

# **Women Empowerment- A New Dimension to Development**

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## **Abstract**

Women have been central to the grand vision of New India of the government led by PM Narendra Modi. India needs not just women development but women-led development that makes women the leading force of our development trajectory. Women are realizing their worth in every way & demanding gender equality & justice in every sphere and helping themselves to become empowered. Government has played a significant role in bringing about this transition. Right from recognizing the need to protect the girl child in the womb to protecting career women in their workplace, a number of initiatives have been taken. Schemes like PM Matru Vandana Yojana, Maternity Benefit Act give financial protection to women during pregnancy. Programme like Beti Bachao Beti Padhao and Sukanya Samridhi Yojana take care of girl child. Besides to ensure the health of women, Ayushman Bharat Programme, National Nutrition Mission, Ujjawala Yojana has been launched. Safety and security of women at all places is high on the agenda of women empowerment. So, government is making many efforts in this direction also since road to development can't be travelled without the empowerment of women as they contribute a large proportion of Indian population.

**Keywords:** women-led development, gender equality, women empowerment, programmes, safety

## **Introduction**

Inclusive development consists of ensuring that all marginalized & excluded groups are stakeholders in development processes. United Nations Development Programme maintains that many groups are excluded from the development because of their gender, ethnicity, age, sexual orientation, disability or poverty. The effects of such exclusion are raising levels of inequality around the world. Since 1990s, women's equality & empowerment has been at the forefront of initiatives to secure sustainable development while alleviating the miseries of backwardness, poverty & social exclusion by women in urban & rural environments as without empowerment of women, fair & just development can't be achieved.

Women make up nearly half of India's population. Over the years, we have increasingly seen women grow in public life, working in offices, representing us on the international sports arena, in bureaucracy, politics, international organizations & much more. The modern women are no longer confined to the four walls of the house. Women are now realizing their worth in every way and demanding gender equality & justice both at home & in the workplace. They have broken the glass barriers in almost every field, be it technology, space science, sports or the armed forces. Almost every fifth woman is an entrepreneur... both in rural & urban India. The more technical & complex the work, the more likely we are to find an increasing number of women in the same. One third of all certified engineers are women & over three-fourths of all the health workers at primary level are women.

India has been successful in achieving gender parity in school education. Even in technical & professional courses, the representation of women is significantly increasing. The literacy rate of women has risen from 9% in 1951 to 65% in 2011. It is estimated that almost one-third of all certified medical researchers, banking employees, IT workers & chartered accountants are women. Even India's successful launch of Mangalyaan & the record breaking 104 nano satellites launched into orbit onboard a single rocket had a team of women scientists behind them.

In politics too, the figures are very impressive. Elected women representatives now make up about 46% of our panchayat members. With these 1.3 million women in positions of power at the village level, the landscape of our country is changing from ground up. For instance where in 1957 elections only 45 women had contested general elections, in the elections of 2014, 668 women candidates contested.

On the health front, improvements have been noted with the average life expectancy of women having risen from 31.7 years in 1950-51 to about 70 years in 2016. More women are also giving birth to children in

hospitals rather than at home- institutional births have risen to all-time high of 79% in 2014-15. This is better for the health of the child as well as the mother. The maternal mortality rate has dropped by half in the decade between 2001-03 & 2011-13.

Women's financial inclusion has also increased tremendously, especially in the last few years. The number of women with a bank or savings account, which they operate themselves, has increased from just 15% in 2005-06 to 53% in 2015-16.

