

Glimpse of Her Living



Photo: Nurturing Life in Vidarbha's Hot Summer
(*Ekal Mahila* from Tongalabad village engaged in wage-employment of
nurturing tree plantation under
Mahatma Gandhi National Rural Employment Guarantee Scheme)

Livelihood Assessment

of

Single Women and Women with Disabilities

from

21 villages of Amravati District in Maharashtra State

August 2016

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and

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Dedication

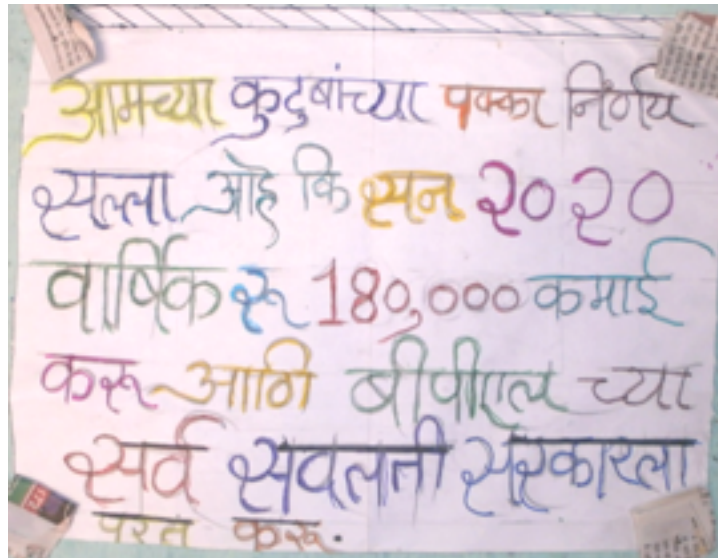


“Ekal Navhe Amhi Ek, Ghadavu GaonSamaj Nek”

(Not Single We Are United One, Let's Create Virtuous Village Community)

Symbol and Slogan of *Ekal Mahila Sangthan*

This report is dedicated to
Ekal Mahila Sangthan (Single Women's Organization)
who has motivated us to work with them
for getting success in the great mission of eliminating poverty



(our family has firmly resolute to earn INR 180,000 per annum and to give up privileges of below poverty line by 2020 A.D.)

- Wall-Poster by an *Ekal Mahila* and her two school-going kids

Prelude

Our Prime Minister has desired "Give It Up" movement to be spread up widely in the country, which aims at voluntary give up of kitchen gas subsidy by upper income group.

Simultaneously 'Swarajya-Mitra' has initiated "Give It Up" movement among *Ekal Mahila* and Women with Disabilities, which empowers them to increase their income and give up the privileges of below poverty line stratum. All the members of *Ekal Mahila Sangthan* have displayed the resolution wall-posters in their house.

This socio-economic movement needs systematic development of entrepreneurship and livelihood enhancement among the *Ekal Mahila* and Women with Disabilities. Development of entrepreneurship and livelihood enhancement at individual level requires ground information from which uplift of the individual can be planned. Hence 'Swarajya-Mitra' has instigated this Livelihood Assessment *Ekal Mahila* and Women with Disabilities.

'Swarajya-Mitra' acknowledges inputs of Mr. Love Kashyap, Livelihood Expert from The Livelihood School, Bhopal; regarding concept of 'Livelihood Basket' and 'Potential Livelihood Activity'. We are also grateful to 'Naman Seva Samiti', Athner, Betul; for giving us exposure to in-field exercise for 'Livelihood Basket' and 'Potential Livelihood Activity'.

Dr. Rahul Bais, Secretary of the organization and an Expert in Community Based Rehabilitation, has designed, field-tested, implemented, and analyzed the livelihood assessment data. Good rapport developed with *Ekal Mahila* and Women with Disabilities in the area and strictly following of Survey Guideline by the Field Worker Mr. Chandrashekhar Kusumbiraj makes the assessment reality. 'Swarajya-Mitra' is prideful to its team members and appreciates their efforts.

The livelihood assessment is designed carefully for planning at individual level and to initiate collective action by *Ekal Mahila Sangthan*. With this data, 'Swarajya-Mitra' enthusiastically moves forward towards livelihood enhancement of *Ekal Mahila* and Women with Disabilities in upcoming years.

This livelihood assessment data is in open domain for benefit of *Ekal Mahila* and Women with Disabilities worldwide. 'Swarajya-Mitra' welcomes social-activists, non-governmental organizations, and others for the purpose. While using the data, acknowledgement of 'Swarajya-Mitra' will be most appreciated.

I hope to present empowerment and livelihood enhancement report in near future and express solidarity with *Ekal Mahila* and Women with Disabilities.

Ms. Shruti Mehata

President

'Swarajya-Mitra Samajik Sanstha'

Executive Summary

- What is the poverty line as per annual income? If it is INR 21,000 as was considered earlier in India (near about 1\$ per day as considered by United Nations) then 55% *Ekal Mahila* are living below poverty line. If INR 36,000 is the poverty line then 84% *Ekal Mahila* are living below poverty line. If INR 1,00,000 is the poverty line (considered as economically weaker section in Right to Education Act, 2009; and few other acts-schemes) then 100% *Ekal Mahila* are living below poverty line.
- More than one-fourth (28%) *Ekal Mahila* are debt burdened by one or more lenders. The loan amount ranges from INR 5,000 to INR 1,75,000.
- Bank loan is accessible only to landholders *Ekal Mahila* in form of Crop Loan not as personal loan or enterprise loan, etc. *Ekal Mahila* relies on moneylenders and/or private micro-finance companies for financial support.
- 85% *Ekal Mahila* are involved in Wage-Labor work with some other livelihood activity. Pension scheme and assistance from relatives are other widely involved livelihood activities.
- Living Separately in matrimonial village is the most preferred place of residence for the *Ekal Mahila* with average family size of 3 members including her.
- Nearly 50% *Ekal Mahila* hasn't passed the primary level education of 8th standard as desired by Right to Education Act, 2009. Only 5% *Ekal Mahila* got any kind of vocational training, viz. tailoring, beauty parlor, etc.
- 32% *Ekal Mahila* have availability of agriculture land, either entitled to them or having family holding. Lacking irrigation and/or electrification facility compelled 85% land holders *Ekal Mahila* to be relied on *Monsoon* to get hardly *Kharip* Crop.
- More than one-fourth *Ekal Mahila* not knowing their status of official poverty line due to non-availability of Ration Card and/or poverty survey and one-fourth *Ekal Mahila* in Above Poverty Line despite of government resolution to include them in *Antyoday* or Temporary Below Poverty Line is really big problem for them regarding eligibility for number of government schemes.
- Small number of *Ekal Mahila* not having basic documents viz. Caste Certificate, Aadhar Card, Savings Bank Account, etc. makes big problem for them to get eligibility for number of government schemes.
- Passing eligibility criteria for the particular government scheme didn't help large number of *Ekal Mahila* to get benefit of Indira Awas Yojana, National Family Benefit Scheme, Pension Scheme for Socially Un-supported, Agriculture Development Schemes, and *Shetkari Package'* (scheme to provide financial assistance to survivors in the family in case of farmer's suicide), etc.
- Goat rearing, *Agarbatti* (Incense Stick) making, and Tailoring are the most favorable potential livelihood activity preferred by *Ekal Mahila* to change their lives.

