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Women Empowerment in India: A Perspective

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Abstract: Women are significant contributors to the growing economy. Almost 50 percent of our population comprises of women. The growth rate for female literacy in the last decade has been 3 per cent higher than the growth rate for male literacy resulting in a decline in the absolute numbers of illiterate women—from 200.7 million in 1991 to 190 million in 2001. Gender differential in education, however, continues to be high at 21.7 per cent. This can be attributed to a number of factors—lack of access to schools, lack of the facilities of toilets and drinking water, etc. in the schools. Also, with increasing feminization of agriculture, the pressure of looking after younger siblings, collecting cooking fuel, water and maintaining the household, all fall upon the girl child, putting a stop to her education and development. Economic independence or economic self-reliance of women promotes women empowerment but poverty, poor health, discrimination against women and gender inequality, etc. limit the opportunities for women, which ultimately creates barriers for women empowerment. The empowerment of women is essential in view of the continuing discrimination against them at all fronts. For the first time in the history of Indian planning, an attempt has been made to move beyond empowerment and recognize women as agents of sustained socio-economic growth and change many ministries and departments have designed and launched a number of programmes and schemes to empower women. This article is an attempt to analyze the current issues and problems of women, as well as ways and means to achieve the empowerment of women.

Keywords: Women Empowerment, Issues, Challenges, Future Directions.

A. Introduction

In Vedic times, woman was deemed to be equal of man in all that mattered. She chose her husband after she attained the age of discretion and understood her interests. There was no restriction on widow remarriage. This is accepted by scholars like Sir Herbert Risley. In certain respects, the woman of Vedic times in India had enjoyed more freedom than the European woman of even today. Indeed, the real Hindu woman in Indian history enjoyed a better position in society than her European sister at any time. The status of Muslim women was raised by Islam by granting her rights of property and share in her husband's or kinsmen's estate. It is significant to note that the Prophet of Islam recommended "observation of privacy" for women, not their seclusion or confinement. However, in the Islamic world, the first victims of fundamentalism were women. Ideologues of Islam began to assert that a women's place was at home. Allah has created women to bear and rear the children and also to look after the comforts of their spouses when they returned home every day. In the same way, Hindu fundamentalists also want to curtail women's rights and deny them equal status with men. They justify Sati not only in theory but also actively support its practice. When Sati incident took place in Deorala (Rajasthan), even the Shankar acharyas came forward to defend it. The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. They have not been actively involved in the mainstream of development, even though they have substantial in labour force. They are unrecognized and undervalued and are being placed at the bottom of the pile. The majority of women in developing countries carry the double burden of poverty and discrimination. Poverty is increasingly becoming feminized – mainly on account of fact that with globalization and liberalization, a paradigm shift has taken place skewed towards technology dominated sectors, rendering traditional sectors, like agriculture, unviable and without any security cover. Unfortunately, a large proportion of women in India are employed in this sector. The lack of alternate employment, skill training, or credit facilities for women, who seek it, is another factor that keeps them in poverty. Although women are considered as the backbone of the development process, yet they are living a downtrodden life while fighting to earn and survive themselves and their family especially in rural areas. In many countries, women continue to face legally sanctioned and cultural barriers to own and inherit property, participate in politics, or receive education. The average wage differential between men and women showed a marked deterioration between 2000 and 2004 for both rural and urban areas. The average wage differential between male and female was 15.83 per cent and 20.38 between 1999-2000 and 2004-05 in rural areas respectively. India is one of the few countries where males significantly outnumbered females and this imbalance has increased over time. The empowerment of women becomes necessary as they are being discriminated at all fronts. Women's empowerment and social justice put social transformation at the centre of the agenda of human development and progress. Economic independence or economic self-reliance of women promotes women empowerment, but poverty, poor health, discrimination against women and gender inequality, etc. limit opportunities for women, which ultimately creates barriers to women empowerment. Many ministries and departments have designed and launched a number of programmes and schemes to empower women. Women are significant contributors to our economy. Almost 50 per cent of our population comprises women, while 42 per cent of them are under the age of 18. For growth to be truly inclusive,

we have to ensure their protection, wellbeing, development, empowerment and participation. This article is an attempt to analyze the current issues and problems of women, as well as ways and means to achieve the empowerment of women.

