

Chapter-10

Ministry of Fisheries and Livestock

1.0 Introduction

1.1 The fisheries and livestock sector has been playing a vital role in the socio-economic development of Bangladesh. This sector also has high potential for the perspective of economic development of the country. The contribution of overall agriculture sector in Gross Domestic Product (GDP) is very significant. Fisheries and livestock sub-sector contributes 35 to 40 percent alone to overall agriculture sector. This contribution is about 7-8 percent of the total GDP, among which around 3.61 percent comes from fisheries sub-sector and 1.73 percent from the animal husbandry. In addition, more than 90 percent of animal protein comes from this sub-sector. This labor intensive and fast income generating sector contributes significantly to poverty reduction and foreign currency earnings as well as employment generation for the poor and marginal people. The Ministry of Fisheries and Livestock (MoFL) has been working to improve the productivity of this sector to meet the demand of animal protein of the growing population by increasing the production of fish, meat, milk and eggs.

1.2 According to the article 18(1) of the Constitution of the People's Republic of Bangladesh, one of the primary duties of the state is to improve the level of nutrition intake and health condition of the citizen. Besides, in case of meeting the people's basic right, the Constitution also draws attention to the issues like: food, right to work and reduction of unemployment rate. As part of constitutional obligations, MoFL has also relentlessly working to ensure people's demand for animal protein and nutrition through enhancement of production and productivity of fish, meat, milk and egg.

1.3 Major Functions of the Ministry include:

- ❖ Formulating, updating and implementing Acts, Rules and Policies relating to development of fisheries and livestock;
- ❖ Increasing production of fish, meat, milk and egg for attaining self-sufficiency in protein;
- ❖ Ensuring fish and animal nutrition and artificial breeding;
- ❖ Management and quality control of fish, dairy and poultry farms; and exporting of fisheries and livestock products;
- ❖ Maintenance of germplasm, breed up gradation of livestock and fisheries and controlling their diseases;

- ❖ Proper management for development of fisheries & livestock, research activities and human resources development;
- ❖ Conducting survey on fisheries, livestock and addressing matters related to Zoo management;
- ❖ Management, conservation, acquisition and development of in-land, coastal and marine fisheries.

2.0 Relevant Policies of the Ministry

2.1 Environment friendly and sustainable 'National Fisheries Policy, 1998' was framed with a view to improving management of fishery. Prime objective of this policy is to increase production of fisheries resources through optimum use of existing resources. Provision of encouraging women in fish farming as well as employment generation for both unemployed male and female youths has been given due emphasis in this policy. Women are getting priority in selection of beneficiaries under Water Body Management Policy, Micro Credit Policy, National Shrimp Policy, 2014 and training policy in the light of National Fisheries Policy, 1998 and National Fisheries Strategy, 2006 and so on. Fisheries Resource Development Policy has been framed with a view to achieve self-sufficiency in food production, employment generation, poverty reduction in the light of 'Vision-2021, Bangladesh: Enriched Tomorrow'. The issue of opportunity for women has also been given priority in this policy.

2.2 The National Livestock Development Policy 2007 identifies ten critical policy areas. These are: Dairy Development and Meat Production, Poultry Development, Veterinary Services and Animal Health, Feeds and Fodder Management, Breeds Development, Hides and Skins; Marketing of Livestock Products; International Trade Management of this sector, Access to Credit and Insurance; and Institutional Development for Research and Extension. Besides, the ministry has been ensuring participation of women in programmes/activities of this ministry as stated in the national policies including the National Poultry Development Policy, 2008 and the Microcredit Disbursement Rules, 2011. The programmes/activities being carried out by this ministry include rearing of cattle and poultry, fish cultivation and processing and marketing. This ministry has also been playing pioneering role to ensure that the women get due share of the benefit out of these activities.

3.0 Ministry Specific National Policy Directives in Relation to Women's Advancement.

3.1 Encouraging women and providing them with equal opportunity in agriculture, fishery, animal husbandry and afforestation are included in article 36.3 in National Women Development Policy, 2011. The National Action Plan, 2013 prepared to implement the National Women Development Policy, 2011, states that assistance to

be provided to women for fishery and animal husbandry; agriculture free of cost, fishery and animal inputs; and providing subsidy as a means of encouraging them. According to National Women Development policy, 2011 and the 7th Five Year plan, the MoFL has a scope to work in the following areas:

- ❖ Transforming women into skilled human resources through training;
- ❖ Providing necessary support service to women's development;
- ❖ Preparing integrated action plan and ensuring women's share in budgeting;
- ❖ Inventing and importing women friendly technologies and prohibiting the use of technologies those are against the wellbeing of women.

