



POLICIES AND SCHEMES: A TOOL FOR WOMEN'S ECONOMIC EMPOWERMENT IN INDIA

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ABSTRACT

Empowering women is an important issue in developing countries. Although women are an integral part of any society, their participation in decision making through their active contribution in economic activities is shallow. Women empowerment and economic development and plans and policies are interconnected. To reduce the inequality between women and men, various schemes and policies have been implemented by the government which can play an important role in the development of women, on the other hand, empowering women can benefit women empowerment. This paper explores the policies and schemes for economic empowerment of women in India and also, we will take a deep dive into various government schemes for women in India that are part of the government's broader initiatives for the care and security of women in our society. These schemes are focused on providing women with financial assistance, healthcare, education, and skill development, among other things.

Key words- *Women empowerment, Economic Development, Policies and Schemes.*

INTRODUCTION

Women Empowerment alludes to expanding the profound, political, social, instructive or monetary quality of people and groups of ladies. Women Empowerment In reliant on a wide range of variables that incorporate geological area (urban/country) instructive status social

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status (rank and class) and age. Empowerment on Women's Empowerment exist (Panchayat) levels in numerous areas, including wellbeing, training, financial open doors-based savagery and political investment. However, there are huge crevice between arrangement progressions and real practice at the group level. Empowerment of Women is basically the procedure of upliftment of monetary, social and political status of Women, the generally underprivileged ones, in the general public.

NEED TO EMPOWER THE WOMEN

Reflecting into the "Vedas Purana" worshiped such as of LAXMI MAA, goddess of riches; SARSWATI MAA, for insight; DURGA MAA for influence. The status of women in India especially in provincial territories needs to address the issue of enabling women. Around 66% of the female populace in rustic territory is unutilized. This is chiefly because of existing social traditions. In horticulture and Animal care the ladies contribute 90% of the aggregate workforce. Women constitute half of the populace, perform about 2/3 of its work hours, and get 1 /tenth of the income world' Sandown less than 1/100th the world property. Among the world's 900 million uneducated living in destitution are women. Lower sex proportion i.e. 933, the current studies demonstrate that the women are generally less solid than men however have a place with same class. They constitute under 1/seventh of the managers and troughs in creating nations. Just 10% seats in World Parliament and 6% in National Cabinet are held by women.

In India, Role of Women is dependent on different variables like education status, social status, and geographical status. Engaging the women in the economic development of the country is known as the women empowerment. Women empowerment defined as increasing the ability of women to access the constituents of progress in particular health, education, earning opportunities, rights and political participation.

India has become one of the fastest-growing major economy in the world with growth expected to continue upward over the next decade. Half of India's population, women represent a significant portion of the nation's untapped economic potential. Empowering women in India through providing equal opportunities would allow them to contribute to the economy thereby ensuring inclusive growth of the economy

In recent times, everyone is pointing on the empowerment of women. It's right to say that women's empowerment has become the necessity of the time. Women should possess liberty, faith, and self-worth to opt for their needs and demands. Discrimination based on gender is useless and is having zero worth by looking at the growth of women in the last few decades. Women are paid less and are treated as a cook and slave in families, and their real potential fails to get highlighted. Women empowerment in India is required to overcome situations of such types and to provide them with their independent role in Indian society. Empowering women is a necessary right of women. They should have proportional rights to contribute to

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society, economics, education, and politics. They are approved to gain higher education and receive a similar treatment as men are receiving.

Economic Empowerment: It implies a better quality of material life for a sustainable livelihood owned and managed by women. There is a strong correlation between economic development and women's legal rights. There is a bidirectional relationship between economic development and women empowerment defined as improving the ability of women by freeing their time. The contribution of women in the Indian economy is neither appropriately accounted, policymakers have the vision to approach the importance of women for the development of the economy. Role of Women in Economic Development-

- The economic role of women in India has traditionally been limited, with many women facing cultural, social, and economic barriers that prevent them from fully participating in the workforce. However, in recent years, there has been a growing recognition of the important role that women play in the Indian economy.
- The present contribution of women to the national GDP is around 18%.
- In India, women comprise 48% of the agricultural workforce and own only 13% of the land. Women in India constitute around 20% of the manufacturing workforce and around 30% of the total workforce in the services sector.
- At present, there are 432 million women of working age in India, out of which 343 million are employed in the unorganized sector.
- In 2022, a survey among 250 Indian companies revealed that the share of women in the Chief Executive Officer or Managing Director roles has increased by 55% which reflected significant growth in their role in driving the economy.

