes	Number
Sample villages	12
Sample SHG/ women enterprises	20
Total women participated in PRA and FGD	200
Altitudinal range of sample villages	1500-2000 msl
Proximity of villages from nearest road	0.0 to 5 km
Proximity of villages from nearest Market	0.0 to 20km
Location of villages from nearby forest	0.5 to km
Nature of composition of villages	Multi caste
Total households in sample villages	821
Total population of sample villages	4943
Sex ratio of sample villages	960
Female literacy of sample villages	63.21
Average size of household	6 persons
Land holding / per household	0.90 hectare
Percentage of irrigated land to total cultivable land	17.5 per cent
Percentage of land under organic traditional crops	63.95

Source: Collected through primary Survey

(PRA) of women was also carried out to ascertain the community perception on various issues related to grass-root empowerment and agro enterprise management of the region.

## **RESULTS AND DISCUSSION**

### **Gender in the management of agro-enterprises :**

Success of any micro enterprise depends on the selection of the right steps in systematic and planned way. The Rawain Women Cooperative Federation took up the challenge to develop collective entrepreneurship among women, and developed a strong network in the areas. To develop income generation activities in the village women of the federation conducted village level orientation programmes with SHGs and farmers. After series of multifaceted trainings and orientation programmes women of the federation have started income generation activities by utilizing their monthly savings. This federation organizes village level workshops every three months for women groups to enhance their skills in production, planning, and management. A production plan is formulated on the basis of the market demand. To achieve the target of the production plan an agreement is signed with the various women groups and cooperatives. This systematic production planning helps strengthen backward linkages and ensure a continuous supply of products in the market. Realizing this market importance of the organic product, with the help and motivation of HARC (a local NGO) and women federation, farmers of the region now are cultivating many traditional crops at commercial scale. The average productivity of these crops ranges from 15 quintals per hectare to 20 quintals per hectare. But as mentioned earlier lack of marketing net work, the farmers were do not get good return. The exchange rates of various traditional products of the region with those not produced in the region indicate very unfavorable term of trade. About 32 kilograms of hill potato, admired for taste is in great demand in the plains of northern India, are exchanged for 25 kilograms to 30 kilogram of coarse rice. The prevalent price of one kilogram of hill potato is Rs. 15/- in retail market and that of wheat Rs. 7/-, coarse rice Rs. 11/-. However, the case of exchange rate of hill potato with other products is not typical representative of the terms of trade of the products of the region vis-à-vis products of other region. This is because close substitute of potato is available. But in case of other products, there is great difference between price of the products that middlemen pay to the farmers and the rate at which the products marketed to consumers at outlets in the metropolitan. For example the price paid by middle man for one kilogram of chauli (amaranth) is Rs 8/ but consumers in the city charges Rs. 25 for it. Realizing these problems, the Women Federation made efforts since beginning to develop market linkages between the federation and the private and government organizations, designing marketing strategies, developing rural marketing information system and building credit linkages.

### **Cooperative marketing :**

The women groups involved in income generation activities formed cooperative and started marketing their products like spices, pulses, millets and processed item through it. HARC encouraged the farmers to adopt the crop cycle plan, which has helped the farmer association to assess the time of production and the availability of the products. Farmer interest groups and their associations were also imparted training and orientation on production planning and collective marketing. Exposure tours were also conducted for the farmers on quality control. These interventions helped in improving the quality of the products. The women groups are involved in different income generation activities through local agro based resources. HARC provides advanced trainings to SHGs on grading, packing,

quality control, processing, development of production plan, financial management, and marketing and negotiation skill. SHGs master trainers similarly provide capacity building related exercise to farmer interest groups at the village level. With the help of HARC, the Women Federation and SHGs formulate a marketing strategy for appropriate market channels and proper product supply. The strategy is also formulated to increase the accessibility of market and to understand the dynamics and trend of the market and bargaining skill. To create awareness about a product among the consumers, pamphlets, folders, leaflets etc. are being distributed in local market and 8 outlets have been set up on the pilgrimage route to Badrinath, Yamunotri and Gangotri during the peak tourist season. To explore the good market channels for the products of farmer association and cooperative, market surveys were done in 14 mandies (market centres) of New Delhi (Amateur and Okla), Katipo, Chandigarh, Meerut, Muzaffarnagar, Dehradun, Saharanpur, Lucknow, Kanpur, Sarhan (HP), Bangalore etc. These market surveys helped in identifying good wholesalers for local product. The farmer associations have signed an agreement with the traders that protect farmers from market fluctuations. At present products of women federation are being marketed in 16 cities including Dehradun, Rishikesh, Stringer, Gopeshwar, Mussorrie, Haridwar, Roorkee, Delhi, Karnal in Haryana, Ahmedabad, Hyderabad, Badaun etc. For the promotion of the new products, a product launching program is organized time to time. Mother Dairy, New Delhi purchases vegetables and traditional crops at market prices on weekly payment and sends account payee cheques to women through their federation. Federation also facilitated the participation of women farmers in state and national level fairs and exhibition such as Uttaranchal Mahotsav at Dilli Hatt and Ashoka Hotel, Agriculture Expo, International Trade fair in Pragati Maidan in New Delhi, National Women Farmers Fair and Exhibition in Ahmedabad, Virasat Fair and Saras fair in Dehradun to promote and display the products. The Women Federation is collecting information of the daily sale prices at different mandies of the country through different websites and providing this to farmer SHGs. This enables the farmers to know the daily prices of their produce. Through a network created by HARC, information on daily prices is taken from 5 mandies, which also includes Azadpur and Okhla mandi in Delhi and Kashipur mandies. The daily prices help the farmers to choose and decide the mandi to sell their produce. Everyday prices are displayed at the Women Federation office so that the farmers do not get exploited.

