



ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL
DEVELOPMENT
GOVERNMENT OF INDIA



Proceedings of 6th Gender Samvaad

Engendering Rural Livelihoods

08 September 2025



IWWAGE
Institute for What Works to Advance Gender Equality

 **LEAD** LEVERAGING EVIDENCE FOR
ACCESS AND DEVELOPMENT
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Welcome Address- Smt. Smriti Sharan, Joint Secretary-RL, Ministry of Rural Development

The sixth Gender Samvaad began with a welcome address by Smt. Smriti Sharan, Joint Secretary, Ministry of Rural Development, highlighting the importance of listening to **voices from the field in their true and unfiltered form**, which the Gender Samvaad platform facilitates. She noted that DAY-NRLM has **mobilized over 10 crore women** and significant capital, ensuring that gender integration is at the core of all interventions.

However, she emphasized that women continue to face challenges in owning their earnings and managing capital due to patriarchal family structures, cultural norms, and unequal division of labour. Despite contributing to agricultural and livelihood activities, women are still expected to bear the burden of household chores.

She underlined that the solutions must emerge from women themselves, with greater focus on building agency, investing in education, and creating safe spaces for their participation. Reiterating the message, she said, **"When you support a woman, you support communities, and in turn, you support the nation."**

Keynote Address- Shri T. K. Anil Kumar, Additional Secretary- RL, Ministry of Rural Development

In his keynote address, Shri T. K. Anil Kumar, Additional Secretary, Ministry of Rural Development, emphasized that social inclusion and gender have always been central to the themes of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). The Mission has worked on addressing complex issues such as child education, early marriage, asset creation for women, and combating violence against women. Over the years, significant progress has been made in strengthening women's institutions and creating opportunities for them to participate in decision-making processes.

Highlighting the role of community-led structures, he shared that nearly **5,000 Gender Resource Centres** are now operational across 22 states, supported by more than 30 lakh Gender Point Persons and over one lakh Gender Community Resource Persons. These cadres have been working actively with 33,000 Cluster Level Federations, 5.5 lakh Village Organisations, and countless Self-Help Groups (SHGs), creating what he described as a "gender army" under the Mission. He also pointed to livelihood schemes such as the **Mahila Kisan Sashaktikaran Pariyojana (MKSP)** and the **Start-Up Village Entrepreneurship Programme (SVEP)**, which have significantly improved rural women's incomes and opportunities.



Keynote Address- Shri T. K. Anil Kumar, Additional Secretary- RL, Ministry of Rural Development