Women Empowerment -

The term women empowerment is all about authority, or the power embarked on women sharing indistinguishable rights. The term refers to the liberation of women from socio-economic restraints of reliance. Women comprise around 50% of the country's population, and a bulk of them stays economically dependent on each other without employment. In the age of feminism, a small portion of women in India are freed and can employ their free will and are permitted to carve out their lives the way they want. But there is a considerable division of the women in this nation who require optimistic support. In most Indian villages and semi-urban cities, women are still denied fundamental education and are never authorized to continue higher education despite amassing the understanding required. Women are known for delivering multiple roles effortlessly per day, and thus, they are considered the backbone of every society. Living in male-dominating societies, women play a wide range of roles, such as caring mothers, loving daughters, and capable colleagues. The best part is that

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they fit the bill perfectly in every role. Nonetheless, they've also stood as a neglected bunch of society in different parts of the world. In turn, it has resulted in women surviving the brunt of unevenness, financial trustworthiness, oppression, and distinct social evils. Women have been residing under the shackles of enslavement for centuries now that impedes them from attaining professional as well as personal highs. Being an NGO for women empowerment in India, Hind rise Foundation has designed our dynamic and transformation-oriented programs in such a manner that the grooming of impoverished young girls will uplift the condition of the nation.

SCHEMES /PROGRAMMES FOR EMPOWERMENT OF WOMEN

- 1. One Stop Centre and Universalization of Women Helplines:** Ministry of WCD is administering two schemes from Nirbhaya Fund namely One Stop Centre and Universalization of Women Helplines. The One Stop Centers (OSCs), popularly known as Sakhi Centers, aim to facilitate women affected by violence (including domestic violence) with a range of integrated services under one roof such as Police facilitation, medical aid, providing legal aid and legal counselling, psycho-social counselling, temporary shelter etc. The Women Helpline (WHL) Scheme provides 24 hours emergency and non-emergency response to women affected by violence, both in public and private spaces by linking them with appropriate authority such as Police, One Stop Centre, Hospital, Legal Services etc. WHL also supports women in distress with rescue van and counselling services in addition to providing information about women welfare schemes and programs across the country. Women can dial 181 short code to avail services from Women Helpline. And the objectives of this schemes are to provide support and assistance to women affected by violence, both in private and public spaces, To Facilitate/Assist in filing First Information Report (FIR/NCR) and to provide psycho-social support and counselling to women/girl.
- 2. NIRBHAYA (2012) – The main objective of this scheme is** To facilitate safety and security for women at various levels, To ensure strict privacy and confidentiality of women's identity and information and Provision for real-time intervention as far as possible
- 3. Women Helpline Scheme (2016)-** To provide toll-free 24-hours telecom service to women affected by violence and to facilitate crisis and non-crisis intervention through referral to the appropriate agencies such as police/Hospitals/Ambulance services/District Legal Service Authority (DLSA)/Protection Officer (PO)/OSC & To provide information about the appropriate support services, government schemes, and programs available to the woman affected by violence, in her particular situation within the local area in which she resides or is employed.

4. **Swadhar Greh Scheme:** The Swadhar Greh Scheme is being implemented as a Centrally Sponsored Scheme for women who are victims of difficult circumstances in need of institutional support for rehabilitation so that they could lead their life with dignity. The objectives of this schemes are to cater to the primary need for shelter, food, clothing, medical treatment, and care of women in distress and To provide women with legal aid and guidance.
5. **Ujjawala Scheme:** The Ujjawala Scheme is being implemented as a Centrally Sponsored Scheme for Prevention of trafficking and for Rescue, Rehabilitation, Reintegration and Repatriation of victims of trafficking for commercial sexual exploitation. The main objective of this scheme is to prevent the trafficking of women and children for commercial sexual exploitation, to facilitate the rescue of victims from the place of their exploitation and place them in safe custody and to provide rehabilitation services with both immediate and long-term to the victims by providing basic amenities/needs such as shelter, food, clothing, medical treatment including counseling, legal aid and guidance, and vocational training.
6. **Working Women Hostel:** Working Women Hostel Scheme is implemented by the Government with the objective to provide safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist.
7. **Beti Bachao Beti Padhao(BBBP) :** Beti Bachao Beti Padhao(BBBP) Scheme was launched on 22nd January 2015 with an aim to address declining Child Sex Ratio (CSR) and related issues of empowerment of girls and women over a life cycle continuum. The objectives of the scheme are, to prevent gender biased sex selective elimination, to ensure survival and protection of the girl child and to ensure education and participation of the girl child.
8. **Nari Shakti Puraskar (2016)-** The objective of this schemes is to strengthen the place of women in society and to facilitate institutions that work towards the progress and development of women in society.
9. **Mahila Shakti Kendra (MSK):** The Mahila Shakti Kendra (MSK) Scheme was approved in November, 2017 as a centrally sponsored scheme to empower rural women through community participation. The aims to facilitate inter-sectoral convergence of schemes and programs meant for women. The scheme is implemented through State Governments and UT Administrations with a cost sharing ratio of 60:40 between Centre and States except for North East & Special Category States where the funding ratio is 90:10. For Union Territories 100% central funding is provided.

10. Mahila Police Volunteers (2016) - An MPV will serve as a public-police interface in order to fight crime against women. The broad mandate of MPVs is to report incidences of violence against women such as domestic violence, child marriage, dowry harassment and violence faced by women in public spaces.