Sphere

(The Field of Action, Influence and Social Class)

'Swarajya-Mitra' is working with more than 200 members of *Ekal Mahila Sangthan* in its field area of direct intervention. Out of which, livelihood assessment is done for 104 *Ekal Mahila* (about 50% of the target group). Hence this sample size is enough for deriving conclusion on the livelihood of the *Ekal Mahila* in the area.

The economy of the working area is primarily dependent on agricultural sector. More than 70.1 percent of the total workers in the district Amravati are engaged in agricultural activity as per the Census 2011.

Agriculture crisis in India has severely damaged the socio-economy of the area. Amravati district is infamous worldwide in recent years for farmer's suicides. Farm widows comprise major number of *Ekal Mahila* in the area.

Target group

Target group for the livelihood assessment is selected randomly considering representation of all category of *Ekal Mahila*.

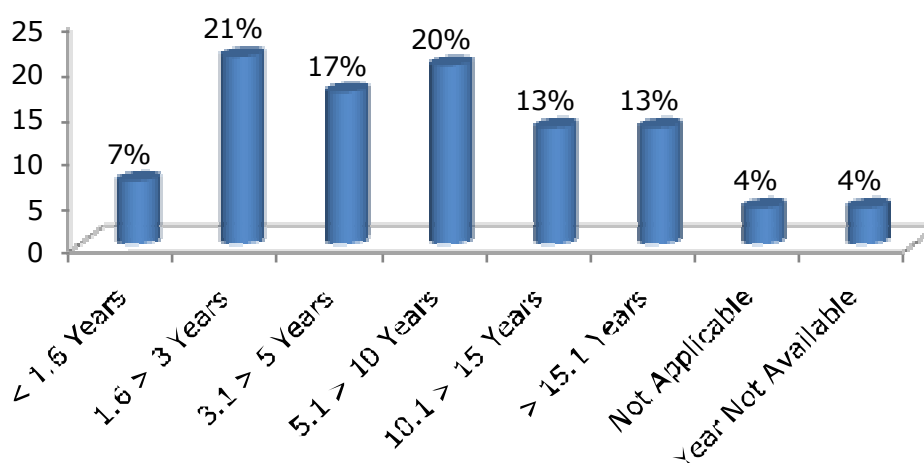
Table 1: Category of the Targeted Women	#	%
Unmarried Adult Women	3	3
Married Women with Disabilities	1	1
Farmer's Suicide Affected Widows	16	15
Other Widows	60	58
Separated Women	17	16
Divorced Women	4	4
Women in Process of Divorce	3	3

Total 104

Years of Singleness

Most of the *Ekal Mahila* are living without male partner for one and half years to 15 years.

Chart 1: Years of Single Living



Date of Birth

58% *Ekal Mahila* don't know her date of birth, while 42% *Ekal Mahila* reported date of birth as per records.

Age of *Ekal Mahila* Surveyed

Nearly half of the *Ekal Mahila* are at age-group 30 to 40 years, which is most potential age-group for livelihood activities.

Table 2: Age of Ekal Mahila Surveyed	%
< 30 Years	16
> 30.1 < 40 Years	47
> 40.1 < 50 Years	26
> 50.1 < 60 Years	11
Youngest Age	24
Oldest Age	60

Ekal Mahila With Disabilities

7% *Ekal Mahila* were identified as persons with disabilities. As usual, locomotor disability is largely found, followed by blindness, hearing impairment, and mental illness.

It is to be noted that *Ekal Mahila* of the category 'Unmarried Adult Women' are all with disabilities. This is a social problem in the area that women with disabilities mostly remain unmarried. Though few years late, non-disable women generally get chance to be married.

Table 3: Type of Disability Among Ekal Mahila with Disabilities	%
Ekal Mahila Having any type of Disability	7
Blindness	14
Low Vision	0
Leprosy Cured	0
Hearing Impairment	14
Locomotor Disability	57
Cerebral Palsy	0
Mental Retardation	0
Mental Illness	14
Autism	0
Multiple Disabilities	0

Disability Percentage and Severity

Majority of the *Ekal Mahila* with disabilities are in moderate level disability.

Table 4: Disability Percentage & Severity	%
Mild (40%)	29
Moderate (41% to 75%)	43
Severe (76% to 99%)	14
Total or Profound (100%)	14

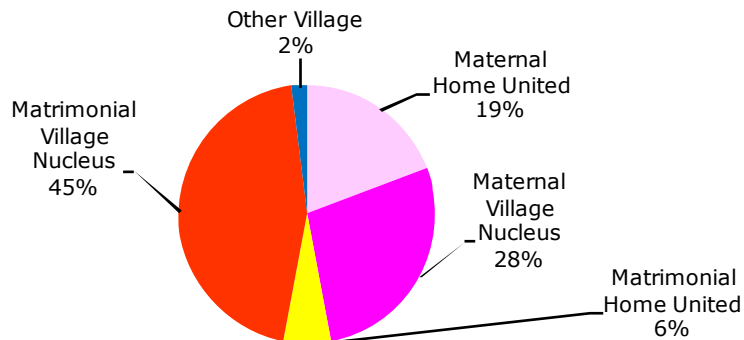
Residence of *Ekal Mahila*

Living Separately in matrimonial village is the most preferred place of residence for the *Ekal Mahila*.

It is observed that size of matrimonial or maternal home is too small to accommodate more than 1 or 2 families. Generally family started living separately much before death of husband.

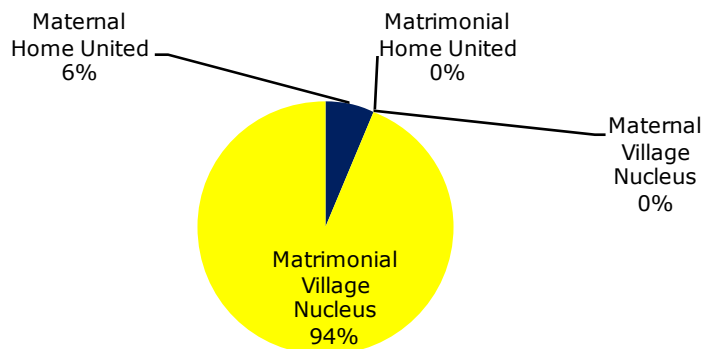
Her residence status before and after getting single was not enquired in this study.

