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# Socio-Economic Empowerment of Rural Women: An Overview

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#### **ABSTRACT**

The profile of a rural woman is that of a poor, ignorant, illiterate, superstitious and suppressed being. She has low levels of skills. Her access to information, assets, and opportunities is also low. She is unorganized and under-represented. Rural women are subjected to several socioeconomic, psychological and environmental disabilities. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73<sup>rd</sup> and 74<sup>th</sup> Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993. The women's movement and a wide-spread network of non-Government Organizations which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women. To bring women into the mainstream and to encourage their participation in the process of national development has, therefore, been a major concern of the Government. However, there still exists a wide gap between the goals enunciated in the Constitution, legislation, policies, plans, programmes and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. The empowerment of Rural Women is crucial for the development of the Rural India. The present paper attempts to highlight the current reality in the ray of various programmes and laws for the empowerment of women.

**KEYWORDS:** Socio-Economic, Rural Women Empowerment

### INTRODUCTION

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only

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grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. Within the framework of a democratic polity, our laws, development policies, Plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73<sup>rd</sup> and 74<sup>th</sup> Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993. The Policy takes note of the commitments of the Ninth Five Year Plan and the other Sectoral Policies relating to empowerment of Women. The women's movement and a widespread network of non-Government Organizations which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women.

However, there still exists a wide gap between the goals enunciated in the Constitution, legislation, policies, plans, programmes and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. This has been analyzed extensively in the Report of the Committee on the Status of Women in India, 'Towards Equality", 1974 and highlighted in the National Perspective Plan for Women, 1988-2000, the Shramshakti Report, 1988 and the Platform for Action, Five Years after an assessment. Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations. Discrimination against girl children, adolescent girls and women persists in parts of the country. The underlying causes of gender inequality are related to social and economic structure, which is based on informal and formal norms, and practices. As the present project aims to study rural women empowerment, there is need to know about the current status of the rural women.

#### Rural Women:

The profile of a rural woman is that of a poor, ignorant, illiterate, superstitious and suppressed being. She has low levels of skills. Her access to information, assets, and opportunities is also low. She is unorganized and under-represented. She is overworked. But, she is a producer, a farmer, a household worker and a community resource manager, besides being a homemaker. Hence, she needs and should be provided with both information and access, should get better

wages, credit and ownership rights, should be trained and organized so that she is empowered (Prasad, 1997).

The traditional values of marriage and family both in rural and urban areas have not significantly changed. Child marriages, second marriages (when the first wife is alive), continue to take place. Even today the girl child is unwelcome, as she is considered a liability. The popular proverb that the birth of a girl brings innumerable miseries holds true even today. Thus, the status of women in rural areas is more shaky, uncertain and unstable. Rural women are subjected to several socioeconomic, psychological and environmental disabilities. The emphasis on rural women in India is due to two reasons:

Rural women constitute 75 per cent of the total female population of the country, and, on any given indicator of development, the rural woman is further disadvantaged visà-vis her urban counterpart.

#### Rural Women Empowerment:

The issue of empowerment has been placed firmly on the agenda of development studies especially since eighties of the last century. The term empowerment is related to the poor, backward class people and women particularly the women of disadvantaged group of people. In short, empowerment is all about social transformation and all about the disadvantaged people. Empowerment is related to the development of a group of people or the section of people in matters of education, health, nutrition and employment. Empowerment is also related to the participation of marginalized group of people including women in political bodies. A person is ably empowered if he or she attains considerable education and gets employment and plays vital role in decision making. To a women empowerment is the restructuring of gender relation within the family, community and society. Empowerment is in fact, a process in which a person assumes an increased involvement in defining and promoting his own agenda for development in respect of social, economic and political matters (Bhuimali and Poddar: 2005). The word women empowerment essentially means that the women have the power or capacity to regulate their day- to- day lives in the social, political and economic terms -a power which enables them to move from the periphery to the centre stage (Bhuyan: 2006). In the words of Crowther, "Empowerment means to give somebody, the power or authority to act". The Latin prefix 'en' or 'em' meaning to give underscores the dependency relationship between the persons being empowered and the persons doing the empowering. Empower is dependent upon the goodwill or self-interest of the person with the power who, for whatever reason, decides not just that power will be transferred, but quantum and type of power to be transferred. The logic of empowerment implies passively on the part of the person being empowered (Sinha: 2007).