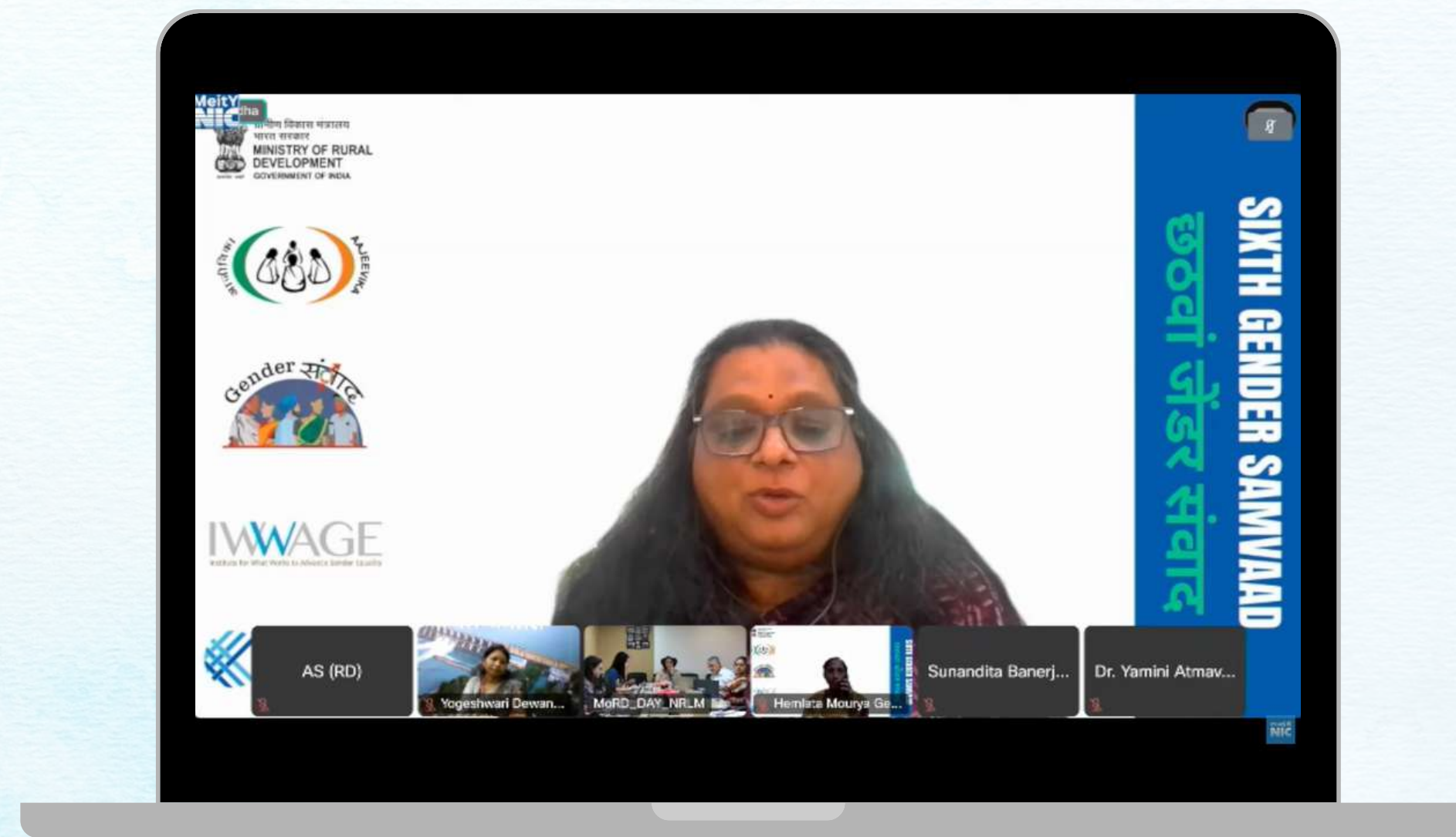
He underlined that one of the indicators of progress is the rise in the Female Labour Force Participation Rate, which has seen a considerable increase from 2017-18 to 2023-24. While acknowledging that a small part of this change is attributable to DAY-NRLM, he said the Mission has played a vital role in **enhancing women's participation in the workforce**. At the same time, he cautioned that challenges such as women's limited control over resources, double burden of work, restricted decision-making power, lack of safe spaces, low digital literacy, and issues of domestic violence continue to persist and need stronger interventions.

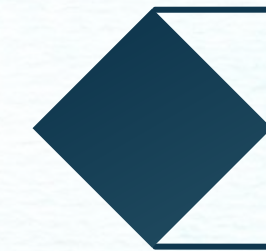
Looking ahead to NRLM 2.0, He stressed the need to further **strengthen women's institutions** such as SHGs, Village Organisations, Cluster Level Federations, and Gender Resource Centres, which form the backbone of the Mission. He underscored the importance of **digital inclusion to expand women's participation in markets and governance**, and called for a stronger focus on convergence with other Ministries and departments. He suggested **fixing gendered targets in schemes** and building reporting mechanisms to capture the number of women beneficiaries, noting that such measures would bring greater accountability and visible change at the grassroots level.

Context Setting- Ms. Radha Chellappa, Executive Director, IWWAGE

Ms. Radha Chellappa, Executive Director, Institute for What Works to Advance Gender Equality (IWWAGE), set the context for the discussion by highlighting the key barriers rural women face, such as safety, mobility, skills, access to information, digital gaps, care responsibilities, and unequal household work, that need to be addressed to strengthen their livelihoods. She emphasized that Gender Samvaad has been a crucial platform for connecting SHG women with experts, government officials, and civil society, enabling rich dialogues on gender and livelihoods.