Chart 2: Residence of Ekal Mahila



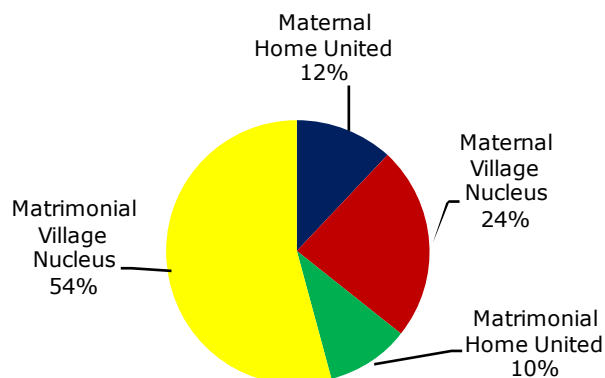
94% farm widows live separately in the matrimonial village. 6% farm widows returned to maternal home to live united with mother-father-brother.

Chart 3: Residence of Farmer's Suicide Affected Widows



64% Widows other than farmer's suicide reside at matrimonial village, while 36% returned to live at maternal village.

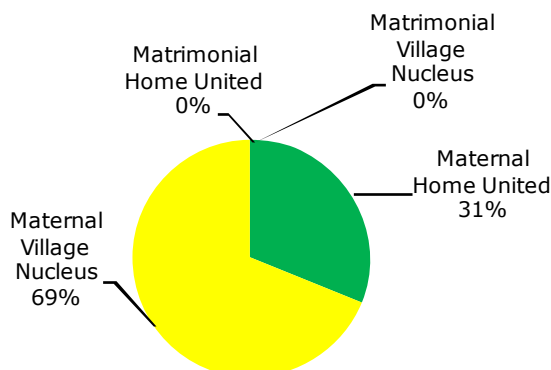
Chart 4: Residence of Other Widows



There is no worthy place for separated women at matrimonial village. All the separated women returned maternal village.

Same in the case of divorced women or in the process of divorced.

Chart 5: Residence of Separated Women



Family members of *Ekal Mahila*

Most of the *Ekal Mahila* are living with their two kids. Number of *Ekal Mahila* living without any other family member is also remarkable.

Table 5: Number of Family Members of Ekal Mahila		%
Self (<i>Ekal Mahila</i> Living Lonely)		13
2 Members		28
3 Members		35
4 Members		18
5 Members		5
6 Members		2
Average Members in Family		3

Education status of *Ekal Mahila*

Nearly 50% *Ekal Mahila* hasn't passed the primary level education of 8th standard as desired by Right to Education Act, 2009.

Table 6: Education Level Completed by Ekal Mahila		%
School/College Going		0
Illiterate, Never in School		13
1 st to 4 th Standard (Primary)		24
5 th to 7 th Standard (Upper Primary)		11
8 th to 10 th Standard (Secondary)		29
11 th to 12 th Standard (Higher Secondary)		17
Graduation		3
Post-Graduate		2
Certificate Course after 10 th Standard		0
Diploma Course after 10 th or 12 th Standard		1

Vocational Training

5% *Ekal Mahila* got any kind of vocational training, viz. tailoring, beauty parlor, etc.

Occupation of *Ekal Mahila*

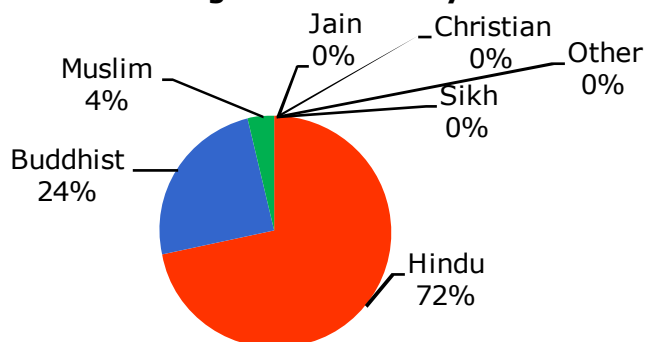
Main occupation by which she is running the home was enquired. Although she is busy in more than one occupation, only main earning occupation is noted.

Table 7: Occupation of Ekal Mahila	%
Non-Worker	0
Unable to Work (due to disability or otherwise)	2
Non-remunerating Work (Household Works, etc.)	8
Government Scheme (Pension, Scholarship, etc.)	0
Beggar	0
Labor Work	83
Farming	5
Self-Employment (Tailoring, etc.)	0
Shopkeeper	0
NTFP or Other Utilities Collection and Sale	0
Full-time Government Service	0
Part-time/Contractual Government Service	3
Full-time Private/Non-Government Service	0
Retired Pensioner	0
Other	0

Religion Followed by *Ekal Mahila*

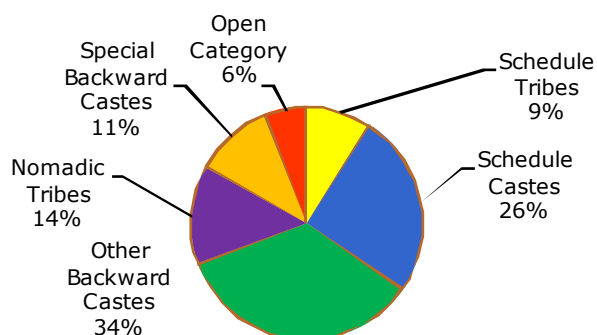
Ekal Mahila surveyed are following only 3 religions.

Chart 6: Religion Followed by Ekal Mahila



Caste Category of *Ekal Mahila*

Chart 7: Caste Category of Ekal Mahila



Official Poverty Line of *Ekal Mahila*

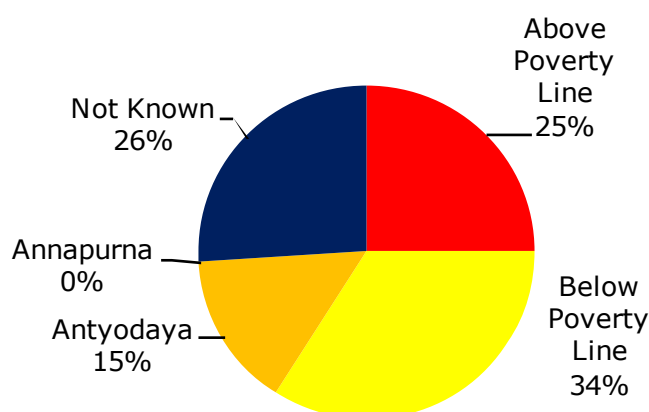
More than one-fourth *Ekal Mahila* not knowing their status of official poverty line due to non-availability of Ration Card and/or poverty survey is really big problem for them regarding eligibility for number of government schemes.

Government Resolution dated 17th January 2011 ordered the administration to provide Temporary BPL Ration Card to socially unsupported separated women, widows, and unmarried women having no regular source of income.

Government Resolution dated 17th July 2013 ordered the administration to provide facilities of Antyodaya Ration Card to household headed by socially unsupported widows having no regular source of income.

Still 25% *Ekal Mahila* in Above Poverty Line is not good as per the Government Resolutions.