### Production and income estimates :

In order to evaluate the overall impact of women enterprises in promoting sustainable livelihood opportunities in the region, some macro estimates of production and income of farmers in survey villages, Women Cooperative Federation and SHGs are calculated and presented in following table.

<b>Table 2 : Estimates of production and Income of study villages, RWCF and SHGs</b>	
Particulars	Number
Total area under cultivation of traditional crops in study villages	1550 ha.
Estimate of production of total traditional crops	2500 tones
Ex farm value of total production of traditional crops	300 lakh Rs.
Per household ex- farm value of total production	36,500 Rs.
The average annual employment without association of RWCF	180 days
The average annual employment associated with RWCF	300 days
Increase employment due to RWCF/SHGs	1.66 times
Average annual term over of WCF (2002 to 05)	450 lakh Rs
Average self employment in each SHGs	10-15
Average annual return of each SHGs	10-15 lack Rs

Source: Collected through Survey conducted in 2015-16

**Policy implication :**

Women centered micro enterprises have been found capable in increasing household incomes and promoting socio economic empowerment. The enterprise based diversification of farming activities in the Uttarakhand as per the RWCF pattern has the urgent need for ensuring participation of women in policy making and community based interventions. With this experience women have been capable to visualize the opportunities of globalization. If the process of bio-production is conserved and replicated in other parts of the state, it has the potentials to make the process of globalization at least in this state, inclusive and participatory. However the much desired state initiatives in this regard to create positive externalities of various types which will lessen the burden of work of women and the institutional reforms.

**End Notes**

(i)

**Table 3 : Ownership pattern of land resources in Uttarakhand ( Excluding Haridwar District)**

Category	Area (Sq.Km.)	% age to total Geographical Area
1. State Ownership	32031.00	62.65
i. Reserve Forest	23819.65	46.58
ii. Civil Forest	8013.63	15.69
iii. Cantonment Forest	197.72	0.38
2. Community Ownership	2368.00	4.63
3. Private Ownership	16726.00	32.72
Total Uttarakhand (A+B+C)	51125.00	100.00

Source: Semwal (1993)

(ii)

**Table 4 : Sex Ratio and participation rate of women work force in Uttarakhand (2011)**

District	Sex ratio	% of female workers to total workers	% of Rural female workers to total workers	% of female cultivators to total cultivators
Almora	1146	55.25	57.95	74.7
Rudraprayag	1115	52.67	53.35	75.9
Garhwal	1106	49.99	53.62	66.5
Bageshwar	1105	55.07	55.88	74.5
Tehri Garhwal	1049	49.76	53.62	70.0
Pithoragarh	1031	50.25	52.70	67.6
Champawat	1021	46.44	50.51	69.7
Chamoli	1016	50.94	53.96	69.6
Uttarkashi	941	45.94	47.53	74.8
Nainital	906	30.72	37.68	41.8
U S Nagar	902	19.90	24.07	30.3
Dehradun	887	18.46	24.92	18.8
Hardwar	865	13.26	14.84	22.8
Uttarakhand	964	35.98	42.17	50.1

Source :Census of India, Registrar General of India (2011)

(iii) The average hours of work of a hill woman are around 16.49 hours per day. However this work load varies with seasonality of agriculture. During rainy season the agricultural activities are

at peak and very intensive like planting of paddy, harrowing and removing weeds from the fields from the fields of fox millet In rainy season a hill women works about 17.19 hours a day, but with harvesting of these crops agricultural activities slow hence work loads reduces by a little more than one hour and come down to 16.05 hours a day. With onset of spring agricultural activities peaks up - with preparation of fields for sowing of paddy and harvesting of wheat, the working hours of women starts increasing and become around 16.25 hours. The detailed disposal of daily time and distribution of work of Uttarakhand women is given in the following table.

(iv)

<b>Table 5 : Attributes of agriculture in mountain district of Uttarakhand</b>			
District	% age of net irrigated area to net sown area	%age traditional crops to total cropped area	Per hectare fertiliser consumption to gross cropped area
Almora	8.14	93.10	2.8 Kg
Rudraprayag	10.53	93.70	2.9 Kg
Garhwal	8.64	92.90	2.6 Kg
Bageshwar	22.22	94.30	6.9 Kg
Tehri Garhwal	14.75	91.10	2.8 Kg
Pithoragarh	9.43	90.50	4.8 Kg
Champawat	10.34	86.15	3.9 Kg
Chamoli	6.06	84.00	5.9 Kg
Uttarkashi	18.50	77.60	9.8 Kg

Source: Statal Diary ,2014-15, Directorate of Economics and Statistics, Government of Uttarakhand

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