B. The Concept of Women Empowerment

The term 'empowerment' has been widely used in relation to women and has been given currency by United Nations in recent years. It is being increasingly felt that empowerment of women will enable a greater degree of self-confidence, a sense of independence and capability to resist discrimination imposed by the male dominated society. Women empowerment is a stage of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way. Many well-known writers and researchers have provided wide ranging definitions of empowerment. Their definitions of empowerment in a broad sense cover aspects such as women's control over material and intellectual resources. Empowerment is a process, which challenges traditional power equations and relations. Abolition of gender-based discrimination in all institutions and structures of society and participation of women in policy and decisionmaking process at domestic and public levels are but a few dimensions of women empowerment. In the context of women, empowerment is referred as a process whereby women become able to organize themselves to increase self-reliance, to assert their independent right, to make choices and to control resources which will assist in challenging and eliminating their own subordination. Empowerment as the word suggests, is to empower or enable women to do certain things and in most cases it connotes women wielding political power. A deeper understanding of the word throws light on many of its dimensions and implications. The very concept of empowerment of women which is based on equality between genders is a long drawn, conscious and continuous process comprising enhancement of skills, capacity building, gaining self-confidence and meaningful participation in decision-making. As the foremost precursor to development, empowerment of women comprehensively seeks to ensure an equitable division of resources and carve a clear role for them in decision-making. It helps them articulate theirs as well as others rights and participate actively in the democratic processes. Empowerment also wards off retrogressive practices like female infanticide and gender based violence. Empower means to make one powerful or to equip one with the power to face challenges of life, to overcome the disabilities, handicaps and inequalities. Empowerment is an active multidimensional process, which would 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 the shackles imposed on them by custom, belief and practice. Empowerment does not mean setting women against men. Indeed it means making both men and women realize their changing roles and status and develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work roles, redistributing their values to the changing world and attitudes and evolving new kinds of adjustments, understanding and trust with each other. Empowerment of women is a new ideology for carrying democratic values into the family and society. Empowerment is an active process of enabling women to realize their identity, potentiality and power in all spheres of their lives. Empowerment of women also means equal status to women. Here the balance of power between men and women is equal and neither party has dominance over the other. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Empowerment includes higher literacy level and education for women, better healthcare for women and children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem and self-confidence. Thus the framework of empowerment encompasses the welfare of women, satisfaction of basic needs, access to resources, conscientisation to attain gender equity participation in the decision-making alongside men, and control, which refers to the ultimate level of equality and empowerment. In short, the philosophy of women's empowerment needs a total overhauling of the Indian society. Women today are trying to understand their position in the society and have become increasingly aware of sexual inequalities in every sphere of life by seeking ways to fight them with pride and dignity Women empowerment does not mean 'deifying women' rather it means replacing patriarchy with parity. In this regard, there are various facets of women empowerment, such as given hereunder.

I. Human Rights or Individual Rights

A woman is a being with senses, imagination and thoughts; she should be able to express them freely. Individual empowerment means to have the self-confidence to articulate and assert the power to negotiate and decide.

II. Social Women Empowerment

A critical aspect of social empowerment of women is the promotion of gender equality. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life.

III. Economical and occupational Empowerment

It implies a better quality of material life through sustainable livelihoods owned and managed by women. It means reducing their financial dependence on their male counterparts by making them a significant part of the human resource.

IV. Legal Women Empowerment

It suggests the provision of an effective legal structure which is supportive of women empowerment. It means addressing the gaps between what the law prescribes and what actually occurs.

V. Educational Women Empowerment

It means empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. It means making women aware of their rights and developing a confidence to claim them.

VI. Political Women Empowerment

It means the existence of a political system favouring the participation in and control by the women of the political decision-making process and in governance

C. Women Empowerment in India

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 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 onwards there has been a marked shift in the approach to women's issues from welfare to development and then from Eighth Five Year Plan emphasis was shifted from development to empowerment. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. 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 National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The Cairo conference in 1994 organized by UN on Population and Development called attention to women's empowerment as a central focus and UNDP developed the Gender Empowerment Measure (GEM) which focuses on the three variables that reflect women's participation in society— political power or decision-making, education and health. 1995 UNDP report was devoted to women's empowerment and it declared that if human development is not engendered it is endangered. The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy for the Empowerment of Women was passed in 2001.