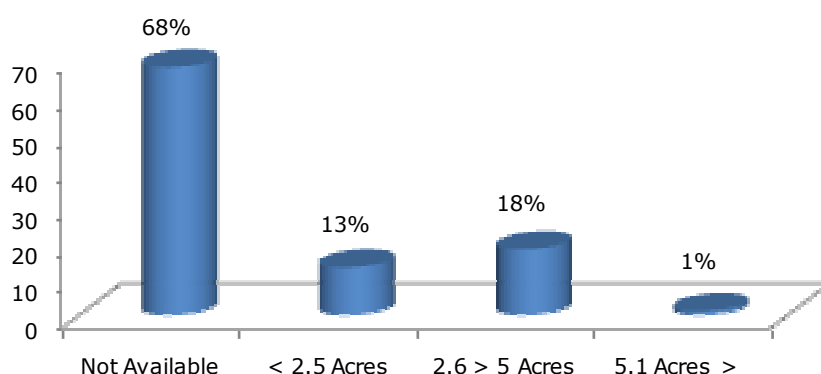
Chart 8: Official Poverty Line of *Ekal Mahila*



Agriculture land availability

32% *Ekal Mahila* have availability of agriculture land, either entitled to them or having family holding.

Chart 9: Agriculture Land Availability to *Ekal Mahila*

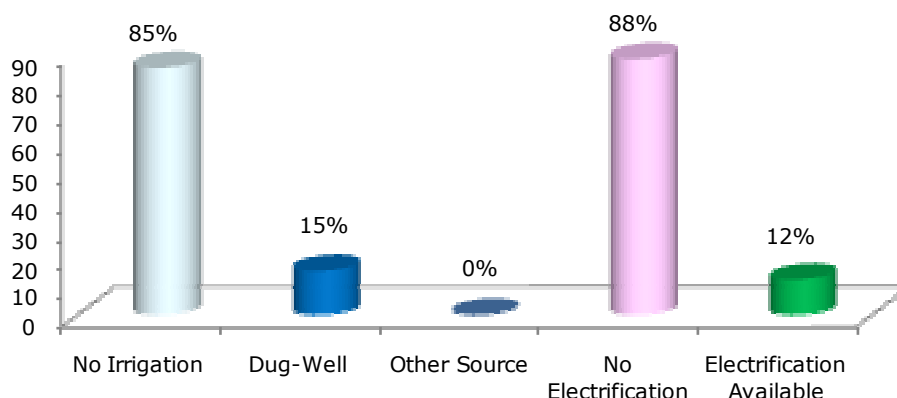


Irrigation & Electricity Facility Available to Agriculture Land Holder *Ekal Mahila*

Out of the land holders, 15% *Ekal Mahila* are having irrigation facility only through dug-well. 85% land holders have to be relied on Monsoon to get hardly Kharip Crop.

Out of the land holders, 12% *Ekal Mahila* are having electrification facility for irrigation to enable them to sow Rabi Crop in addition to Kharip Crop.

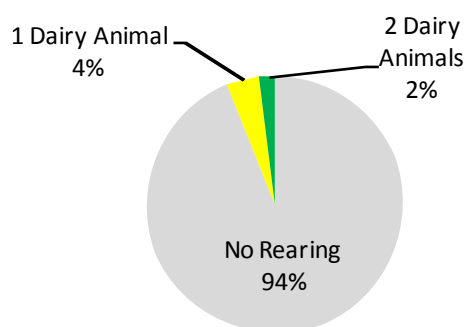
Chart 10: Irrigation and Electricity Facility Available to Agriculture Land Holder Ekal Mahila



Dairy Animal Rearing by Ekal Mahila

6% Ekal Mahila are engaged in dairy animal rearing. Only cow is observed as dairy animal.

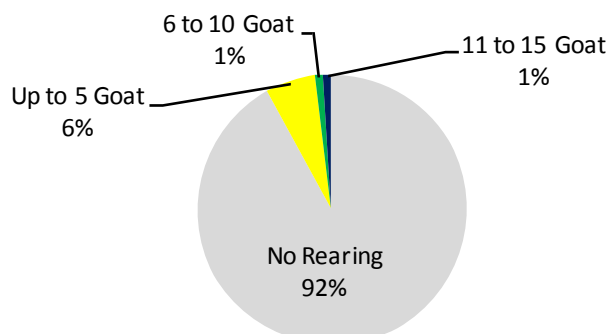
Chart 11: Dairy Animal Rearing by Ekal Mahila



Goat Rearing by Ekal Mahila

8% Ekal Mahila are engaged in goat rearing. *Ekal Mahila* themselves or their children are observed grazing the goats. No special arrangements are made for fodder and shelter for goats.

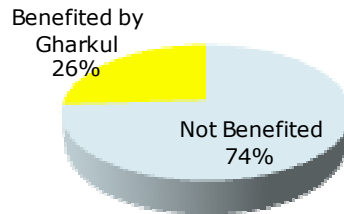
Chart 12: Goat Rearing by Ekal Mahila



Ekal Mahila Benefited by Gharkul (Indira Awas Yojana)

Although one-fourth of the *Ekal Mahila* are benefited by *Gharkul* scheme, eligibility criteria is beyond understanding. Numbers of needful *Ekal Mahila* are required to be benefited by the scheme to get their own shelter.

Chart 13: Benefit of Gharkul Scheme to Ekal Mahila



National Family Benefit Scheme

The scheme is meant for below poverty line households, surprisingly 54% BPL and Antyodaya categorized Widows didn't get benefit of the scheme.

Chart 14: Benefit of National Family Benefit Scheme to Widows

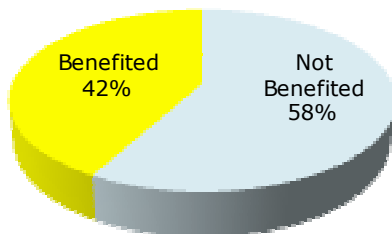
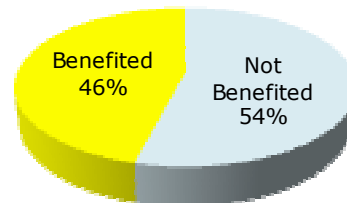
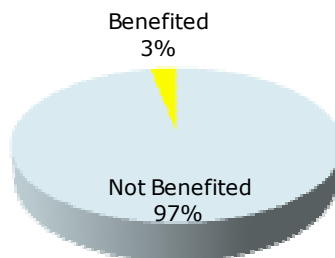


Chart 15: Benefit of National Family Benefit Scheme to Widows in Below Poverty Line or Antyodaya Category



Agriculture Development Scheme Beneficiaries

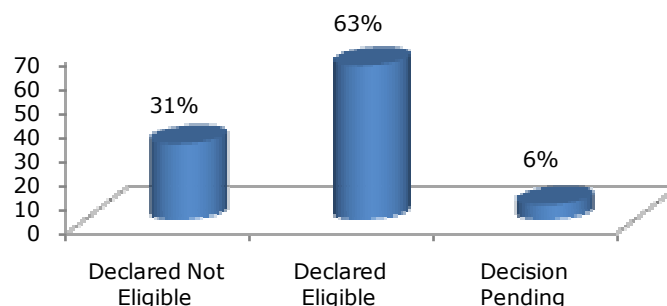
Chart 16: Benefit of Agriculture Development Schemes to Agriculture Land Holder Ekal Mahila



'Shetkari Package'

Government scheme for assistance to survivors in farmer's suicide affected family

Chart 17: Shetkari Package Eligibility of Farmer's Suicide



Savings Bank Account

6% *Ekal Mahila* still doesn't have savings bank account.

