

WOMEN EMPOWERMENT

Sandeep Pandya

Introduction

Women empowerment is the process of treating the women with same status with that of men in all the fields of the society. Women Empowerment has become a movement now but in our country it only seems a distant dream. We have restricted our perceptions to only upliftment of women- from the value of an object to the value of a living being. But what is required in the present period is something beyond it. We make a great show off whenever a woman makes high achievements but instead of showing off why not accept it to be natural and normal like we do with men doing the same. During Vedic era women had enjoyed equal status with men. Various modes were also adopted to ensure that this stature continues. Like Stridhan and the description of women scholars like Maitray, Gargi shows the importance a woman hold during that period.

Empowerment of women means to let women survive and let them live a life with dignity, humanity, respect, self esteem and self reliance. Empowerment is also related to the process of internal change and to the capacity and right to make decisions. It consists of change, choice and power. It stresses that women's empowerment is the process to acquire the ability from which those who have been denied the ability to make the strategic life choice.

Her emphasis that ability to exercise choice incorporates three interrelated dimensions: Resources, Agency and Achievements. According to UNIFEM, "to generate choices, gaining the ability and exercise bargaining power", "developing a sense of self worth, to secure desired changes, belief in one's ability and the right to control one's life" are important elements of women empowerment. Women will be empowerment when they will have full control over their own life.

Tools to Empower Womens

Microfinance:

Microfinance is a powerful tool to self empower the poor people especially women at world level and especially in developing countries. Microfinance activities can give them a means to climb out of poverty. From early 1970s women movement in number of countries increasing to improve poverty through microfinance programs.

The problem of women less access to credit was given a particular concentration at first International Women Conference in Mexico in 1975. The evolution of microfinance sector started from Agha Khan Rural support Program(AKRSP) and OrangiPiolt Project(OPP). With the passage of time microfinance becomes NGO activity and Five microfinance banks have been started under State Bank of Pakistan(SBP) ordinance.

Role of Microfinance in Women Empowerment

The logic of microfinance's potential for empowerment is similar to the economic model of empowerment microfinance makes women economically independent by putting capital and financial resource in their hands.

Economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem.

The focus on women's empowerment in the context of Finance brings to light the significance of gender relation of policy development circles more prominently than ever before. Women are vaunted as a 'weapon against poverty (DFID 2006, 1 Finance is a type of banking service which provides access to financial and non financial services to low income or unemployed people. Finance services lead to women empowerment by positively influencing women's decision making power at household level and their overall socioeconomic status.

By the end of 2000, Finance services had reached over 79 million of the poorest of the world. AS such Finance has the potential to make a significant contribution to gender equality and promote sustainable livelihood and better working condition for women. (ILO Geneva) it has been well documented that an increase in women resources or better approach for credit facilities results in increased well being of the family especially children.

Chaudary and Nosheen(2009) women empowerment is one of the important issue of present day development policies in developing countries. Since empowerment is multidimensional concept, it is determined by many socio economic factors and cultural norms. Cheston and Kuhn(2002) stated that finance programs have been potential to transform poor relation and to empower women especially by using case study of Sinapi Aba Trust. Although women access to financial resources has substantially increased yet loans given to women differ in sizes.

In spite of this, just financial help is not enough to empower women and improve well being but if they are properly designed then they make important contribution to women empowerment.

Government schemes to Empower in Financial Terms

National Mission for Empowerment of Women

It was launched on 8th March and its objective are to.

- 1. Ensure economic empowerment of women,*
- 2. Ensure empowerment of women with emphasis on Financial education,*

Economic Empowerment of Women is to be achieved through convergence of the schemes and programs having focus on formation and promotion of SHGs so as to enable women to have access to micro credit and micro finance. Programs like National Rural Livelihood Mission (erstwhile SGSY) of MoRD, Smayamsidha of MWCD and similar programmes of other Ministries and organizations would need to be converged to help the identified SHGs in a coordinated fashion. The Mission would see that access to credit by women SHGs under schemes of NABARD, Rashtriya Mahila Kosh, Financial institutions like NSCFDC/ NBCFDC/ NSKFDC of MoSJ&E and nationalized banks, is coordinated well and delivery of credit is timely.