The word "Empower" means make one powerful or equip one with the power to face the challenges of life to overcome the disabilities, handicaps and inequalities. Empowerment is an

active multidimensional process, which should enable women to realize their full identity and powers in all spheres of life. It would consist in providing greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influence their lives and freedom from shackles imposed on them by custom, belief and practice.

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and to gain 'power'. According to the Country Report of Government of India, 'Empowerment means moving from a position of enforced powerlessness to one of power". The Government of India had ushered in the new millennium by declaring the year 2001 as Women's Empowerment Year, to focus on "Our vision in the new century of a nation where women are equal partners with men" (Shakunthala Narasimhan: 2007). There are different types of women empowerment, which aims for the development of the women in different aspects such as social, economic, political, legal, educational empowerment etc. They are discussed as under:

#### Judicial Empowerment of Women:

The Judicial empowerment of women includes the legal protection, provision of legal rights, and privileges to women must be made stronger, so as to protect the women's interest in the society. In this respect, legal-judicial system will be made more responsive and gender sensitive to women's needs, especially in cases of domestic violence and personal assault. New laws will be enacted and existing laws reviewed to ensure that justice is quick and the punishment meted out to the culprits is commensurate with the severity of the offence. At the initiative of and with the fitll participation of all stakeholders including community and religious leaders, the Policy would aim to encourage changes in personal laws such as those related to marriage, divorce, maintenance and guardianship so as to eliminate discrimination against women. The evolution of property rights in a patriarchal system has contributed to the subordinate status of women. The Policy would aim to encourage changes in laws relating to ownership of property and inheritance by evolving consensus in order to make them gender just.

The existing legislative structure will be reviewed and additional legislative measures taken by identified departments to implement the Policy. This will also involve a review of all existing laws including personal, customary and tribal laws, subordinate legislation, and related rules as well as executive and administrative regulations to eliminate all gender discriminatory references. National Commission for Women and Department of Women and Child Development is also set up to protect and strengthen the women's life.

The National Commission for Women (NCW) safeguards the interests of women with a mandate covering almost all aspects of women's rights. There are about 42 Central Acts concerning women, of which 32 Acts have been reviewed by the NCW for their efficiency and removing gender discriminatory provisions. In addition, the DWCD is also in the process of initiating new legislation amending existing ones so that they become more potent in protecting women. These include Protection of Women from Domestic Violence Act, 2005, which came into force on September 14, 2005. The Act seeks to provide immediate and emergent relief to women who face situations of violence in their homes. Protection against Sexual Harassment of Women Bill, seeking to confer on women the right to be protected from sexual harassment, is being drafted at the moment (Economic Survey: 2005-06).

There are certain legislations to prevent atrocities on women, enhancement of equal remuneration, preventing and punishment against sexual harassment of women at work place, domestic violence, and specifically against social systems such as dowry, polygamy, etc. have already been passed and to execute the same, there are Women Courts and Women Police Stations established.

#### Political Empowerment:

Women's equality in power sharing and active participation in decision making, including decision making in political process at all levels will be ensured for the achievement of the goals of empowerment. All measures will be taken to guarantee women equal access to and full participation in decision making bodies at every level, including the legislative, executive, judicial, corporate, statutory bodies, as also the advisory Commissions, Committees, Boards, and Trusts etc. Affirmative action such as reservations/quotas, including in higher legislative bodies, will be considered whenever necessary on a time bound basis. Women—friendly personnel policies will also be drawn up to encourage women to participate effectively in the developmental process.

The 73<sup>rd</sup> and 74<sup>th</sup> Amendments (1993) to the Indian Constitution have served as a breakthrough towards ensuring equal access and increased participation in political power structure for women. The Panchayat Raj Institutions will play a central role in the process of enhancing women's participation in public life. The Panchayat Raj Institutions and the local self Governments will be actively involved in the implementation and execution of the National Policy for Women at the grassroots level.

