



## Women's Economic Empowerment in India

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### ABSTRACT

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men. Social, political and many other factors have a significant influence on women's ability to participate in the economy. To make a clear cut idea about the factors that lead to the economic empowerment in women, it is necessary to make detailed study.

**Keywords:** *Empowerment, Economic Empowerment*

### INTRODUCTION

For the achievement of sustainable development, empowerment and autonomy of women and their improvement in political, social, economic and health status is very important. Full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order,

nationally and internationally. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. India is a male dominated country where woman is forced to take care of her family and live in her home along with many other restrictions. 50% of the population in India consists of women who are not empowered and are restricted by many social taboos. Wrong and old practices in the society from ancient times have taken the form of well-developed customs and traditions. There is a tradition of worshipping many female goddesses in India including giving honour to the women forms in the society like mother, sister, daughter, wife and other female relatives or friends. But, it does not mean that only respecting or honouring women can fulfil the need of development in the country. In the ancient Indian society, there were many ill practices like sati pratha, nagarvadh system, wife burning, child marriage etc. But now we can find discrimination in the form of dowry system, sexual violence, domestic violence, female infanticide, pardapratha, sexual harassment at work place, child labour etc. All such ill practices are due to the male superiority complex and patriarchal system of the society. In the recent years, various constitutional and legal rights have been implemented by the government of India in order to eliminate ill practices and gender discrimination against women.

### Women Empowerment Schemes in India

Women empowerment is the process that breaks the institutional bias in the house hold. The process of women's empowerment reflects in the daily routine of women as their ability to exercise rights/ power in the social institutions that govern their daily lives- the household and the extended family, local community councils and associations, local elite groups, local

markets and local government. They gradually organise themselves to change those institutions and the collective empowerment of women occurs. It is easy to achieve not empowerment. Resistance arise from family, society and conditioning of dis empowered women's mentality. Although a fool proof strategy is not possible for women's empowerment. Some of the popular methods include education, entrepreneurial training programmes, formation of SHG, social action, legislation, mass communication and propaganda, etc.

Levels of empowerment are

1. Pre empowerment level- is the level of greater awareness about the prevailing system of subjugation of women in various realms of life.
2. Intra- personal (micro level) – individual gains greater self-confidence and courage to resist exploitation and injustice practised against them.
3. Interpersonal (meZZo level) -- women form a group and mutually reinforce their level of empowerment.
4. Institutional (macro level) – society as a whole decides to make institutional corrections to rectify the prevailing gender imbalance in both ideological as well as structural frameworks.

There are various councils and bodies established for the wellbeing of women such as the National Commission for Women, Department of Women and Child Development and the Parliamentary Committee on Empowerment of Women which has reviewed various laws and recommended amendments. The National Policy for Empowerment of Women (2001) commits to address all forms of violence against women including physical, mental and that arising from customs and traditions. Various programmes and policies have been initiated by the state to enhance empowerment of women, such the Support to Training and Empowerment Programme (STEP), The Rashtirya MahilaKosh (RMK), Swarnajayanti Gram Swarozgar Yojana (SGSY), Mahila Samakhya and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

### **Support to Training and Empowerment Programme (STEP)**

The Ministry has been administering 'Support to Training and Employment Programme for Women (STEP) Scheme' since 1986-87 as a 'Central Sector Scheme'. The STEP Scheme aims to provide skills that give employability to women and to provide

competencies and skill that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The grant under the Scheme is given to an institution/ organisation including NGOs directly and not the States/ UTs. The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.

### **The Rashtirya Mahila Kosh (RMK)**

The RMK was set up by the government of India in 1993, as a national-level organization to meet the credit needs of poor and asset-less women in the informal sector. Its initial corpus has grown hugely due to prudent credit, investment and recovery management. Its governing board consists of 16 members including government representatives and microfinance specialists. RMK has taken many promotional measures to popularize the concept of microfinance, thrift and credit, formation and stabilization of self-help groups (SHGs) and enterprise development by poor women. RMK extends microfinance through intermediary micro financing organizations (IMOs). Some of its loan schemes include loan promotion scheme, main loan scheme, revolving fund scheme, refinance scheme, repeat loans, franchisee scheme, housing loan scheme, family loan scheme, and working capital term loan

### **Swarnajayanti Gram Swarozgar Yojana (SGSY)**

SGSY is anvikas initiative launched by the Government of India to provide sustainable income to poorest of the poor people living in rural & urban areas of the country. The scheme was launched on April 1, 1999. Under the scheme, poorer families that were below the Poverty Line were organized into Self-Help groups, which were funded through a mix of government funds and small loans from banks. The primary function of the Self-Help groups was to help these families cross the Poverty Line, and generate a sustainable source of profits through a joint effort. After the families were able to help themselves out of the scarcity line, the Self-Help groups were organized in such a way that every member of the group could contribute to the achievement of a common objective.

Groups were organized on the basis of common skills, the skill level of the members, and the amount of time and work they could contribute.

### **Mahila Samakhya**

The Mahila Samakhya programme was launched in 1988 to pursue the objectives of the National Policy on Education, 1986. It recognised that education can be an effective tool for women's empowerment, the parameters of which are:

- Enhancing self-esteem and self-confidence of women.
- Building a positive image of women by recognizing their contribution to the society, polity and the economy;
- Developing ability to think critically;
- Fostering decision making and action through collective processes;
- Enabling women to make informed choices in areas like education, employment and health (especially reproductive health);
- Ensuring equal participation in developmental processes;
- Providing information, knowledge and skill for economic independence;
- Enhancing access to legal literacy and information relating to their rights and entitlements in society with a view to enhance their participation on an equal footing in all areas

### **Mahatma Gandhi National Rural Employment Guarantee Act**

The MGNREGA was initiated with the objective of "enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work". Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds, wells). Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement. MGNREGA is to be implemented mainly by gram panchayats (GPs). The involvement of contractors is banned. Labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred. Apart from providing economic security and creating rural assets, MNREGA can help in protecting the environment,

empowering rural women, reducing rural-urban migration and fostering social equity, among others.

### **Conclusion**

Women are an important element of our Society. The modern society has started recognizing the individual identity of women. She is believed to have her aspiration, abilities and qualities as a man does have and it is also agreed that she should have the opportunities to develop her faculties and to express them according to her own choice. Women's interest and participation in social life is increasing. This development is also the result of women's education and secularization of social values. Women are participating in social organizations and are developing taste for leading a life of social involvement. Their interest in social and cultural activities is increasing. They have growing interest in travel and literary activities.

There is need for complete abolition of social practices such as dowry, sati, female infanticide, permanent widowhood, child marriage and many more. There are many people and organizations working including the Government that are working for improving the social and economic position of women.

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