4.0 Strategic Objectives and Activities of the Ministry in relation to Women's Advancement

Serial No.	Medium-Term Strategic Objectives	Activities
1	2	3
1.	Increase production and productivity of fisheries	<ul style="list-style-type: none"> • Establish fish demonstration farm. • Develop fish habitats • Establish beel-nursery • Release fingerlings in open water bodies • Visit fish farms and provide advices to fish farmers, fishermen and other beneficiaries • Registration and renewal of fish hatcheries • Issuance and renewal of license to commercial fishing trawlers and mechanized boats • Issuance of license for mechanized boats • Monitoring of the operation of commercial fishing trawlers and mechanized boats • Monitoring of the fishing trawlers to ensure IUU catch certificate compliance • Cruise operation by research vessel to survey the marine fisheries resources • Conducting test on fish feed • Management of fish sanctuaries • Implementation of Fisheries Protection Acts and Rules • Experimental extension of climate resilient aquaculture technology
2.	Increase production and productivity of the livestock, dairy	<ul style="list-style-type: none"> • Semen production by government for the development of cattle breed • Extension of Artificial Insemination (AI)

Serial No.	Medium-Term Strategic Objectives	Activities
1	2	3
	and poultry sectors	<ul style="list-style-type: none"> • Natural Goat breeding for goat production in govt. goat breeding Farm; • Calf production in govt. Dairy Farm; • To collect the information about the production of cross breeding calf. • Production of kid in govt. goat Farms; • Production of day-old chicks in govt. Poultry Farms • Analysis the animal feed sample by government; • Distribution of breeding buck by government ; • To create candidate bull by official;
3.	Prevention and control of fisheries and livestock diseases.	<ul style="list-style-type: none"> • Conduct field visits and provide advice to farmers to prevent and control diseases • To increase the production of vaccine by government • To extend vaccination by government • To diagnosis disease control • Provide treatment for cattle • Provide treatment for poultry • Disease surveillance of livestock
4.	Human resource development and create employment opportunities	<ul style="list-style-type: none"> • Activities taken for alternative income generation of beneficiary fishers involved in the development and management of fish habitat • Provide training for fish farmers, fishermen and other beneficiaries • Providing training for livestock • Motivation meeting at farmers yard to raising livestock capability • Extension of fodder cultivation • Provide registration to Veterinary Physicians • Create skilled manpower in navigation and marine engineering for marine trawlers/ vessels • Create skilled fishery technologists • Management of marine fish resources, expansion of Mari culture in sea, conduct refreshers' courses and academic research

Serial No.	Medium-Term Strategic Objectives	Activities
1	2	3
5.	Increase export of fish, fish products and livestock products.	<ul style="list-style-type: none"> • Inspection of consignment of exportable fish and fish products • Sample collection and conduct microbial and chemical test of fish and fish products that are ready to export • Provide salubrity certificate for exportable fish. • Conduct NRCP test. • Conduct mobile courts to implement FIQC Rules and Regulations • Inspection of farms/feed mills/hatcheries to enforcement of livestock feed law • Registration of new farm (poultry) • Registration of new farm (cattle) • To conduct/operate mobile court for enforcement of livestock feed law • Marketing formalin free fishes in Dhaka city. • Capture, landing, preservation and distribution of sea fishes • Repairing marine vessels at BFDC'S Marine Workshop in Chittagong

5.0 Identifying Gender gaps in the activities of the Ministry and Addressing Issues:

5.1 The MoFL can contribute to women's development by making the following ongoing activities women friendly:

- ❖ Ensuring women's participation in training to fish farmers and entrepreneurs on modern fish cultivation technology and management;
- ❖ Ensuring women's participation in training to rear up the cattle and modern cattle technology and management;
- ❖ Creating opportunities for women in developing skilled work force in navigation and marine engineering for ocean going trawlers/vessels;
- ❖ Ensuring the inclusion of women in making of skilled fishery technologists;
- ❖ Ensuring participation of women in the management of marine fish resources expansion of mariculture in sea, refresher courses and academic research;
- ❖ Ensuring participation of women in the production of vaccines and imparting training for the prevention and control of diseases of poultry and livestock;
- ❖ Focusing on the role of women while disseminating information on fisheries and livestock through print and electronic media, seminars and workshops;