### Social Empowerment of Women:

The Social Empowerment of Women includes equal access to Education, Health, Environment, Shelter, Nutrition, etc. Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and

improve the quality of education to facilitate life-long learning as well as development of occupational vocational technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination. A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. This policy reiterates the national demographic goals for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR) set out in the National Population Policy 2000. Women should have access to comprehensive, affordable and quality health care. Measures will be adopted that take into account the reproductive rights of women to enable them to exercise informed choices, their vulnerability to sexual and health problems together with endemic, infectious and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension and cardio-pulmonary diseases. The social, developmental and health consequences of HJV/AIDS and other sexually transmitted diseases will be tackled from a gender perspective. To effectively meet problems, of infant and maternal mortality, and early marriage the availability of good and accurate data at micro level on deaths, birth and marriages is required. Strict implementation of registration of births and deaths would be ensured and registration of marriages would be made compulsory.

In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase, focused attention would be paid to meeting the nutritional needs of women at all stages of the life cycle. This is also important in view of the critical link between the health of adolescent girls, pregnant and lactating women with the health of infant and young children, Special efforts will be made to tackle the problem of macro and micro nutrient deficiencies especially amongst pregnant and lactating women as it leads to various diseases and disabilities. Intra-household discrimination in nutritional matters vis-à-vis girls and women will be sought to be ended through appropriate strategies. Widespread use of nutrition education would be made to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women. Women's participation will also be ensured in the planning, superintendence and delivery of the system.

Women's perspectives will be included in housing policies, planning of housing colonies, provision of shelter both in rural and urban areas with necessary facilities such as drinking water. Special attention will be given for providing adequate and safe housing and accommodation for women including single women, heads of households, working women, students, apprentices and trainees. Women will be involved and their perspectives reflected in the policies and

programmes for environment, conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation will be ensured in the conservation of the environment and control of environmental degradation. The vast majority of rural women still depends on the locally available non-commercial sources of energy such as animal dung, crop waste and fuel wood. In order to ensure the efficient use of these energy resources in an environmental friendly manner, the Policy will aim at promoting the programmes of non-conventional energy resources. Women will be involved in spreading the use of solar energy, biogas, smokeless chulahs and other rural application so as to have a visible impact of these measures in influencing eco system and in changing the life styles of rural women.

#### Economic Empowerment of women

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra household and social discrimination, macro economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps were taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities. In order to enhance women's access to credit for consumption and production, the establishment of new and strengthening of existing micro-credit mechanisms and micro-finance institutions such as Self-Help Groups were already functioning so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit. Women's perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up. It is noted that globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for reframing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies were designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various

programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector. Of the above discussed women empowerment programmes, the present study aims to study the socio-economic empowerment of the rural women. Hence, there are various policies and schemes of the Governments through which the socio-economic empowerment of women is made progressive. The following are the Government Schemes of the Government for Socio-economic Empowerment,

#### Rural Women Empowerment:

Women comprise nearly half of the national population of a country. Of course, the globalization provided opportunities of education and employment to urban women and helped them to develop and possess all the rights equally with men. But the problem is that the women in rural areas are still backward in education, social status, economic background, political matters, etc. Hence, the development of the country is inescapably linked with the status of development of rural women. Economic empowerment is one approach to enable women to realize their inherent knowledge, skills and competences for creation of small business enterprises. There are shining examples from the developing countries to illustrate women entrepreneurs who started small and grew to large enterprises.

Women are considered as a focal point and the unifying force in the family. While their contribution to the family and society is considerable, they are subjected to numerous constraints undermining their potentials. They receive only small share in development opportunities and are often excluded from education, better jobs, participation in political system and better health care, decision making, etc. Besides, they suffer from physiological, psychological, social and cultural barriers, which hinder their empowerment. In rural areas, women are preoccupied with mostly household work - including the bearing and rearing of children. Accordingly, the opportunities for improving their conditions are limited.