She added that platforms like Gender Samvaad give people the space to share ideas and solutions that promote gender-inclusive livelihoods. For this to make a real difference, such conversations must continue and extend to the district and local levels. She expressed hope that, going forward, SRLMs will also organize state-level Samvaads to address state-specific challenges and bring forth innovative solutions that benefit women.

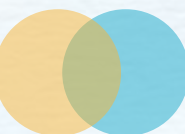




Field experiences sharing: Smt. Hemlata Devi, State Resource Trainer, Rajasthan

Smt. Hemlata, from Jaipur, Rajasthan, had always dreamt of achieving something big, but poverty and social restrictions held her back. She was able to study only till Class 10, and after marriage, faced the same limitations of household responsibilities and restrictions on mobility. Her family's livelihood depended on making leather shoes, but poor quality raw material, lack of capital, and limited designs meant the business barely survived. The family often incurred losses, struggled to meet household expenses, and tensions grew. Determined to support her family and prove her capability, Hemlata took the lead in arranging a loan of ₹50,000 through her Self-Help Group, despite initial opposition. With this, she and her husband could source better raw material, learn new designs, and slowly improve their production and sales.

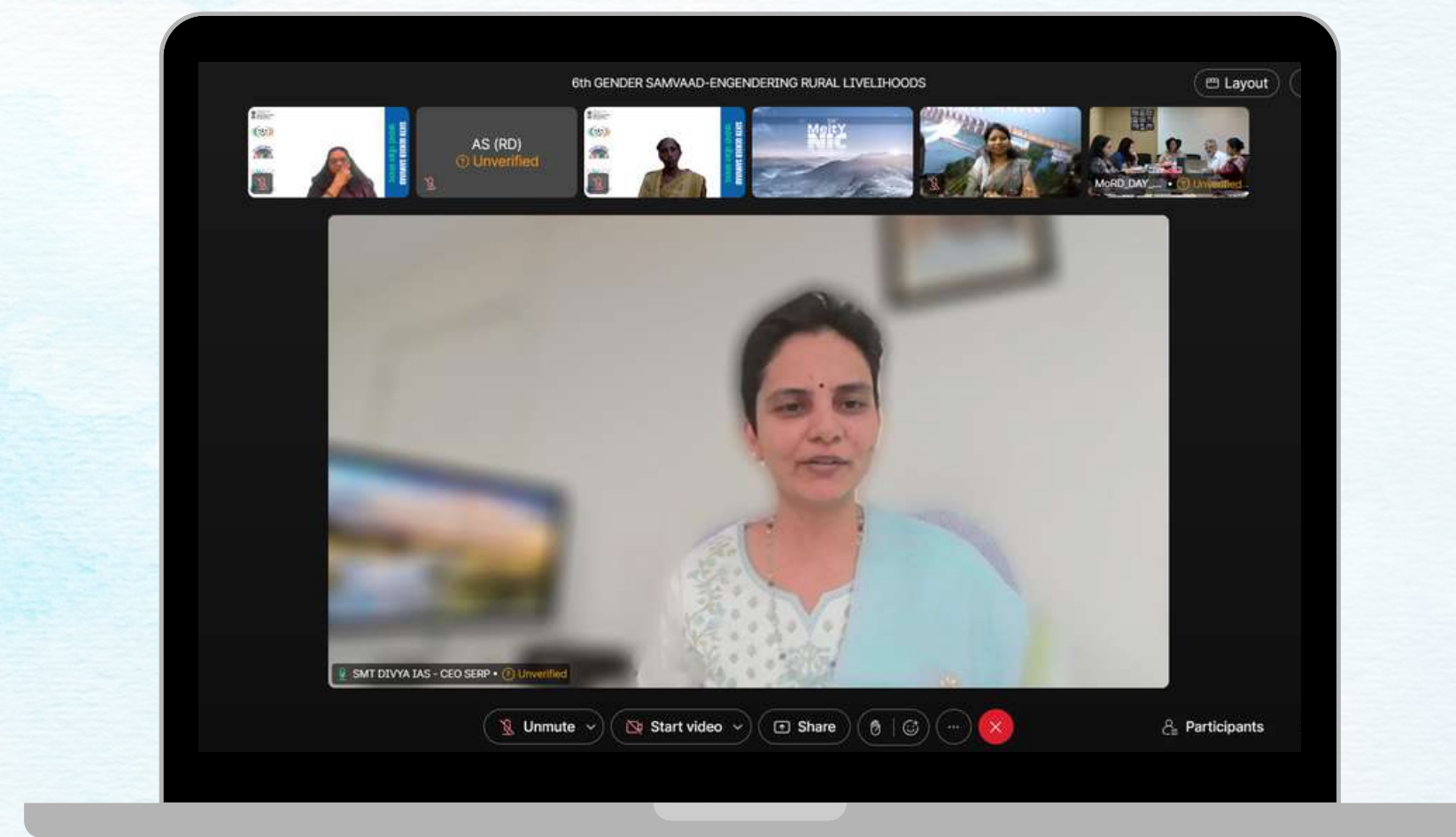
Today, Hemlata is recognized as a successful entrepreneur and a role model in her community. By introducing new designs, managing accounts, and expanding the business, she helped raise the family's monthly income to ₹40,000–₹45,000. She has travelled to states like Kerala for Saras Mela and Goa for trade fairs, achieving significant sales and profits, and has built strong financial credibility with savings and bank linkages. Hemlata now dreams of expanding her enterprise further by involving 200–250 local women and men, creating livelihoods for them, and taking her products to markets across India.