5.2 The provision has been made to include 25 to 30 percent women as beneficiaries in various development projects as part of gender mainstreaming in fish cultivation and management. In 2017-18, Department of Fisheries imparted skill development training to about 2.00 lakh people including development workers working in this sector, of which 25 percent were females. This figure shows that this ministry has considerable scope to work intensively for women development. Hence, the following areas will be prioritized in its future activities related to overall women development:

- ❖ Providing assistance to women in rearing of cattle and poultry;
- ❖ Providing free of cost inputs for rearing of cattle and poultry;
- ❖ Providing subsidy to this sector and encouraging women;
- ❖ Transforming women as skilled human resources through training;
- ❖ Providing necessary support service for the development of women;
- ❖ Eliminating the existing discrimination between man and woman in all areas including education, training and credit support;
- ❖ Providing overall assistance to ensure development of women entrepreneurs;
- ❖ Developing a coordinated work plan and ensuring women's share in budgeting;
- ❖ Inventing and importing women friendly technology and banning non-women friendly technology;
- ❖ Proper recognition of women's role in social and economic affairs.

6.0 Women's Participation in Ministries Activities and their Share in Total Expenditure

6.1 Statistics of males and females working in Department/Office/Organization under the Ministry

Function Description	Officers						Staff					
	2015-16		2016-17		2017-18		2015-16		2016-17		2017-18	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Secretariat	80	20	80	20	70.58	29.42	79	21	70.59	29.41	76	24
Autonomous Bodies & Other Institutions	82	18	81	19	84.59	15.41	91	9	90	10	91.81	8.19
Department of Fisheries	87.07	12.93	59.05	40.95	84.21	15.79	88.69	11.31	82.14	17.86	82.70	17.29
Fisheries Development	85.38	24.62	87	13	85.40	14.60	90.47	9.53	90.31	9.69	90.35	9.65
Upazilla Offices	90.40	9.60	88	12	90.40	9.60	90.93	9.07	90.21	9.78	90.17	9.60
Marine Fisheries Academy	92	8	92	8	93	7	100	0	100	0	100	0

Function Description	Officers						Staff					
	2015-16		2016-17		2017-18		2015-16		2016-17		2017-18	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Information Office	100	0	100	0	100	0	95	5	100	0	100	0
Department of Livestock	80.41	19.59	77.63	22.37	79.16	20.84	82.86	17.14	82.89	17.11	82.85	17.15
Divisional Offices	93.34	6.66	88.13	11.87	100	0	62.71	37.29	88.13	11.87	91.66	8.34
District Offices	90.43	9.57	90.75	9.25	88.79	11.21	95.08	4.92	95.48	4.52	96.53	3.47
Upazilla Offices	93.12	7.88	90.11	9.89	93.85	6.54	95.73	4.27	95.57	4.43	96.62	3.37
Veterinary Education and Research	74.51	25.49	73.98	26.22	66.40	33.60	85.67	14.33	89.43	10.57	86.45	13.54
Veterinary Hospitals and Dispensaries	92.77	7.23	91.66	8.34	85.57	14.42	85.67	14.33	96.36	3.64	97.15	2.84
Government Dairy Farms	90.63	9.37	87.87	12.13	83.78	16.22	95.92	4.08	96.30	3.70	96.50	3.50
Government Poultry Farms	85.07	14.93	84.28	15.72	88.40	11.60	88.93	11.07	74.49	25.51	90.99	9.01
Zoological Survey of Bangladesh	100	0	100	0	100	0	75	25	75	25	50	50
Bangladesh National Zoo	100	0	100	0	80	20	100	0	95.55	4.45	90.06	9.93
Rangpur Zoo			100	0	100	0			100	0	100	0

6.2 Women represent 10 percent of the total people engaged in fish cultivation. Besides, 80 percent of all the workers employed in fish and shrimp processing factories are women. Women's participation in making fishing nets and other equipment is 45 percent. On the other hand, 20-25 percent of the trained people in fish cultivation and management are women. Department of livestock nominates 50 percent women in farmers' training programs in its development projects.