To improve conditions of rural women, one of the viable strategies, quite often talked about, is the role of enterprise to empower them. Promotion of rural enterprises makes full use of family labour; requires less capital in production and uses locally available raw material. In addition, family ties and kinship linkages help in promoting rural enterprises, thus, enterprise development has been considered, among other factors, a powerful tool to eradicate poverty especially among rural women in India. In fact, two powerful approaches to empower women and rural entrepreneurship have emerged during the last decade: formation of Self-Help Groups (SHGs) especially among women; and, clusters among similar or mutually related enterprises. Self Help Groups are small homogenous groups consisting of 12-20 women from Below Poverty Line families voluntarily organized to promote savings. They are self-managed groups of poor women

which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. The SI-IG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the State.

The Self-Help Group approach has come a long way in India, from 1974, when SEWA started mobilizing poor women based on their respective trade. The women's movement in the west in the 1960s and 1970s influenced many countries, India being one of them, The main aims of SHG concept is to improve the economic development of women and to create a facilitating environment for their social transformation, in the light of gender based discrimination in work and the household. Perhaps the first concerted effort to form women's groups in Karnataka was when DWCRA scheme was introduced in the mid-eighties. But earlier to it, an NGO called MYRADA had initiated the concept by forming women's groups in some of its project sites. The reasons lie in the realization that women's development is an essential prerequisite for overall development. The Central Government launched the Swarna Jayanthi Gram Swarojgar Yojana on April 1, 1999 emphasizing the integrated upliftment of rural households that fall under the BPL line in a span of five years. Even here the SHG approach has been upheld. The scheme was the result of merging of all the direct anti-poverty programmes like IRDP, DWRCA, TRYSEM, etc into one single programme in order to promote holistic self- employment among men and women. A review of the programme has indicated that women form nearly 50 percent of the total persons assisted in the programme. The programme sought to take assistance of several institutions like the line departments of the government, NGOs, other local organizations and the Panchayat bodies. Besides these governmental efforts to provide sustained development to women, a number of NGOs have also initiated programme that encourage SHGs of women and men to be formed. The discussion on the operational part of SHGs in Karnataka is divided into three parts, to fall into the stage of preparation or formation of SHGs; stabilization stage and the functional stage. The first stage is one that includes the processes of dissemination of information, motivation to join the groups, selection of members and the representatives and laying down the rules. Stage two is when the group stabilizes itself by following rules of working, like meetings, savings and identifying IGA. Finally, the stage when the group is performing well by carrying on the IGA and achieves wider goals like bank linkage, etc. is when it is successfully functioning (Planning Commission: 2007).

The formation of SHGs among women has fetched noticeable results in many developing countries. The SHO approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. Similarly, cluster approach for promotion of rural enterprises has also been very effective and used in handicrafts, handlooms, forest based enterprises and so on. In Karnataka, there were about 99052 Self-Help Groups operating in Karnataka, in March 2004

under the Streeshakti Programme. Which included women members from all the groups such as SCs, STs, Minorities and others (Planning Commission: 2007).

#### Government Schemes to empower Women:

Following are the few Government Schemes, which aimed at empowerment of women in different aspects:

### 1. Integrated Rural Development Programme (IRDP):

Various kinds of agencies are carrying on the task of providing rural employment. They include, Employment Guarantee Schemes, Food for Work Programme, Small Farmers Development Agency, Marginal Farmers and Agricultural Labourers, Drought Prone Areas Development Programme, Desert Development Programme, Command Area Development Programme, etc. The Sixth Plan (1980-85) proposed that such multiplicity of programmes for the rural poor operated through a multiplicity of agencies should be ended and replaced by one single integrated programme operative throughout the country. This programme was named the Integrated Rural Development Programme (IRDP), which was initiated on 2 October 1980 in all the 5011 blocks in India. The IRDP aims at providing self employment opportunities to the rural poor through assistance in the form of subsidy and bank credit to enable them acquire productive assets and appropriate skills to cross the poverty line.