Towards a Gender-Responsive Livelihoods Ecosystem: Policy Innovations and Institutional Support

Smt. Divya Devarajan, CEO, Government of Telangana, highlighted several innovative initiatives undertaken in the state to strengthen women's institutions and livelihoods. Like the **Gender Fund Initiative**, where every woman contributes Re. 1 monthly, creating a pool of resources that can be accessed by Cluster Level Federations (CLFs) and Village Organisations (VOs). This fund, built "**by the women, for the women**," has proved to be a crucial support mechanism for survivors. She suggested that other states can adopt this model with appropriate guidelines. She further emphasised the need for convergence with **One Stop Centres for legal counselling**, creation of a **dedicated Survivor Livelihood Fund**, and **integration of adult female literacy programmes within SHG platforms** to achieve rapid improvements in literacy rates.

She also underlined the importance of institutional mechanisms to scale women's collective efforts. **Women-led Farmer Producer Organisations (FPOs) and Common Processing Units (CPUs)**, she said, play a vital role in adding value to products and strengthening market linkages. In Hyderabad, a "mother FPC" has successfully partnered with market players, negotiated procurement, and distributed profits among smaller FPOs. Smt. Devarajan proposed **setting up facilitation centres at block or district levels** to serve as information and knowledge hubs for women entrepreneurs. Stressing the need for holistic well-being, she called for broadening the focus of health interventions under NRLM to **cover women's health issues across all age groups**, beyond just maternal and child health.



Challenges and Opportunities in Gender-Responsive Rural Livelihoods

Dr. Yamini Atmavilas, Gender and Livelihoods Expert, underlined that the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has consistently demonstrated how challenges can be turned into opportunities. She stressed the need for **Samaj, Sarkar, and Bazaar to come together to strengthen women's enterprises**, noting that **1.5 crore enterprises run by women today account for nearly one-sixth of all enterprises in the country**. She highlighted that convergence, such as seen under the Ujjwala Scheme in Madhya Pradesh, is a way forward to maximize impact at the level of schemes and institutions.

She pointed out that women entrepreneurs continue to face low returns due to dependence on local markets and a lack of confidence shaped by cultural and social barriers. Campaigns like **Nayi Chetna are essential to build self-belief among SHG women**. Dr. Yamini called for expanding women's roles beyond traditional activities to textiles, design, farm-based, and allied sectors, supported by technology and value-chain linkages. She emphasized the **potential of social procurement, private sector partnerships, and even AI-enabled learning tools** to open new opportunities for rural women and significantly expand their economic participation.



