

Women Farmers' Right to Financial Services: Issues and Challenges in Entrepreneurship

Subhalakshmi Nandi

Women's Economic Empowerment Specialist
UN Women Office for India, Bhutan, Maldives and Sri Lanka

February 19th, 2012

The Context of Women Entrepreneurs

- Five Year Plans: From Welfare Approach to Empowerment
- More than 94% MSME's un-registered and in unorganised sector
- Lack of access to skills and training
- Women's unpaid work (self, home, market)
- Lack of labour regulations (no social security, low wages, inappropriate working conditions, maternity entitlements, sexual harassment provisions)
- **Lack of access to credit and other financial services**

Women's Economic Empowerment

*'...increasing the ability of women to bring about **change** that drives valuable outcomes as a result of their **increased economic capabilities and agency** i.e. their ability to function effectively in the economy; to participate in labour and product markets **on equal terms**, to **shape the gender division of labour**; to **accumulate assets**, and to **shape the relationship** between markets and the state and **to influence the institutions and processes** that determine growth and development'.*

UN Women (2012)

The Right to Financial Services

- *Enhance the access of disadvantaged women, including women entrepreneurs, in rural, remote and urban areas to financial services through strengthening links between the formal banks and intermediary lending organizations, including legislative support, training for women and institutional strengthening for intermediary institutions with a view to mobilizing capital for those institutions and increasing the availability of credit.*
- *Encourage links between financial institutions and non-governmental organizations and support innovative lending practices, including those that integrate credit with women's services and training, and provide credit facilities to rural women.*
- *Support institutions that meet performance standards in reaching large numbers of low-income women and men through capitalization, refinancing and institutional development support in forms that foster self-sufficiency.*

Women Farmers ARE Entrepreneurs



Status of Women Farmers

- 79% of rural women work in agriculture
- 60% of all agricultural activity carried out by women
- Low wage rate; 50-75% of men's wages
- 81% women agriculture workers – SC, ST, OBC
- More than 50% unpaid family farm workers
- Only 9% own land

Women and Financial Inclusion

- Women own only 11% of total deposits in banks (all accounts – individual, SHG, etc.)
- Access to only 19.8% of borrowal accounts in scheduled banks
- Overwhelming focus on credit – what about savings, seed capital and other financial services for livelihoods?

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_7147