D. Current Scenario on Women Empowerment in India- Issues and Challenges

Based on the ideas championed by our founding fathers for women empowerment, many social, economic and political provisions were incorporated in the Indian Constitution. Women in India now participate in areas such as education, sports, politics, media, art and culture, service sector and science and technology. But due to the deep-rooted patriarchal mentality in the Indian society, women are still victimized, humiliated, tortured and exploited. Even after almost seven decades of Independence, women are still subjected to discrimination in the social, economic and educational field. Many of the barriers to women's empowerment and equity lie ingrained in cultural norms. Many women feel these pressures, while others have become accustomed to being treated inferior to men. The most widespread and dehumanizing discriminations against women are on the basis of the biased perspective. The discrimination against the girl child begins from the birth itself. Boys are preferred over girls; hence, female infanticide is a common practice in India. The ordeal that an Indian girl faces at birth is only the beginning of a lifelong struggle to be seen and heard. Traditional Indian society is a patriarchal society ruled by the diktats of self-proclaimed caste lords who are the guardians of archaic and unjust traditions. They put the burden of traditions, culture and honour on the shoulders of women and mar their growth. The incidences of "honour killing" reveal the distorted social fibre in the male-dominated society. There are many barriers in the way of women empowerment. They are briefly discussed below:

I. Illiteracy

Women's illiteracy stands in the way of women's employment in business and commerce, agriculture and industries, both traditional and modern. The proportion of women students has increased steadily after independence and mostly in the last decade. The literacy rate of women has gone up from 8.86 per cent in 1951 to 29.75 per cent to 54.16 per cent in 2001. The 2011 Census report indicates that literacy among women as only 65.46 percent it is virtually disheartening to observe that the literacy rate of women India is even much lower to national average i.e. 74.04. Enrolment of women in higher education has grown since 1995. But these figures are not satisfactory when compared with the enrolment figures of boys. The main hindrance in the women education in India is rural residence, low caste, low economic standing combined with the traditional attitude towards women education as a whole. The growth of women's education in rural areas is very slow. Moreover education is also not available to all equally. Gender inequality is reinforced in education which is proved by the fact that the literacy rate for the women is only 65.46% against 82.14% of men as per 2011 Census. The rate of school drop outs is also found to be comparatively higher in case of women. This higher rate of illiteracy of women is undoubtedly attributing for women dependence on men and to play a subordinate role. The lack of education is the root cause for women's exploitation and negligence.

II. Economic Problems

Women constitute only 29% of the workforce but forms majority of the destitute in the country. There has been a failure in transforming the available women base into human resource. This, in turn, has hampered not only the economic development of women but also of the country' as a whole. Economic empowerment is a first step towards the goal of equal participation of women in local communities, and to break socially tyrannical conventional practices through

working women's groups. According to a November 2015 report by McKinsey Global Institute, women contribute just 17 percent of India's GDP compared to the global average of 37 percent. A recent survey revealed that the median wage for women in India was 27% lower than what men make. According to International Labor Organization (ILO, 2017), estimates in that only 23.7 percent of eligible Indian women are part of the workforce as compared that to 75 percent of men. In urban areas, this number drops further to only 16 percent. For men, the comparable number is 69 percent. Even for those women who are part of the workforce, the unemployment rate is high. 8.7 percent compared to 4 percent for men. The declining participation of women in labour force and subsequently in economy tells a sorry story about India's growth. It needs to be seen what ails the falling down of women participation.

III. Unaware of their legal status

Women are generally not aware of the provisions related to the improvement of their own position. Even if they know about some of the provisions related to their rights of succession, marriage, or family, they do not desire to invoke them. Traditional dominance of the authority of the male parents, husband, and other elder members of the family often restricts the enjoyment of their legal rights by the women. The materialization of these problems still depends largely upon the attitudinal changes in society.

IV. Gender Inequality

According to a report, India shows "extremely high" levels of gender inequality, with a Gender Parity Score of 0.48, compared to an ideal score of 1. India lags far behind in attaining gender equality and great efforts from all sects are necessary to gain the most of it. Women equality is not universal. Women's equality in terms of education, employment, and power is still an individual rather than a universal achievement. The majority of our women are still content to accept an inferior status. This is by and large due to the fact that, although legally women have equal rights with men, there are not enough jobs for women and working women are not adequately protected from exploitation. The problem essentially is rooted in gender disparity in India. 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 gender disparity can be understood that it exists by looking at the sex ratio in India which stands at 933.