Overview of WEE and why gender matters economically and socially

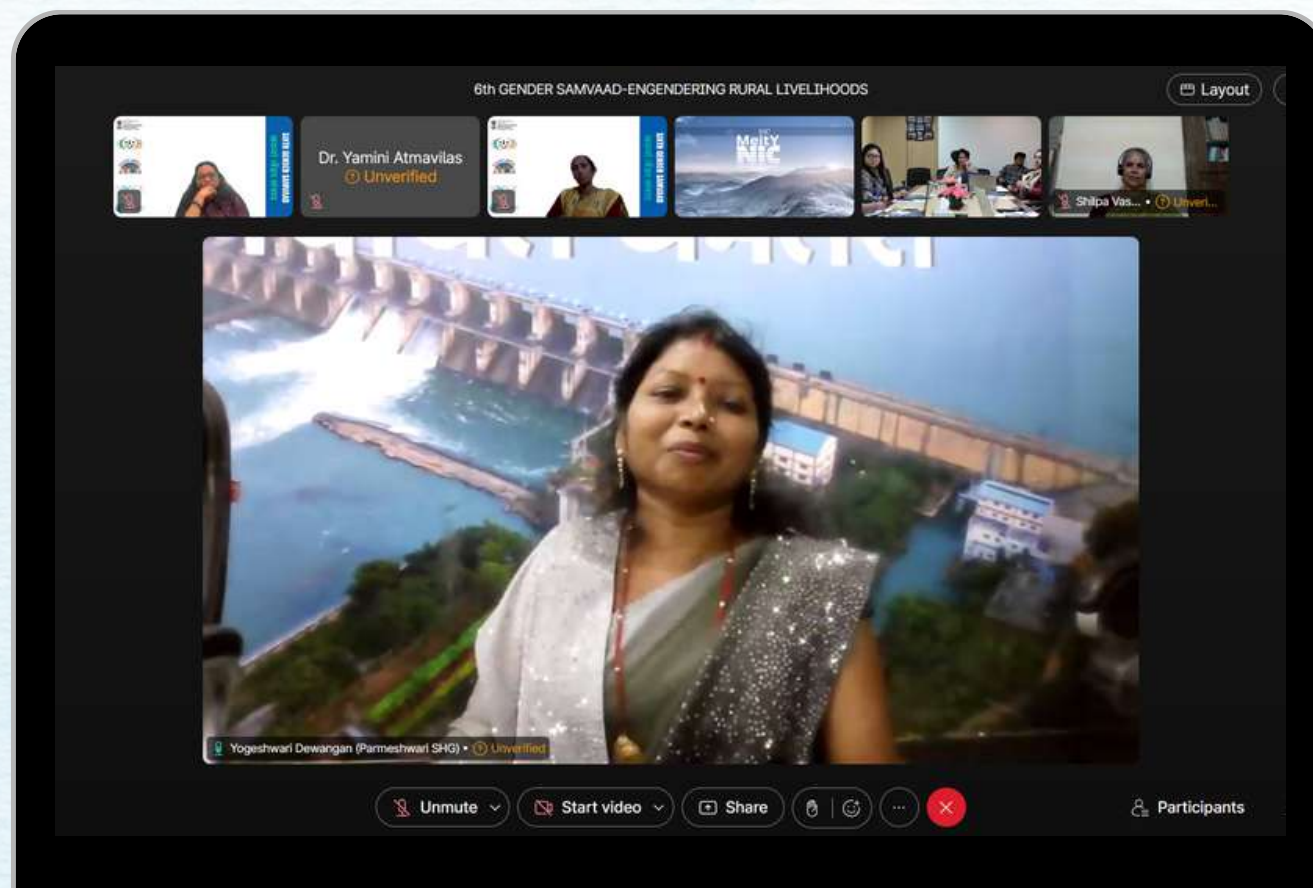
Shri R. Subrahmanyam, Former Secretary, Government of India, highlighted that while two-thirds of the population lived in poverty at the time of Independence and nearly 26% were below the poverty line in 2005, the figure has now reduced to around 4-5% as per government data. He credited the interventions of DAY-NRLM and the strength of women's collectives for playing a significant role in this progress, as poor women have, for the first time, been able to enter the formal economy through Self-Help Group institutions.