### **Ending Discrimination :**

Despite these positive figures, unfortunately women still face serious dangers to their life and liberty in our country. Everyday we hear of horrific cases of violence against women and at the same time we still see young girls dropping out of school to look after their siblings or to be married. Still women contribute a disproportionate amount of unpaid work in their homes & on farms. Despite having more control over finances, they are often not given an equal say in household decisions. This discrimination needs to be recognized & acted upon if we really want our women to be empowered. Women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal worth striving for. Road to development cannot be travelled without the health, education and empowerment of women who form almost 50% of Indian population. A multi directional organized approach to women development is sure to take the country way beyond this path. This necessitates harnessing women power, utilizing their potential & encouraging women to work towards goals defined by them. So the government has taken a number of measures to ensure its female citizens have equal opportunities along with a supporting & safe environment for their development. A number of legislations have been passed and schemes implemented to encourage women in education and the formal workforce, ensure their physical & psychological health, promote public and political participation, provide them with safe public and private spaces and enable their equality within and outside the family.

### **Financial Inclusion of Women:**

Attacking the root of the problem, the government has initiated the 'Beti Bachao Beti Padhao' programme that addresses the complex issue of mindsets in all districts of India. Besides, the Sukanya Samridhi Yojana was also launched in 2015 under which small affordable deposits are made in the bank accounts of girls, with the benefit of higher rate of interest. The amount can be withdrawn by the girl on reaching the age of 18 years

of age, giving her a fund for higher education or other investments. Such accounts have already been opened for 1.39 crore girls with a total of Rs. 25,979 crore deposited in these.

Economic empowerment is central to the overall empowerment of women and financial inclusion is an important part of this. There has been increasing evidence that more & more women taking up economic jobs have led to better living standards for their families- in terms of better financial standing, educational attainment of children and more conscious healthcare expenditure. Until a few years ago, opening a bank account was a tedious task. But through the various measures government has provided banking services to all unbanked. 16.42 crore women's accounts have been opened under Jan Dhan. Women's share of total saving accounts increased from 28% in 2014 to 40% in 2017. This is a sizeable and rapid growth in financial inclusion of women, a cherished goal for decades. Insurance penetration is one other parameter to judge financial inclusion which has rightly gained emphasis in India. Policies like Suraksha Bima Yojana and Swasthya Bima yojana are providing the much needed cushioning against health and disability contingencies. Complementing such schemes are the pension schemes launched recently like Atal Pension Yojana. Women can become self-dependent and save for their old age without succumbing to whims of children or the husband.

### **Women Entrepreneurship- A New Face of India**

Entrepreneurship Development and income generating activities are a feasible solution for empowering women. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. Micro entrepreneurships are strengthening women empowerment and removing gender inequalities. Recognizing the importance of women entrepreneurship and economic participation in enabling the country's growth and prosperity, Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women.

Under the Pradhan Mantri MUDRA Yojana, the government has provided credit to small entrepreneurs without the need for collateral or a guarantor. 75% of these loans have been given to women, with 9.81 crore women entrepreneurs already benefitting from them under this scheme. Over 47 lakh Self Help Groups have been promoted under the National Rural Livelihood Mission, with more than Rs. 2000 crore of revolving fund disbursed to them. An another facility Rashtriya Mahila Kosh (RMK) extends micro credit to women in the informal sector through a client friendly and in a hassle free manner without collateral for income generation activities. RMK has taken a number of promotional measures to popularize the concept of micro financing,

enterprise development, thrift and credit, formation & strengthening of women SHGs through intermediary organizations. In order to support rural women and provide them with convergent support, a new scheme has been approved namely Mahila Shakti Kendra as a sub scheme under the umbrella scheme of Mission for Protection and Empowerment for Women to empower rural women through community participation. Stand-Up India programme, launched in 2015, seeks to leverage institutional credit for the benefit of India's underprivileged. It aims to enable economic participation of, and share the benefits of India's growth, among women entrepreneurs, Scheduled Castes and Scheduled Tribes. Towards this end, at least one woman and one individual from the SC or ST communities are granted loans between Rs. 1 Million to Rs. 10 Million to set up Greenfield enterprises in manufacturing, services or the trading sector.

Skill development is another key aspect for raising the potential of our female workforce. Under the Pradhan Mantri Kaushal Vikas Yojana, a large number of Indian youth have taken up industry skill training. Till date, half of the certificates awarded under this yojana have been given to women candidates. Mahila-e-haat is an initiative to economically empower women through financial inclusion. It is a direct online digital marketing platform for women entrepreneurs/SHGs/NGOs. It has 23000 registered SHGs with 3 lakh beneficiaries.