Caste Certificate

62% *Ekal Mahila* doesn't have caste certificate.

32% *Ekal Mahila* have caste certificate authorized by Sub-Divisional Officer.

None of the *Ekal Mahila* has done caste verification by authority.

Ration Card

75% *Ekal Mahila* have valid ration card.

23% *Ekal Mahila* doesn't have ration card.

2% *Ekal Mahila* are not registered in ration card of the family.

Aadhar Card

2% *Ekal Mahila* doesn't have Aadhar Card.

Actually they had Aadhar Card, which was maliciously destroyed by their in-laws with all other documents. They are facing difficulty in generating Aadhar Card newly.

Self-Help Group Membership

27% *Ekal Mahila* are involved in Self-help Group, which is either functioning or defunct.

In small group meetings it is observed that generally women try to avoid giving identity of self-help group membership. It is because of defunctness of the group or loan defaulters.

Niradhar Pension Scheme

56% *Ekal Mahila* reported getting Pension amount of INR 600 per month regularly.

Loan for Livelihood Activity and Livelihood Instrument/Tools from Government Scheme

Only 1 Unmarried *Ekal Mahila* with Disability reported of getting loan about 5 years back for livelihood activity from certain government scheme.

None got livelihood instrument/tools assistance from government scheme.

Mobile Phone Availability

55% *Ekal Mahila* can be contacted on their mobile phone.

No way to directly contact 45% *Ekal Mahila* not having mobile phone.

Indebtedness

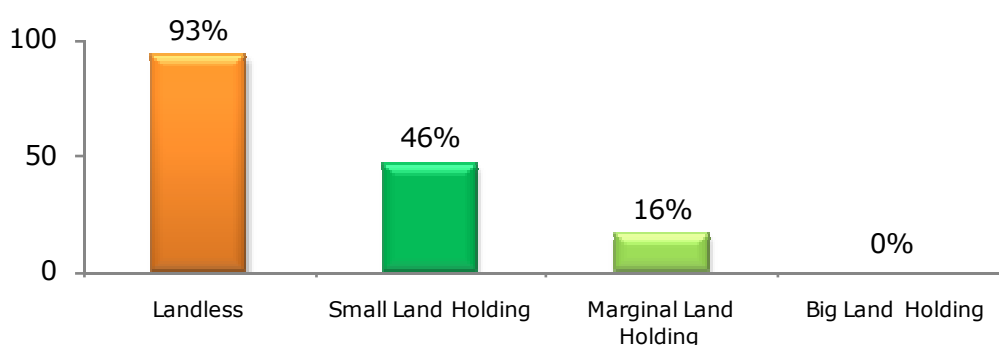
Concepts and Definitions:

- The women were enquired for their indebtedness regarding Bank (nationalized banks or credit-cooperative banks, private banks viz. ICICI doesn't exist in the area) and Moneylender (license-holder or non-licensee).
- Only defaulters are considered regarding Self-help Groups; i.e. the women were not enquired for the loan amount received from SHG, but loan amount not repaid even after desired installment period was considered.
- Number of Finance Companies viz. SKS, Basix, etc. are observed functioning in the area. 'Udhari' (non-interest loan) from relatives and friends is also common in the area. Loan taken from these sources are not enquired and considered.

Findings and Critical Analysis:

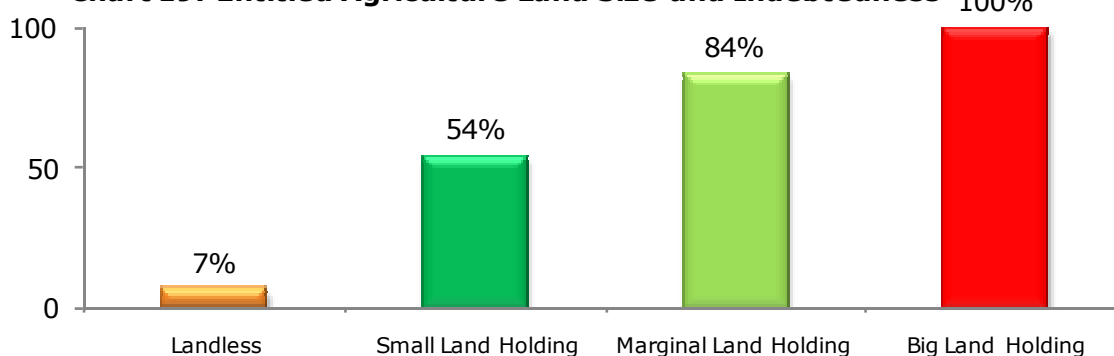
- No entitlement on agriculture land makes the Single Women safe from indebtedness? Or vice versa – entitlement on agriculture land shoves the Single Women in indebtedness? The survey indicates this fact.
 - 93% *Ekal Mahila* having no entitlement on agriculture land are debt free. While 46% small-land holder/entitled *Ekal Mahila* (agriculture land size up to 2.5 acres or 1 hectare) and 16% marginal land holder/entitled *Ekal Mahila* (agriculture land size from 2.5 acres or 1 hectare to 5 acres or 2 hectares) are debt free. None is debt free for land holding/entitlement size more than 5 acres or 2 hectares.

Chart 18: Entitled Agriculture Land Size and Debt Freed



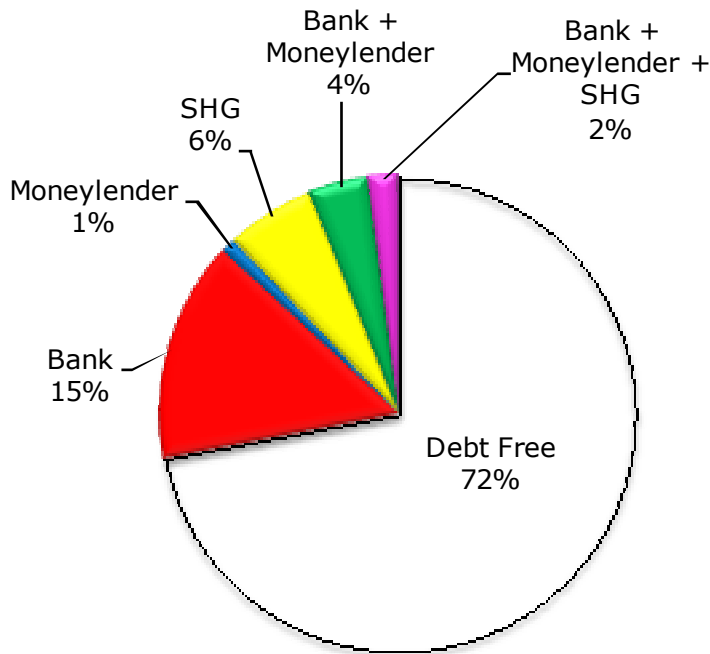
- 7% *Ekal Mahila* having no entitlement on agriculture land are indebted. While 54% small-land holder/entitled *Ekal Mahila* (agriculture land size up to 2.5 acres or 1 hectare) and 84% marginal land holder/entitled *Ekal Mahila* (agriculture land size from 2.5 acres or 1 hectare to 5 acres or 2 hectares) are indebted. 100% indebtedness for land holding/entitlement size more than 5 acres or 2 hectares.