6.3 Statistics of men and women beneficiaries in the activities of the Ministry

6.3.1 Department of Fisheries

Sl. No.	Project List	Unit	2015-16		2016-17		2017-18	
			Female	Male	Female	Male	Female	Male
1	Bangladesh Marine Fisheries Capacity Building Project	Person	-	-	6	41	0	5
2	Fresh Water Prawn Culture Extension Project (2 nd Phase)	Person	726	4194	4	72	4	72
3	Fishermen Registration and Issuing of Identity Card Project	Person	750	102000	16	61	-	-
4	Aquaculture Development & Extension Project (3 rd Phase) in Chittagong Hill Tracts	Person	288	1152	220	600	-	-
5	Neemgachi Community Based Aquaculture Project	Person	1478	6790	291	1790	251	699
6	Establishment of Beel Nursery and Fingerling Stocking in Inland Open Waters	Person	41085	119265	352	2148	1200	4775
7	Fisheries Development Project in Rangpur Division	Person	100	2270	0	180	0	0
8	Brood Bank Establishment Project (3 rd Phase)	Person	720	1780	118	502	27	98

Sl. No.	Project List	Unit	2015-16		2016-17		2017-18	
			Female	Male	Female	Male	Female	Male
9	Culture of Cuchia and Crab in the selected areas of Bangladesh and Research project	Person	200	1480	735	2205	192	1159
10	Expansion of Aquaculture Technology Services up to 15 Union Level Project (Phase-II)	Person	382	6761	4700	19221	3550	8250
11	Greater Comilla District Fisheries Development Project	Person	957	4244	251	7589	602	6828
12	Enhancement of Fish Production through Restoration of Waterbodies Project	Person	7012	8202	507	2878	0	0
13	Greater Jessore District Fisheries Development Project	Person	50	254	670	3180	67	283
14	National Agricultural Technology Programme Phase II Project (NATP-2)	Person	-	-	28346	72434	21453	42877
15	Enhanced Coastal Fisheries Project (Eco Fish ^{BD})	Person	-	-	563	1889	1269	775
16	Sustainable Coastal and Marine Fisheries Project In Bangladesh: Preparation Facility	Person	-	-	-	-	5	35
	Total:		54,308	2,60,632	36,779	1,14,790	28,620	65,856

6.3.2 Department of Livestock Services

Sl. No.	Project List	Unit	2015-16		2016-17		2017-18	
			Female	Male	Female	Male	Female	Male
1	Integrated Agricultural Productivity Project(IAPP)	person	8690	1070	0	0	0	0
2	Conservation and improvement of Native Sheep Through community Farming and Commercial Farming (Component-B)	person	1280	1920	80	120	265	395
3	Expansion of Artificial Insemination Programme and Embryo Transfer Technology Project(3 rd Phase)	person	0	0	114	2256	520	3550
4	Buffalo Development Project(DLS Component)	person	23	427	0	0	0	0
5	National Agricultural Technology Program-Phase II Project(NATP-2)(DLS Component)-2	person	0	0	0	0	66933	120586
6	Beef Cattle Development Project	person	0	0	0	0	0	0
7	Animal Nutrition and Technology Transfer Project (2 nd Phase)	person	915	2135	610	2440	605	2445
8	South-West Region Livestock Development Project	person	0	0	800	3200	92	910

6.4 Women's share in Ministry budget

(Taka in Crore)

Description	Budget 2018-19			Revised 2017-18			Budget 2017-18		
	Budget	Women Share		Revised	Women Share		Budget	Women Share	
		Women	percent		Women	percent		Women	percent
Total Budget	464574	136938	29.48	371495	86169	23.2	400266	112019	27.99
Ministry Budget	1869	594	31.79	1762	429	24.38	1929	673	34.89
Development	884	515	58.31	824	328	39.82	1015	567	55.86
Operating	985	79	8	937	101	10.8	914	106	11.60

Source: RCGP database

7.0 Key Performance Indicators (KPIs) of the Ministry in relation to Women's Advancement and Rights

Indicator	Unit	Actual		
		2014-15	2015-16	2016-17
1	2	3	4	5
Women's participation in trainings on control and prevention of diseases of poultry and livestock	Person (in lakh)	5.10	5.15	5.25
Women's employment in pisciculture sector		14.449	14.869	15.319