V. Implementation Gaps

Through all these years, the attention is only on developing and devising new schemes, policies and programmes and have paid less attention to the proper monitoring system and implementation short-sightedness, e.g. despite the presence of the Pre-Natal Diagnostic Technologies Act and various health programmes like Janani Suraksha Yojana and National Rural Health Mission (NHRM), our country has a skewed sex ratio and a high maternal mortality rate (MMR).

VI. Loopholes in the legal structure

Although there are a number of laws to protect women against all sorts of violence yet there has been the significant increase in the episodes of rapes, extortions, acid, attacks etc. This is due to delay in legal procedures and the presence of several loopholes in the functioning of a judicial system.

VII. Lack of Political Will

Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels, despite existing reservations for women. 108th Constitutional Amendment Bill (also called Women's Reservation Bill) was passed to reserve one-third of the seats for women to make them actively involved in every area. Certainly, this is a ray of hope for a bill that could help change the gender composition of parliament and the state assemblies. Even though the 2014 Lok Sabha elections saw the highest ever presence of women in parliament, it still stands at 61 (11.23%) among 543 seats. After the 2009 Lok Sabha elections, there were only 59 women members. The reservation bill will ensure 181 out of the 543 seats at the Parliament level, and 1,370 seats out of the 4,109 seats at the State Assembly level. This is a historic move in the Indian political landscape, as currently; women occupy less than 15% of seats in the national Parliament.

VIII. Poverty

Due to immense poverty of the majority of the Indian population, the opportunity of education, participation in social and civic life is thus restricted to women belonging to the upper and middle layers of society. Due to abject poverty, women are exploited as domestic helps and wives whose incomes are usurped by the man of the house. If poverty were not a concern, then the girl child will be able to follow her dreams without concerns of sexual exploitation, domestic abuse and no education or work.

IX. Health and Safety

The health and safety concerns of women are paramount for the wellbeing of a country, and are important factors in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned. While there are several programs that have been set into motion by the Government and several NGOs in the country, there is still a wide gap that exists between those under protection and those not. Poverty and illiteracy add to

these complications with local quacks giving ineffective and downright harmful remedies to problems that women have. The empowerment of women begins with a guarantee of their health and safety.

X. Crime against Women

Over the last three years, there were over 24,000 reported dowry deaths in India. About 70% of married women in India between 15 and 49 years of age are victims of beatings or rape. According to the National Crime Record Bureau's 2014 report, 39.8% of rape victims in India are girls under the age of 18. The Thomson Reuters Foundation survey (2011) reveals that India is the fourth most dangerous place in the world for women to live in as women belonging to any class, caste or creed and religion can be victims of cruel violence of the acid attack. In India, acid attacks on women who dared to refuse a man's proposal of marriage or asked for a divorce are a form of revenge. According to a noted study sponsored by the Avon Foundation for Women in 2011, 72% of acid-attack cases in India from 2002 to 2010 included the female victim. List of day to day crime against women is never-ending. It is a true mirror of so-called civilized society.

XI. Sex Ratio:

According to UNICEF, foetal sex determination by unethical medical professionals has today grown into a 1,000 crore industry in India. Following the 2011 census, a number of activists raised concerns that up to 8 million female fetuses had been aborted in the previous decade. And despite an improving child sex ratio, India still ranks an abysmal 127th out of 146 in the United Nation's Gender Inequality Index. The sex ratio (females/1000 males) in India decreased from 946 in 1951 to a much adverse level of 927 in 1991. After that, the sex ratio has improved up to 943 in 2011. However, the World Bank projections for India suggest a decrease of sex ratio to 931 by 2021.

XII. Child marriage:

Although it is illegal in India, almost half of all women between the ages of 20 and 24 years were married off before the legal age of 18.

E. Ways and Means of achieving Women Empowerment

Empowerment of women can be achieved through education, employment, women's organization, Information Technology, Science and Technology, Entrepreneurship, Micro finance Institutions, Law and Agriculture.