Chart 19: Entitled Agriculture Land Size and Indebtedness



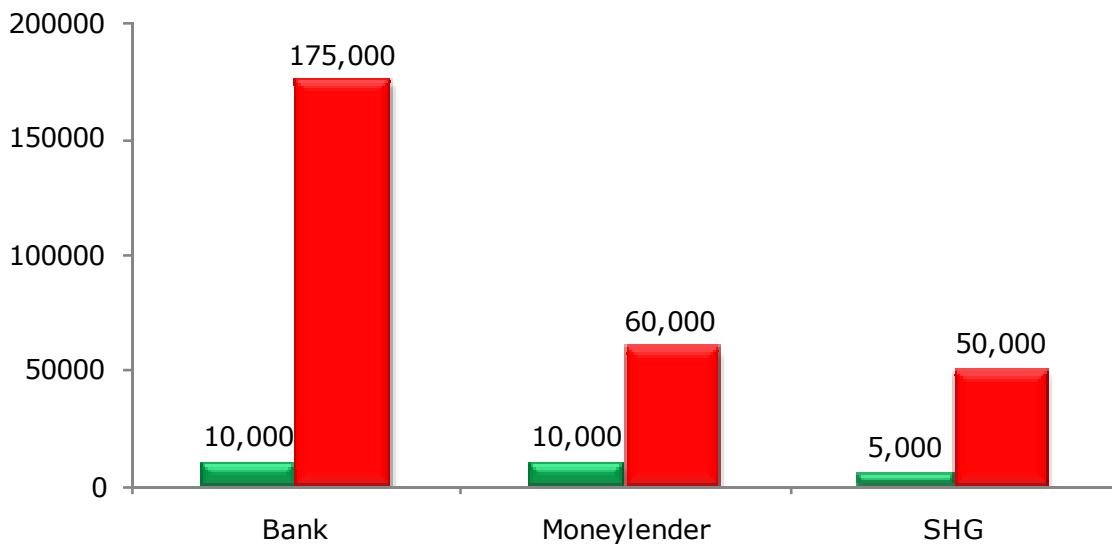
- Anyhow more than one-fourth (28%) *Ekal Mahila* are debt burdened by one or more lenders.

Chart 20: Indebtedness by Lenders



- The loan amount ranges from INR 5,000 to INR 1,75,000.

Chart 21: Maximum and Minimum Loan Amount



- Average loan amount borrowed from Bank is INR 44,500; which is very near to the national estimation of INR 47,000 average loan per farmer family reported by National Sample Survey 70th Round published in December 2014.

Table 8: Average Amount of Loan		INR
Borrowed From Bank		44,500
Borrowed From Moneylender		35,714
Borrowed From Self-Help Groups		18,125

Livelihood Basket and Income

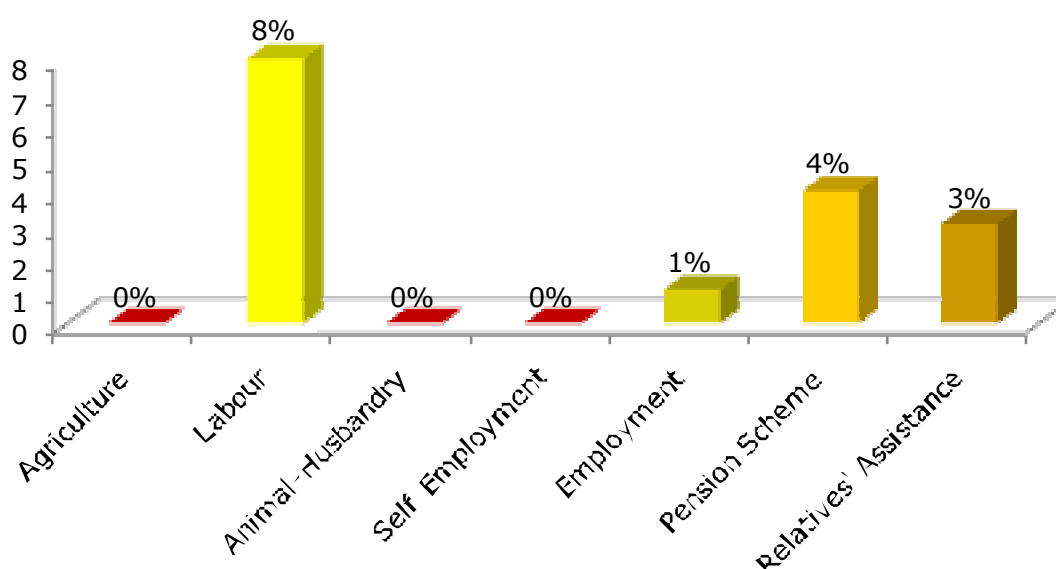
Concepts and Definitions:

- Many researchers have pointed out multifold, complex, fragile and subtle nature of rural livelihood. Rural people acquire income generally from more than one source or activity which may be in cash or kind, and depends on some activities to curtail down daily household cost. For example: many rural small-landholding farmers earn food items from farming, cash from casual labor work, and save expenditure on fuel by collection and storage of firewood available in the field.
- The concept of 'livelihood basket' is adopted for this survey. Involvement of the single or more members of household in one or more livelihood activities were enquired. All possible and potential livelihood activities people engaged with are considered for the purpose; i.e. Agriculture; Labor; Animal Husbandry, any kind of Self-employment viz. grocery shop, petty shop, etc., any kind of Employment, Social Security Scheme of the Government (Pension Scheme), and in-cash or in-kind assistance from any relative.
- Instead of directly asking annual income of the family, it is calculated minutely and carefully from details of the livelihood activity, human-days involvement, selling price, etc. The expenditure cost is not considered for the particular activity. Hence it is only a gross annual income from all activities, not profit.