### **Empowering Motherhood:**

To retain women in the workforce, the Maternity Benefit Act has been amended to extend the period of mandatory paid maternity leave for working women to 26 weeks. This empowers working women as they need not to fear the loss of salary or job due to childbirth and now they also have time to take care of the child. In order to extend the protection to the unorganized sector as well, government started the Pradhan Mantri Matru Vandana Yojana which is a maternity benefit programme. Under this programme pregnant and lactating mothers are provided Rs. 6000 as cash incentive which enables them to take adequate rest before and after the delivery and exclusively breast feed their child. Under this yojana, Rs. 2016.37 crore to all 36 states/UTs had been sanctioned during 2017-18 with a release of Rs. 1991.72 crore. The Supplementary, Nutrition (ICDS) Rules 2017 were notified to regulate entitlement of nutrient dense food for every pregnant and lactating woman till 6 months to 6 years for 300 days in a year.

### **Ensuring Women Safety in Workplace:**

Workplaces need to be made conducive to women employees, if we want to ensure that women are actively engaged in the workforce. For this government has strictly implemented the Sexual Harassment of Women at Workplace act, 2013. This provides a safe and secure environment to women at the workplace and covers all

women-all ages, full time and part-time , public and private sector, organized or unorganized sector etc. including domestic workers, students, apprentices and even those women visiting an office. The government has also sanctioned 181 women helplines in 31 states/UTs and 206 One Stop Centres have become operational where women affected by violence can access quick and easy help. 33% reservation for women in the police force is also being implemented. A feature of panic buttons is also available on all mobile phones to provide emergency response system to women in distress. The Nirbhaya Fund is also being used to roll out comprehensive plans to make eight major cities in the country safer for women and also improve forensic analysis abilities in cases of sexual assault. Mahila Police Volunteers will prove to be an effective alternative against the local police for women. MPVs were launched in all states and UTs to serve as a public police interface and facilitate women in distress. The MPVs report incidents of domestic violence, child marriage, dowry harassment and violence faced by women in public spaces. The MPVs are operational in 5 states. All these measures are necessary for women empowerment because if women feel safe and secure in the society only then they will be able to contribute their 100% to the economy.

#### **Other Initiatives by Government:**

Government launched P.M. Ujjawala Yojana to aid poor sections of Indian society. The motive of this scheme is to make cooking gas available to women from families that are financially backward. With this scheme government wants to secure health of every homemaker and prevents young children from acute respiratory illness caused by indoor air pollution by burning the fossil fuels. This yojana is basically a social welfare scheme to help the poor women.

Besides, the Swadhar Greh scheme caters to primary needs of women in difficult circumstances. Setting up of shelter, food, clothing, medical treatment and care are exclusively provided. Meanwhile, they are provided with legal guidance to enable their readjustment in family/society. Presently, 561 Swadhar Greh are functioning in the country benefitting 17,291 women. In addition, one widow home with inmates capacity has been constructed at Sunrakh Bangar, Vrindavan.

#### **Way Forward:**

Road to development cannot be travelled without the health, education and empowerment of women who form almost 50% of the Indian Population. Today we are living in 21<sup>st</sup> century and we have come across a long way on the road to development but still there is a paradoxical situation. A section of women enjoys the fruits of socio-economic development and they have made a place for themselves in the society. But, a large

number of their counterparts remain deprived even of the right to live with dignity. It is essential to empower all those to make their own decisions without any limitations and treating them at par with men. We must have women led development rather than just women's development. This sentiment forms the basis of our government's strategy. Women need a safe and enabling environment which encourages their empowerment. They should be able to live without fear so that they can explore their potential and not be bound by artificial restraints. A multi directional organized approach to women development is sure to take the country way beyond this path and in India the forces are marching in the right direction to take the nation to new horizons.

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