11. Pradhan Mantri Matru Vandana Yojana (PMMVY): Pradhan Mantri Matru Vandana Yojana (PMMVY) is a Centrally Sponsored Conditional Cash Transfer Scheme, for implementation across the country with effect from 01.01.2017. The maternity benefit under PMMVY is available to all Pregnant Women & Lactating Mothers (PW&LM), excluding PW&LM who are in regular employment with the Central Government or the State Governments or Public Sector Undertakings (PSUs) or those who are in receipt of similar benefits under any law for the time being in force, for first living child of family. Under the scheme Rs.5,000/- are provided to the eligible beneficiary in three installments during pregnancy and lactation in response to individual fulfilling certain nutrition and health seeking conditions. The eligible beneficiary also receives the remaining cash incentive as per approved norms towards maternity benefit under Janani Suraksha Yojana (JSY) after institutional delivery so that on an average, a woman gets Rs.6,000/-.

POLICIES/PROGRAMMES FOR EMPOWERMENT OF WOMEN

The principle of gender equality is enshrined within the Constitution of India which guarantees gender equality and empowers the State to formulate affirmative action in favour of women.

The Government of India has taken various steps to ensure empowerment of women through their social, educational, economic and political uplifting through various schematic interventions. While the schemes implemented by the Government like Pradhan Mantri Awas Yojana (Urban & Rural), the National Social Assistance Programme (NSAP), Pradhan Mantri Vay Vandana Yojana (PMVVY) and Scheme for Adolescent Girls (SAG) support women and girls to be socially secure, the initiatives like Samagra Shiksha, Scheme of National Overseas Scholarship, Babu Jagjivan Ram Chhatrawas Yojna, Swachh Vidyalaya Mission, etc. ensure that schools are girl-friendly especially for vulnerable sections of society and have adequate facilities in place to fulfil their special requirements.

Further, the National Education Policy (NEP), 2020 prioritises gender equity and envisions ensuring equitable access to quality education to all students, with a special emphasis on Socially and Economically Disadvantaged Groups (SEDGs).

In order to enhance the employability of female workers, the Government is providing training to them through a network of Women Industrial Training Institutes, National Vocational Training Institutes and Regional Vocational Training Institutes. To ensure economic independence of women through skill development and vocational training, the

Government has also introduced Skill India Mission. The National Skill Development Policy focuses on inclusive skill development, with the objective of increased women participation for better economic productivity. Pradhan Mantri Kaushal Vikas Kendras lay emphasis on creating additional infrastructure both for training and apprenticeship for women; flexible training delivery mechanisms, flexible afternoon batches on local need-based training to accommodate women; and ensuring safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. There are schemes like Pradhan Mantri Mudra Yojana and Stand-Up India, Prime Minister's Employment Generation Programme (PMEGP), for helping the women to set up their own enterprise. Under the Swachh Vidyalaya Mission, it was ensured that all schools have at least one functional toilet for girls. Pradhan Mantri Ujjwala Yojna (PMUY) aims to safeguard the health of women by providing them with clean cooking fuel and also from drudgery of collecting firewood.

Further, in order to encourage employment of women, a number of enabling provisions have been incorporated in the recently enacted Labour Codes viz. the Code on Wages, 2019, the Industrial Relations Code, 2020, the Occupational Safety, Health and Working Conditions Code, 2020 and the Code on Social Security, 2020 for creating congenial work environment for women workers. Stand Up India scheme promotes entrepreneurship amongst women. The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the jobs generated under the scheme (MGNREGS) should be given to women. Government has also made enabling provisions for allowing women's participation in non-conventional sectors such as fighter pilots in Indian Air Force, Commandos, Central Police Forces, admissions in Sainik Schools etc. The Government also implements the scheme of Working Women Hostels for providing safe accommodation to working women.

CONCLUSION-

The economic role of women in India has traditionally been limited, with many women facing cultural, social, and economic barriers that prevent them from fully participating in the workforce. However, in recent years, there has been a growing recognition of the important role that women play in the Indian economy. In traditional Indian society, the social role of women has been primarily as a wife and mothers. In recent years, there has been a shift in the social role of women in India. The political role of women in India has been complex and evolving. Historically, women in India have been underrepresented in politics, with a low percentage of women in positions of power.

Empowerment of women socially, economically, politically and legally is going to be a phenomenal task. It is not working to be easy to change the culture for disrespect for women. The only revolution can bring changes in a day, but reforms take their time. Women have a unique position in the economy. If women gain economic strength, they gain visibility and

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voice. Women's direct participation in decision making capacity also income generation activities can make significant contributions towards women empowerment. Entrepreneurship and working as income earned person of the family can help women to gain economically active, which may help them in the improvement of their social status. The benefits of Schemes and policies for women are greater motivation, higher productivity, enriched company culture, more creativity in problem solving, confident decision making, reduced employee attrition, more trust in leadership, improved customer experience.

Suggestions –

Both men and women should be treated equally by the society. And at the same time, we should take steps to prevent women harassment and violence, like every mother should teach her son to respect women from childhood and due to the inequality of income for equal work, both men and women should be employed at every workplace. Encourage equal payment for women. Promote women's education even better in the present times. So that the aspirations of girls and their parents can be increased. Encourage women in political participation. And women should be aware of the reaction of every step taken for their development.

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