Findings and Critical Analysis:

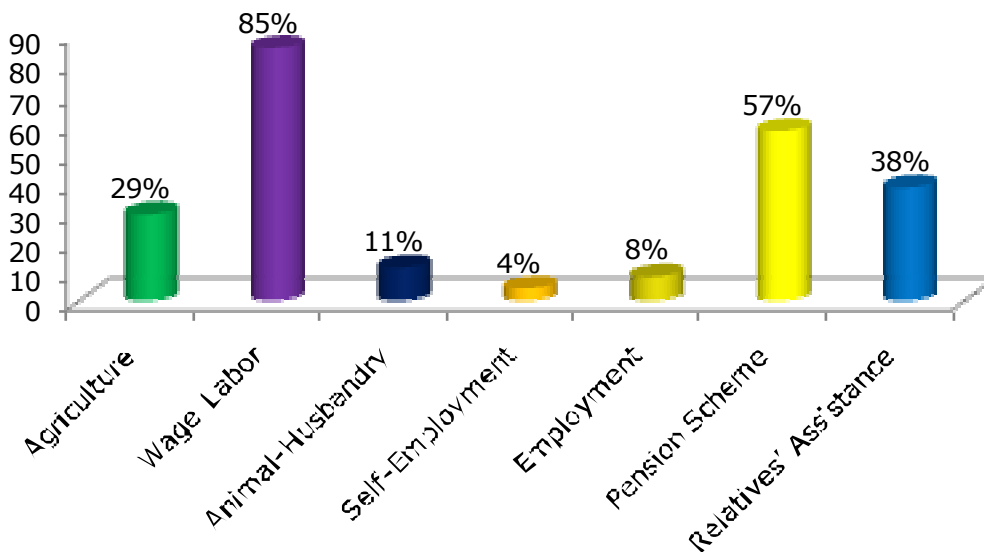
- Although *Ekal Mahila* involved in only one livelihood activity is very few, none were reported doing only agriculture, animal-husbandry and self-employment. Non-performance of agriculture sector is clearly indicated through this finding. 8% women are involved in only labor work, 1% in only employment (honorarium based government contract), 4% are totally dependent on pension scheme, and 3% women have no other source than dependency on relatives.

Chart 22: Involvement of Ekal Mahila in Single Livelihood Activity



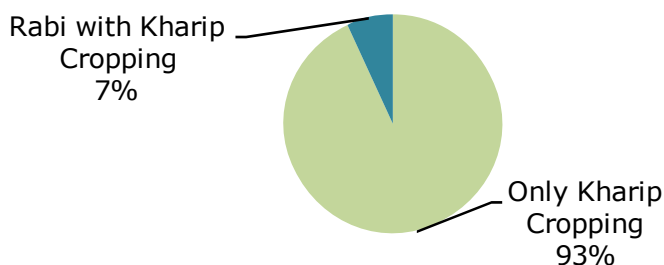
- 85% *Ekal Mahila* are involved in Wage-Labor work with some other livelihood activity. Pension scheme and assistance from relatives are other widely involved livelihood activities.

Chart 23: Involvement of Ekal Mahila in Livelihood Activity



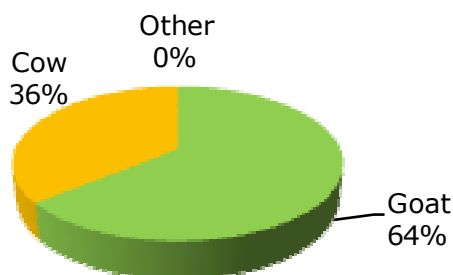
- Only 7% of the *Ekal Mahila* involved in agriculture are cultivating Rabi crop (off-Monsoon crop needing irrigation facility). 93% women involved in agriculture are dependent on Monsoon season resulting in less productivity, less income and increased risk.

Chart 24: Cropping Seasonality of Ekal Mahila involved in Agriculture



- In India, goat rearing is considered as business of poor. It clearly reflects here as 64% of the *Ekal Mahila* involved in animal-husbandry are engaged in goat rearing while 36% are in cow-husbandry. None has buffalo or any other animal.

Chart 25: Animal-Husbandry by Ekal Mahila

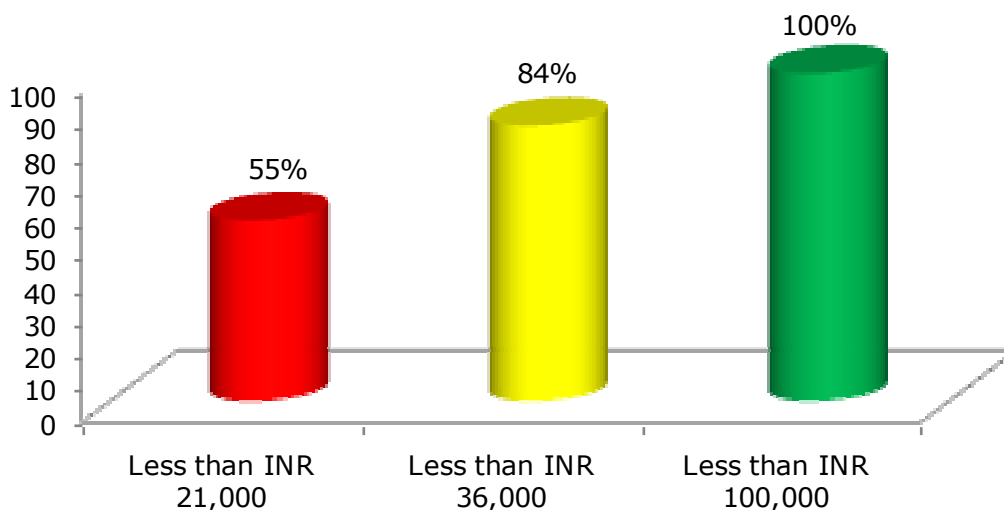


- 4% *Ekal Mahila* involved in Self-employment are running petty shop of grocery or stationery. 8% *Ekal Mahila* engaged in employment are Anganwadi Worker or Anganwadi Assistant, getting honorarium under the contract based assignment with the government department.
- Mother or father of *Ekal Mahila* are major supporter for them. Out of the *Ekal Mahila* receiving Relatives' Assistance in-cash or in-kind, 51% are getting assistance from mother or father. 18% are getting support from sister or brother. In case of widows only, in-laws are observed assisting few of them. 13% are getting support from brother-in-law and 5% are supported by father-in-law. Deserted or divorced women are not getting any kind of livelihood assistance from in-laws.

Table 9: Relatives' Assistance		%
Mother or Father		51
Sister or Brother		18
Brother-In-Law		13
Father-In-Law		5

- What is the poverty line as per annual income? If it is INR 21,000 as was considered earlier in India (near about 1\$ per day as considered by United Nations) then 55% *Ekal Mahila* are living below poverty line. If INR 36,000 is the poverty line then 84% *Ekal Mahila* are living below poverty line. If INR 1,00,000 is the poverty line (considered as economically weaker section in Right to Education Act, 2009; and few other acts-schemes) then 100% *Ekal Mahila* are living below poverty line.

Chart 26: Gross Annual Income of Ekal Mahila Computed from Livelihood Basket



- 4% *Ekal Mahila* earning gross annual income of INR 7,200 (the pension scheme amount of INR 600 per month) is the lowest amount and 3% *Ekal Mahila* earning gross annual income of more than INR 60,000 (INR 5,000 per month but less than annually INR 80,000) is the maximum amount.