## 2. Development of Women and Children in Rural Areas (DWRCA):

DWRCA is a sub-scheme of IRDP and was started in 1982-83 on a pilot basis in 50 districts but has now been extended to all districts of the country. The basic objective of the programme is to provide income generating skills and activities to poor women in rural areas, thereby improving their social economic status.

#### 3. Training of Rural Youth for Self-Employment (TRYSEM):

TRYSEM is a centrally sponsored scheme. It started functioning since 15th August 1979. It aimed at providing basic technical and entrepreneurial skills to the rural youth from families below the poverty line to enable them to take up self-employment in the broad fields of agriculture and allied sectors, industries, services and business activities.

#### 4. Chandigarh Child and Women Development Corporation:

The Chandigarh Child and Women Development Corporation set up in April 1980 under the Indian Companies Act 1956, is engaged in the economic development and welfare of Chandigarh Women and Children in the Union Territory of Chandigarh.

#### **5.** Gujarat Women Economic Development Corporation (GWEDC):

GWEDC Ltd was set up as registered society in 1982. Subsequently it was covered into a Public Limited Company under the Company Act in 1989. Its main aim is to support the women in the economic development in the state of Gujarat.

#### 6. Jawahar Rozgar Yojana (JRY):

On 28th April 1989, Prime Minister Rajiv Gandhi launched the Jawahar Rozgar Yojana and the primary objective which is general of gainful employment for the unemployed and underemployed, men and women in the rural areas.

#### 7. Indira Awas Yojana (JAY):

Indira Awas Yojana was implemented since 1985-86 under the Rural Landless Employment Guarantee Scheme (RLEGP). This scheme is aimed at providing houses free of cost to the members of SC/ST and freed bonded labourers,

### 8. Professional Women's Development Network (PWDN):

PWDN was established in 1992 in order to offer a comprehensive service of women's development and training to both employers and individuals in areas of consultancy, research, training, development, monitoring and such other training programmes.

### 9. Karnataka Mahila Abhivrudhi Yojane (KMAY):

Karnataka has been the first states in the country to introduce a scheme of inter sectoral allocations for women. The strategy of the scheme is to earmark  $1/3^{\rm rd}$  of resources for women in individual beneficiary oriented schemes and labour intensive schemes of the various Departments of the Government. The Department of Women and Child Development launched Karnataka Mahila Abhivrdhi Yojane during 1995-96to ensure gender equality and to integrate women in the mainstream of development. It was a landmark Government Order as it was for the first time that a conscious and positive attempt was made by Government to address gender issues.

#### 10. Stree-shakti Programme:

Project Stree Shakti is an attempt of the Government of N.C.T. of Delhi to empower women, especially those belonging to the economically weaker section of the society. This project is launched in Karnataka by Shri. S.M. Krishna, Former Chief Minister of Karnataka in 2001. It is an integrated capacity building project through 'Partnership' with NGOs to strengthen the ability of women to participate equally in the mainstream of society. The project aimed mainly on the improvement of the women's health, education and income generation of the rural women through the development of Self-Help Groups. A number of such programmes were executed by the state and central government in India, for women empowerment.

#### **CONCLUSION**

Women's Empowerment is critical to ensure the socio-economic development of any community. To bring women into the mainstream and to encourage their participation in the process of national development has, therefore, been a major concern of the Government. Despite all legislations, planning and developmental government schemes women remain a vulnerable group. The policy makers have to go in for a more broad based approach that addresses planning, adequate resource allocation, programme design and formulation, targeted intervention and implementation based upon the requirement of women residing at the field level with their participation. Gender mainstreaming has to be a guiding force in all these activities to maximize outreach of public expenditure and benefits for women. Further universalizing access is very important for meaningful outcomes. Inter-state and intra- state imbalances have persisted for a long time and need to be addressed more forcefully. Some overlap of gender and developmental issues will take place- this is inevitable given the wide gap in availability and requirement of socio-economic infrastructure in the country.

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## Conflict of Interests

The author declared no conflict of interests.

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