8.0 Success of the Ministry in Promoting Women's Advancement

- 8.1 Women's employment has increased significantly given the fact that participation of women in income generating activities like fish cultivation has been given due priority. Moreover, due to the introduction of community based fisheries management system, women's participation has also been increasing in the fish cultivation and management of fisheries and in fish processing factories. This system has a provision to lease out *Khas* land, canal, *Beel*, pond, *Digi* to women for cooperative based farming. At present, about 15 lakh women are engaged in different activities in this sector. This ministry has also taken initiative to ensure women's spontaneous participation in diversified trainings, meetings, seminars, workshops, committee meetings and in various development projects and programs. These initiatives have further strengthened their empowerment. Women in our country traditionally have long been involved in livestock rearing. Their participation in the economic activity is gradually increasing which also empowers them as well as scaling up their social status. Already 89 thousand poultry farm has been established in the country. The Marine Fisheries Academy enrolled 8 female cadets for training since 2010-11 for the first time and at present, 25 female cadets are studying in MFA for three years B.Sc course. Moreover, about 33 female cadets were passed out from the academy and had joined various fish processing plants for employment.

8.2 Indigenous sheep development and conservation in the commercial farm project (Component B- 2nd Phase):

Duration of the project is 01/07/2012-30/06/2018 .Total beneficiaries of the project are 12740 numbers where 5240 numbers are women beneficiaries (41.13%). In 2017-18, total beneficiaries were 660 numbers where 265 numbers were women beneficiaries (40.15%). This project, due to its activities like training, sheep feed distribution, construction of sheep sheds, and provision for award for the successful sheep farmers for encouragement, has positive impact on women empowerment and employment generation.

8.3 Expansion of Artificial Insemination Program and Embryo Transfer Technology Project (3rd Phase):

Project Implementation Period is from 01-01-2016 to 31-12-2020. From the beginning total 29746 beneficiaries have received training. In 2017-18 a total of 4070 AI technicians received training in artificial insemination among them 520 are female (12.77%). Women empowerment and employment generation has been created from this project through this artificial insemination in the rural area over the country.

8.4 National Agricultural Technology Program-Phase II Project (NATP-2) (DLS Component)

Project Implementation Period is from 01-10-2015 to 30-09-2021. From the beginning a total of 187529 beneficiaries have received training on “Improved Livestock Technology Management” among them 66933 (36%) are female beneficiaries.

8.5 Animal Nutrition and Technology Transfer Project (2ndPhase):

In 2017-18, the number of total beneficiaries are 3050 among them 605 are women beneficiaries (19.83%). From the beginning total 6222 beneficiaries have received training on animal nutrition development and technology transfer. Through this training productivity of livestock would be increased as well as farmers’ socio economic enhancement would be achieved.

8.6 South-West Region Livestock Development Project:

Project Implementation Period was from 01-04-2015 to 30-06-2018. In 2017-18, a total of 3840 beneficiaries have received training on Goat farming, Cattle farming and Duck farming, among them 150 were female (56%)

8.7 Women’s unpaid labour in fishery and livestock sector: Women are directly or indirectly involved in raising and feeding of animals and poultry, animals and poultry waste management, fisheries management and processing and marketing of animal,

poultry and fishery products. Like other sectors, women remain unpaid for these kinds of works; hence, proper attention should be given to resolve this situation. The MoFL will duly recognize women's role through wide publicity.