I. Education

Education plays the most crucial role in empowering women. It not only generates momentum but also sustains empowerment process in the long run. Empowerment consists of five dimensions, each equally important but none sufficient by itself to enable women to act on their own behalf. Educational settings have the potential to foster all the five dimensions but require the educational programme to be designed explicitly to achieve each of those ends. It is relevant to point out here that one of the important recommendations of the National Policy on Education is to promote empowerment of women through the agency of education. To achieve empowerment through education, several concepts must be introduced at appropriate levels. When referring to primary and secondary schooling, empowerment should enable girls to develop the knowledge and skills to nullify and counter, sexual stereotypes and conceptions of masculinity and femininity that limits the social potential of women. Empowering girls should mean offering them courses with content that not only attacks current sexual stereotypes but also provides students with alternative visions of a gender free society. Gender and women studies programmes have made it possible for students to gain a greater understanding of how gender forces operate in society. These programmes have influenced the development and dissemination of new theoretical and methodological approaches dealing with the nature of gender, national development and social change. Distance education is another important way of empowering adult women. The question that how can women representatives who are pre-occupied with their political and administrative engagements or women employees who are busy with their jobs and activities can pursue education in view of paucity of time arises. Distance education is the immediate and most satisfactory answer. It is with adult women outside of formal education that empowerment at present reaches its highest forms. Not only are adults more capable of reflexive thought - typically derived from family work and other everyday experiences - but they can also acquire new knowledge in less restrictive and more creative settings such as those provided by nonformal education programmes. Education in terms of literacy equips women with the skills of elementary reading, writing and mathematics. A literate woman can very well read receipts, printed rates of consumer goods and items, write bank cheques and keep the family's accounts. Socially and psychologically, it develops and strengthens women's self-confidence, courage and awareness of the self and of the external world. Education in terms of certificates, diplomas and degrees qualifies women to take up modern white-collar jobs. Besides, formal education develops their personality by exposing them to the world of books, peers, teachers and the public at large.

Thus the availability of equal or better educational opportunities for women leads to their assumption of a range of social roles, builds a broader and positive self-concept and enables them to tackle problems like domestic violence with courage and determination.

II. Employment

Employment means economic power. It means earning by dint of hard work and one's own ability. Employment - whether in trade or business or a job in the organized sector - frees women from the constraints of economic dependence on men.

Lack of earning power forces the woman to tolerate and silently endure harassment and ill treatment at the hands of the husband. Employment, especially outside the family, gives a sense of economic independence and thereby forces men and other members to refrain from ill-treating the women members. Since independence the Government of India has been making all possible efforts to help women, both educated and otherwise, by providing employment opportunities in the organized and unorganized sectors. Educated women are seeking white-collar jobs in schools, offices, hospitals, etc. So much so that educated women are accepting even jobs like those of police officers, constables or bus conductors. Significantly, educated girls under various self-employment schemes sponsored by the government are entering the fields of business and taking to auto-rickshaw driving on hire basis in towns and cities. In order to provide economic independence to the large masses of rural women, the Government of India has launched Self-Help Groups (SHGs) by providing financial assistance and training in small-scale industries.

III. Women's Organization

Women's Organizations have come to be recognized as the main source of power, position and strength for women in modern India. A woman cannot fight injustices, perpetrated by men single handed or alone. But, she can do the same collectively through organizations. Women SHGs in rural areas, under Stree Shakti Scheme, are doing yeomen service in organizing women power. Women from different sections are being brought together and organized into an association to wage a war on liquor shops and gambling dens, mataka centres etc., and fight for abolishing age old practices like wife beating, polygamy, dowry-connected harassment, devadasi system, child marriages, etc. Besides, the SHGs are providing employment opportunities to large masses of illiterate, ignorant and suppressed women folk. A proper leadership among rural women will go a long way in empowering them.

IV. Information Technology

The single most resource that liberates people from poverty and empowers them is knowledge. A society, by using knowledge through all its constituents, endeavours to empower and enrich its people, and thus will become a knowledge society. Such knowledge society will need massive empowerment at all levels and among all the key actors of the society. At this juncture, it is essential to see the possibilities of women's empowerment through information technology. Access to information is the key for economic, social and political empowerment of women. So far no other technology claimed to have given the instant, uncensored, practically feasible, economically viable information to the women folk than the information technology. The IT poses new forms of learning, education, health services, livelihood options, governance mechanisms and e-commerce options which would lead to the ultimate goal that is women's empowerment. Hence the use of IT will be a necessary condition, if not sufficient one for the women's empowerment. Use of IT for women's empowerment cuts across various fields such as helping women improving agricultural productivity in their farms, encouraging them to become entrepreneurs and information intermediaries.