Rashtriya Mahila Kosh – (National Credit Fund for Women)

The Rashtriya Mahila Kosh (National Credit Fund for Women) was set up in 1993 with a corpus of Rs. 31 crore, against the backdrop of socio-economic constraints faced by poor women to access micro – credit from the formal financial system in the country, especially those in the rural and in unorganized sectors. The principal corpus has increased to Rs.100.00 Crore by 2009-10.

The main objective behind the setting up of the Rashtriya MahilaKosh (RMK) under the Department of Women and Child Development (now Ministry) was to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development.

An RMK sponsored ‘Impact Study ‘ of 2008 shows 84% beneficiaries from rural areas and 16% from urban areas had undertaken activities like Animal husbandry (41%), Petty Shops (19%) and Agriculture (17%). Their monthly income has increased between Rs.2000/- and Rs.4000/-. 54% reported increase in household expenditure, 96% reported improvement in food consumption pattern, and 87% reported increase in household assets. Access to medical facility increased for majority of beneficiaries (88%). There was increase in social status of 87% of beneficiaries. 98% women beneficiaries reported increase in their self-confidence and security with increased income through RMK. Majority (95%) of the beneficiaries reported improvement in their standard of living and participation in micro finance led to decrease in domestic violence.

Hostel for Working Women-

The Scheme of Working Women Hostel envisages provision of safe and affordable hostel accommodation to working women, single working women, women working at places away from their home-towns and for women being trained for employment. The scheme has been revised with following salient features:

- *Financial assistance for construction of hostel building to be given only on public land.*
- *Financial assistance available for rent of the hostels which are run in rented premises also.*
- *Provision for maintenance grant of hostel building (maximum Rs.5 lakh) and one-time non-recurring grant for furnishings (@ Rs.7500 per beneficiary).*

Creche Scheme for Working Women-

With a view to encourage women to join/ continue with gainful employment, Rajiv Gandhi National Creche Scheme for children of working mothers (RGNCS) was introduced in 2006. The scheme seeks to provide day care facilities to children in the age group 0-6 years from families with a monthly income of less than Rs. 12,000/-. In addition to being a safe space for the children, the crèche provide services like supplementary nutrition, pre-school education, emergency health care etc. The scheme provides for grant of Rs.3532/- per

month for a crèche, limited to 90% of the schematic pattern or actual expenditure whichever is less, and the remaining expenditure is borne by the implementing agencies. Honorarium to crèche workers is fully funded under the scheme. Funds are separately provided to the implementing agencies for one time training of crèche workers.

Maternity Benefit Scheme-

Government launched Conditional Maternity benefit scheme (CMB) which is a Conditional Cash Transfer scheme for pregnant and lactating women to contribute to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers. The Scheme envisages providing cash directly to P&L women during pregnancy and lactation in response to individual fulfilling specific conditions. It would address short term income support objectives with long term objective of behavior and attitudinal change. The scheme attempts to partly compensate for wage loss to pregnant & lactating women both prior to and after delivery of the child.

Women Financial Empowerment can be seen in below 3 best examples

1. *The Lijjatpapad Story: Seven poor and illiterated women borrowed Rs 80 to start papad business. The turnover went from Rs 6196 in first year to Rs300 crore in next four decades.*
2. *Sakthi Masala: Grown from the small flour mill to market Leader for masala. Rs. 3000/- to Rs 600 crore in three decades.*

Biopharmaceutical firm Entrepreneur: The richest women in the country, whose loan was rejected due to lack of assets and mostly a women Entrepreneur currently holds net value of 2100 crore.

Conclusion

Women Empowerment also leads to more economic benefits not to the individuals but to the society as well. Unlike earlier days when they stayed at home only and do only kitchen stuffs, nowadays, they roam outside and also earn money like the male members of the society. Women empowerment helps women to stand on their own legs, become independent and also to earn for their family which grows country's economy.

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