Table 10: Gross Annual Income of Ekal Mahila Computed from Livelihood Basket (INR)	% Ekal Mahila
7,200	4
9,600 to 12,000	16
12,100 to 16,000	12
16,100 to 18,000	17
18,100 to 21,000	6
21,100 to 24,000	8
24,100 to 30,000	13
30,100 to 36,000	9
36,100 to 42,000	7
42,100 to 48,000	4
48,100 to 54,000	0
54,100 to 60,000	3
More than 60,000	3

Potential Livelihood Activity

Concepts and Definitions:

- Matrix ranking method is used to explore the potential livelihood activity of the *Ekal Mahila*.
- The respondent were asked to give points ranging from 0 to 5 regarding interest in the activity, experience, technical know-how, availability of raw-material, market potential, and income enhancement chances. Availability of place for the activity was also considered.
- The livelihood activities are categories into trading, household industry, animal husbandry, artisanship, etc.

Findings and Critical Analysis:

- Goat rearing, *Agarbatti* (Incense Stick) making, and Tailoring are the most favorable potential livelihood activity preferred by *Ekal Mahila*.

Table 11: Potential Livelihood Activity of First Preference	% Ekal Mahila
Animal Husbandry – Goatary	56
Household Industry – <i>Agarbatti</i> Making	21
Artisanship - Tailoring	9

Trading – Stationery Shop	3
Household Industry – Papad Making	3
Household Industry – Noodles Making	3
Trading – Grocery Shop	2
Animal Husbandry – Buffalo Milk Dairy	2
Animal Husbandry – Cow Milk Dairy	1
Household Industry – Food Plates Making	1
Trading – Movable Shop	0
Household Industry – Pickle Making	0
Household Industry – Candle Making	0
Household Industry – Flour Mill	0
Household Industry – Bindiya Making	0
Self-Employment – Beauty Parlor	0
Household Industry – Fulvat Making	0

- Most of the women have given second preference to *Agarbatti* Making.

Table 12: Potential Livelihood Activity of Second Preference	% Ekal Mahila
Household Industry – Agarbatti Making	44
Animal Husbandry – Goatary	17
Household Industry – Papad Making	9
Artisanship - Tailoring	7
Household Industry – Candle Making	5
Trading – Grocery Shop	4
Animal Husbandry – Buffalo Milk Dairy	2
Household Industry – Noodles Making	2
Trading – Stationery Shop	1
Household Industry – Fulvat Making	1
Household Industry – Flour Mill	1
Animal Husbandry – Cow Milk Dairy	0
Household Industry – Food Plates Making	0
Trading – Movable Shop	0
Household Industry – Pickle Making	0
Household Industry – Bindiya Making	0
Artisanship – Beauty Parlor	0

- Most of the women have given third preference to *Papad* Making.

Table 13: Potential Livelihood Activity of Second Preference	% Ekal Mahila
Household Industry – Papad Making	40
Household Industry – Agarbatti Making	19
Household Industry – Candle Making	10
Household Industry – Noodles Making	9
Trading – Grocery Shop	2

Animal Husbandry – Buffalo Milk Dairy	1
Trading – Stationery Shop	1
Household Industry – Food Plates Making	1
Household Industry – Bindiya Making	1
Artisanship – Beauty Parlor	1
Artisanship - Tailoring	0
Animal Husbandry – Goatary	0
Household Industry – Fulvat Making	0
Household Industry – Flour Mill	0
Animal Husbandry – Cow Milk Dairy	0
Trading – Movable Shop	0
Household Industry – Pickle Making	0

- Large number of *Ekal Mahila* have estimated capital requirement of INR 30,000 for the livelihood activity.

Table 14: Capital Amount Requirement (INR)	% Ekal Mahila
10,000	1
20,000	6
25,000	9
30,000	32
35,000	13
40,000	21
50,000	12
More than 50,000	7

- Bank loan is the only option suggested by all the *Ekal Mahila* to raise the capital amount requirement for the planned livelihood activity.
- 5% *Ekal Mahila* have reported availability of Plot or House as asset that can be mortgage for bank loan case. 95% women have shown non-availability of asset for mortgage.
- 2% *Ekal Mahila* have government employee as guarantor for their loan case while 1% women have own asset-holder as the guarantor. 97% *Ekal Mahila* politely accepted non-availability of guarantor for loan case.

Conclusion and Recommendations

- Livelihood status of *Ekal Mahila* and Women with Disabilities is worse, needs urgent intervention by the State and the Civil Society.
- Benefit of government schemes to *Ekal Mahila* and Women with Disabilities is at very small quantity.
- *Ekal Mahila* and Women with Disabilities doesn't have credit, and hence accessibility to nationalized bank loan, which in turn makes them prey of moneylenders and private micro-finance companies.
- The immediate intervention recommended are –
 - Supporting *Ekal Mahila* and Women with Disabilities in fulfilling statutory requirements for getting benefits of government schemes specially meant for them through strengthening *Ekal Mahila Sangthan* (Single Women's Organization).
 - Assisting *Ekal Mahila* and Women with Disabilities in exploring potential gainful livelihood activity and preparing Business Plan or Bankable Detailed Project Report for it.
 - Arranging Skill Development Training for particular livelihood activity.
 - Facilitating Nationalized Bank-Linkage and Market-Linkage for *Ekal Mahila* and Women with Disabilities through strengthening their Self-help Groups or Joint Liability Groups specially formed in compliance with NABARD norms.
- The long term intervention recommended are –
 - Increasing credit of *Ekal Mahila* and Women with Disabilities through their involvement in Self-help Groups or Joint Liability Groups, Credit Cooperative Society, Producer Company and strictly followed repayment of short term bank loans.
 - Facilitating community consultations on property rights of *Ekal Mahila* and women or girl child in general.
 - Systematically transforming the industrious nature of *Ekal Mahila* (doing hard labor work even in month of May when generally temperature fire up to 48⁰ Celsius) into gainful entrepreneurship.
 - Sensitizing village community for inclusion of *Ekal Mahila* and Women with Disabilities in overall developmental activities.

Start-Up by the State Actors and Civil Society



1. NAAM Foundation, Pune (founded by famous film actors Nana Patekar and Makrand Anaspure) has provided 19 sewing machines to *Ekal Mahila* through 'Swarajya-Mitra' and '*Ekal Mahila Sangathan*';
2. Mr. Aanant Rajurkar (a citizen of Rajura village) has provided space for 'Sewing Skill School' established under '*Ekal Mahila Sangathan*' and guidance of 'Swarajya-Mitra'.
3. Mr. Ramteke (Lead Bank Manager, Central Bank of India, Amravati) encouraged *Ekal Mahila* for entrepreneurship and promised financial support from bankers to their livelihood enhancement activities.

(Photographs of Get-together of *Ekal Mahila* and Sewing Machine Distribution Function organized by *Ekal Mahila Sangathan* at Rajura village on 5th August 2016)