V. Science and Technology

Since rural women have special understanding of natural resource management and are more sensitive to environment, rooted deep in their roles and work tasks, they can play a crucial role in the growth and development of rural India. Science and Technology can be effectively used to ease women's work load inside and outside the house involving them as equal partners, recognizing their knowledge, experience and the significant role they can play in sustainable development. In this process, emphasis should be given to reduce the number of hours of work and adding value to each hour of work. Women will have to be diverted from full time domestic work to economic activity with gender sensitive approach at various levels. With organized orientation and training, there is great potential for empowering women with appropriate and sustainable technologies. Research findings have shown that with the aid of appropriate developmental programmes, women as mothers can become effective agents of change in eradicating poverty in the current generation and preventing the transmission to the next generation.

VI. Entrepreneurship

Entrepreneurship among women can be considered as a possible approach to economic empowerment of women. A woman as entrepreneur is economically more powerful than as a mere worker because ownership not only confers control over assets and liabilities but also gives her the freedom to take decisions. This will also uplift her social status significantly. Through entrepreneurship development, a woman will not only generate income for herself but also will generate employment for other women in the locality. This will have a multiplier effect in the generation of income, alleviation of poverty and empowerment of women. Women usually have less geographical mobility than men, more so in the case of young, married women who need to take care of their families. These women can use their skills and available local resources to start their own enterprise. In India there exists a vast pool of literate but untrained women work force. These women are unlikely to find employment in large well-established business or industrial houses whose work practices may be difficult for them to comprehend and follow. However, these women work force may be possessing skills in making handicraft or handloom items or food processing like making pickles, etc., which can be used profitably by creating small enterprise. These women entrepreneurs can employ more women with personal approach and to manage work efficiently.

VII. Micro Finance Institutions

Micro finance institutions play a dominant role in the empowerment of women. There are basically two schools of thought on the empowerment potential of micro finance programmes, with one school emphasizing the negative aspects, arguing that men in the households tend to appropriate the loans and benefits from the loans. This school sees the household as a site of conflict, where women and men are struggling for control over resources. The other school emphasizes the positive aspects, given the evidence that households with loans generally have higher incomes and levels of consumption regardless of the gender dynamics within the household. This school emphasizes a more consensual conception of the households, with benefits for the entire family also considered as benefits to women. Different research and case studies on the impact of micro finance for women's empowerment have been carried out, though the majority of these studies have been undertaken in South Asia given the longer presence of micro finance institutions there. Many of these research studies show that micro finance institutions help a lot in the empowerment of women.

VIII. Law

Empowerment of women is an input, which is intended to eliminate their subordination and establish equality. Empowerment is a positive concept. It requires affirmative state action in support of those who are to be empowered. The law can create such empowerment by way of conferring rights directly to the person whom it intend to empower by imposing liability on other persons towards the persons to be empowered. For the empowerment of women in India, certain existing laws have been amended and modified according to need of time by creating penal sanction against certain type of behaviour, which infringe, deprive or derogate the dignity of women.

The Indian Constitution has the following provisions for making women at par with men:

- a. Article 14 of the Constitution guarantees to all equal protection of laws and equality before law. Both these expressions have also been used in "universal declaration of human rights". The equality before law is guaranteed to all, without regard to sex, race, colour or nationality.
- b. Article 15(3), empowers the State to make special provision for women. Women require special treatment due to their very nature. "Women's physical structure and the performance of maternal function place her at a disadvantage in the struggle for subsistence and her physical well being becomes an object."
- c. Article 16 (2) lays down the rule that no citizen can be discriminated for any employment under the State on ground of religion, race, caste or sex.
- d. Constitutional 73rd Amendment Act, 1992 Article 243 D provides that in every Panchayat, seats shall be reserved for SC & ST and not less than one-third seats shall be reserved for women and office of the chair person in the Panchayat at village level shall be reserved in such manner as the legislature of the State may by law provide.
- e. Constitutional 74th Amendment Act, 1992 Article 243 T provides that onethird seats in Municipal Corporations shall be reserved for women. Such seats may be allotted by rotation to different constituencies in the municipality.