Success Story of Mrs. Rokia begum

engaged in livestock and poultry rearing

Mrs. Rokia Begum (56 years old), Husband's name: Md. Abul Kalam Mattabbor of Aminabad of Char Fasson Upazila of Bhola District, is a registered dairy farmer. She has 08 cows, 12 goats and 85 poultry, respectively. Her husband is a gentleman who doesn't interfere illicitly in their family matters. Mrs. Rokia has 7 children (2 daughters and 5 sons): elder daughter completed her master's degree and now works as a teacher in Government primary school and younger daughter as a masters' student. Elder son completed his honors leading masters' degree, now he is searching for the job and instantaneously look after his mother's farm activities. The second son studying Master of English at Bhola Govt. College, 3rd son Agriculture Diploma (final year), and the younger son completed his SSC degree. Mrs. Rokia Begum spent around 6.0 lac taka every year for her children's education purpose. In addition, she spends 20,000 taka per month, *i.e.* in total 2.4 lac taka per year for family expenses. So, as a grand total she spends around 8.4 lac taka per year to look after her family. She earned this huge amount of money mostly from selling milk, eggs and others. Sometimes she sold bull/bullock or milking cows for the purpose of her family. Although Rokia's husband has no land of his own, but he plowed a small land as leasee and maintain the yearly family demand. Alternatively, she has 1.0 acre of fodder cultivating land and from this land she meet-up the green grass and hay requirement of cows and goats. Last 20 years, Mrs. Rokia upholds her family by dairy, goat and poultry farming. She had no literacy due to lack of opportunity, but she is strong-minded to educate her all children up to masters' level and that's why still she is working hard. At the mean time she picked up so many training on dairy and poultry farming from different organisations. She received a training on entrepreneur's development training (Fodder cultivation) from "Animal Nutrition Development and Technology Transfer Project" under the department of livestock services. She was awarded a medal under the training course on "National Training Workshop for women Leaders on Animal Production and Agriculture". She was selected as only women entrepreneurs from the Bhola district in 2014 as recognition of her accomplishment. Now, she is performing as a resource person for the training purpose of the different NGO's, DLS as well as other agricultural training program and subsequently she is paid money for the purpose.

9.0 Obstacles to achieve targets related to Women's Advancement and Rights.

- ❖ Social barriers to allow women in co-training;
- ❖ Lack of initiatives to select women beneficiaries;
- ❖ Lack of opportunity as well as awareness to participate in the development activities;

- ❖ Non-availability of fund or allocation specific for women;
- ❖ Lack of gender responsive policies as well as lack of awareness to apply the gender responsive policies that exist;
- ❖ No specific incentives for widows, divorcees, ultra-poor and jobless women to improve their socioeconomic status through rearing poultry and livestock.

10.0 Progress on Recommended Activities in the Previous Year

Sl. No.	Recommendations	Progress
1	2	3
1.	Form women groups consisting of widows/divorcees and poor women at union levels and provide short-term training on fish farming, livestock and poultry rearing, disease prevention and support them with low-interest credit and materials to establish farms;	Short-term trainings on fish farming, livestock and poultry rearing, disease prevention are being provided, low-interest credit and materials to establish farms are being ensured forming groups consisting of widows/divorcees and poor women at union levels through different projects under the ministry.
2.	Distribute fingerlings and fish spawns, chicks and ducklings, vaccinations, and other materials produced in the public farms at a low price to female farmers (family/group);	Fingerlings and fish spawns, chicks and ducklings, vaccinations, and other materials produced in the public farms are being distributed at a low price among female farmers (families/groups)
3.	Improve the socioeconomic condition of marginalized women of the country's <i>haor</i> , saline, and coastal areas through training, microcredit and materials related to fish farming, livestock and poultry rearing.	Trainings, microcredit and materials related to fish farming, livestock and poultry rearing are being provided to improve the socioeconomic condition of marginalized women of the country's <i>haor</i> , saline, and coastal areas.
4.	Distribute cards for input support to destitute women; giving them the opportunity to open bank accounts with minimum deposits and providing credit for livestock/poultry; develop and expand women-friendly environment at market places for	Activities such as providing cards for input support to destitute women; giving them the opportunity to open bank accounts with minimum deposits and providing credit for livestock/poultry are continuing. Initiatives have been undertaken to expand women-friendly environment

Sl. No.	Recommendations	Progress
1	2	3
	them to sell their products (for example, a separate corner for women);	at market places to sell their products
5.	Ensure involvement of the destitute rural women in social fish cultivation in floodplains.	Steps taken to ensure involvement of the destitute rural women in social fish cultivation in floodplains.
6.	Provide trainings, low-interest credits and employment for women to involve them (individuals/groups) in the fish processing activities	Trainings, low-interest credits are being provided and employment opportunities have been created for women to involve them (individuals/groups) in the fish processing activities.
7.	Expand SMEs for rural women (small and medium entrepreneurs)	SMEs for rural women (small and medium entrepreneurs) are being gradually expanded.