Stressing that the next step should be to **strengthen bank linkages and livelihoods for sustainable poverty alleviation**, he called for ensuring that no one is left behind in this journey. He also underlined the need to improve social and gender indicators, address malnutrition, enhance awareness, and enable SHGs to take proactive roles in issues like health, gender violence, and rights. Shri Subrahmanyam further noted the need for stronger collaboration between SHGs and Gram Panchayats, and greater involvement of women's institutions in local planning processes such as the Gram Panchayat Development Plan (GPDP).

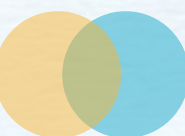


Field experiences sharing: Smt. Yogeshwari Dewangan, President Jai Maa Parmeshwari SHG, Chhattisgarh

Yogeshwari, from Charra village in Dhamtari district of Chhattisgarh, once lived a life confined to her home, managing household chores and caring for her children. She rarely stepped outside and longed for an opportunity to contribute beyond her household. Her journey began when she joined a Self-Help Group, later taking on leadership roles within her federation. Exposure visits and gender training sessions inspired her to think differently and take up new opportunities. Starting poultry farming from a small scale, she faced many initial struggles— from disapproval from family, initial losses, resistance in transporting chicks by buses and trains to convincing people and transporters to support her business. Despite the challenges, she persisted, gradually expanding her work and gaining confidence to negotiate with markets and institutions.



Today, Yogeshwari has transformed into a successful entrepreneur and role model. From a modest start, she now runs two large poultry farms with hatchery machines, earns about ₹20,000 monthly, employs additional five workers, and has invested in vehicles for business expansion. She has built her own house, operates a YouTube channel to share her work & experiences, and is financially independent. More importantly, her social status has changed, once questioned for stepping out, she is now respected in her community. With newfound confidence, she engages freely with bankers and officials and dreams of empowering other women by training them to become self-reliant. Her story reflects how women's collectives and persistence can transform lives and communities.



Barriers related to gender norms, markets, finance, mobility-Strategies that have worked

Smt. Shilpa Vasavada, Development Professional and Certified Master Trainer, highlighted that formal platforms such as **Saras Mela, Kudumbashree Mela, and state-led initiatives** have played a vital role in encouraging rural women entrepreneurs. While women are performing well in production, she emphasized the need to strengthen their access to mainstream markets through confidence-building, exposure visits, decision-making linkages, and greater use of digital platforms.

She added that training women SHGs in e-commerce can help expand opportunities, while Women FPCs and FPOs must focus on meeting local market needs. Stressing the importance of collective responsibility, she underlined the need for campaigns that also encourage male support and recognition in enabling livelihood opportunities and enterprise growth.



Concluding Remarks- Ms. Sunandita Banerjee, National Mission Management Unit, DAY-NRLM

Concluding the sixth Gender Samvaad, Ms. Sunandita Banerjee from the National Mission Management Unit, DAY-NRLM, appreciated the inspiring stories of SHG women and the valuable insights shared by experts. She noted that the discussions went beyond the scheduled time, reflecting the richness of experiences and the learning that emerged not just from experts, but also from the SHG didis themselves. Their examples became reference points for experts, highlighting that many solutions already lie within the community and should inform programme designs.

She further emphasized that while the focus in recent years has been on addressing gender-based violence through campaigns and initiatives, it is equally important now to address the subtler, everyday forms of discrimination faced by women. She called for integrating these critical conversations into mainstream platforms such as Gender Samvaad, Gender Integration Workshops, and the Nayi Chetna campaign.





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SOME SNAPS FROM THE FIELD