IX. Agriculture

The National Agricultural Policy of India (2000) and the Indian National Policy for the Empowerment of Women (2001) have highlighted the need for incorporating gender issues in the agricultural development agenda to provide recognition of women's role as farmers and producers of crops and livestock, users of technology, active agents in marketing, processing and storage of food and agricultural labourers. An expert committee constituted on women in agriculture, in the Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India has also analyzed the policies and framework required for the programme.

The strategic objectives identified for the programmes are:

- a. To increase rural women's access to land and water resources, credit services and entrepreneurship training.
- b. To ensure agricultural policies and programmes which are sensitive to gender differences in roles and activities.
- c. To ensure that agricultural research and extension programmes are gender sensitive.
- d. To increase gender awareness in the commercialization of agriculture.
- e. To increase women's empowerment and access to decision making.

Various Central Sector Schemes are in operation in different States on women in agriculture. The Central Government had launched a scheme under the Eighth Five Year Plan to make women farmers self-reliant by providing them opportunities to avail themselves of the benefits and opportunities of the existing agricultural system. The project was implemented on a pilot basis with one district each from Rajasthan, Hariyana, Himachal Pradesh, Punjab, Kerala, Maharashtra and Uttarpradesh. In Kerala the project was implemented in Palakkad since 1994. The State has formulated a programme on 'women in agriculture', in conformity with the policy for economic empowerment of women with ultimate objective of making all potential women, economically independent and self-reliant. The Tenth Plan has also envisaged a paradigm shift in the objectives of Local Self Governments from 'local development' to 'local economic development' by attracting youth and women in agriculture.

The State Poverty Eradication Mission (SPEM), Kerala, through 'Kudumbashree' has increasingly recognised the programme on 'Women in Agriculture', as a powerful tool for women empowerment. Lease land farming, skill development, agri-business, agriprocessing, etc., are their thrust areas. The micro enterprises strategy adopted by the Mission has helped so many NHGs to engage in agriculture related enterprises, such as vegetable farming, crop nurseries,

gardening units, mushroom cultivation, vermi composed production, bee keeping, dairy, hatchery units, backyard poultry, agro processing, produce marketing, etc.

X. The Policy Approaches to Women Empowerment

The policy approaches to women empowerment has gone through various phases in its development. The National Bank for Agriculture and Rural Development has listed five macro-economic development approaches based on modernisation, basic needs and structural adjustment.

I. Welfare Approach

In this approach, women are seen as the workforce and thus the main target for development. Women are beneficiaries of, but not active participants in development.

II. Efficiency Approach

This approach sees women, essentially, not as beneficiaries of intervention, but as major resource in development. If development is to become more efficient, it must include the participation of women. It puts women into the mainstream of development and assumes that if they participate, they will automatically benefit.

III. Equity Approach

This approach seeks to promote women's status, power and control so that they are effectively more equal with men. This seems from the view that women have the right to equal involvement.

IV. Empowerment Approach

It comes from women's groups who seeks to empower themselves through greater selfreliance. Women seek to influence their own change and the right to determine their own choices in life. It seems from the view that women need appropriate resources to achieve selfsufficiency.

V. Gender and Development Approach.

It recognizes the active involvement of women in development by utilising the capacity of women to the optimum level. This is achieved by providing the right inputs in planning and implementation of the programmes.

F. Conclusion

Empowering women socially, economically, educationally politically and legally is going to be a Herculean task. It is not going to be easy to change the culture of disregard for women which are so deep-rooted in Indian society. But it does not mean that it is implausible. Only revolutions bring changes in a day, but reforms take their time. This one, in particular, will take its time as well. The idea of women empowerment might sound hard by the yard, but by the inch, it is just a cinch. All we need is a concentrated effort focused in the right direction that would rest only with the liberation of women from all forms of evil. The vision behind the Government declaration 2001 as the year of women empowerment is to provide women equal partnership with men and to enable them to exercise their full control over their own actions. The efforts of the Government are still inadequate and the process of empowering women in India has a long way go. We have to keep in mind that the whole sky will never show the 'glitter' till the gloom and darkness of 'half of the sky' is disengaged. 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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