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Empowerment Of Rural Women For Self-Reliant India

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ABSTRACT

Females constitute about 48.6% of rural population in India. Their empowerment is crucial for socioeconomic development of the country. Today, women are playing important roles in almost every sector and have left their mark in making of new India. Government of India has made significant impact in empowering rural women through economic inclusion, assuring social parity and ease of living. Role of rural women participation in workforce was estimated to be 24.8 percent and out of which 80 percent are engaged in agriculture and allied sector. Being an important demographic dividend, rural women empowerment can be an important contributor for economic reforms in achieving UN-millennium goals by 2030.

Keywords: Empowerment, sector, inclusion, participation, allied.

INTRODUCTION

Empowerment has long remained a central theme in the discourse on development, representing a process through which individuals gain strength, confidence, and agency by participating in power-sharing and decision-making (Kabeer, 1999). It has been conceptualized differently across social, political, and economic dimensions, yet the empowerment of women continues to be the focal point of this discussion globally. Despite geographical and cultural variations, women in most regions still experience limited access to education, employment opportunities, and participation in governance (UNDP, 2022). As integral contributors to national progress, women are indispensable to achieving sustainable development across social, economic, and political spheres (World Bank, 2020).

However, even in the age of modernization and digital transformation, gender disparities persist. Women continue to face underrepresentation in decision-making roles, socio-cultural barriers, and lack of recognition for their contributions (ILO, 2021). Although significant progress has been made toward gender equality, especially through legal reforms and institutional measures, challenges remain in ensuring equitable participation and empowerment in economic and political domains.

Economic empowerment, in particular, is a crucial foundation for gender equality, as it enables women to attain financial independence and contribute effectively to economic growth (Agarwal, 2018). Yet, the World Economic Forum's Global Gender Gap Report (2019) highlights a stark economic disparity — for every dollar earned by men, women earn only about 54 cents — reflecting persistent structural inequities in labor markets. Traditional patriarchal norms continue to assign domestic and caregiving responsibilities primarily to women, restricting their participation in economic activities and entrepreneurial ventures (Chaudhary & Verma, 2020).

In India, the Constitution of India guarantees gender equality and empowers the State to implement affirmative measures for women's advancement (Government of India, 1950). The emphasis on women's empowerment in national development planning gained prominence during the Fifth Five-Year Plan (1974–79), recognizing women as key agents of socio-economic transformation (Planning Commission, 1979). Entrepreneurship has since emerged as a vital mechanism for empowerment, offering women not only financial independence but also socio-economic recognition and leadership opportunities (Dhameja, 2002). Women entrepreneurship thus plays a pivotal role in fostering inclusive and sustainable economic development, particularly in rural areas where patriarchal constraints are more entrenched. Accelerating women's participation in entrepreneurial activities is therefore essential to building an equitable and aspirational economy.

OBJECTIVES

The prime objective of the paper is to highlight the measures of women empowerment, to make them self-reliant, and to make the nation really prosperous.

RURAL WOMEN: INTEGRAL FOR SELF-RELIANT INDIA

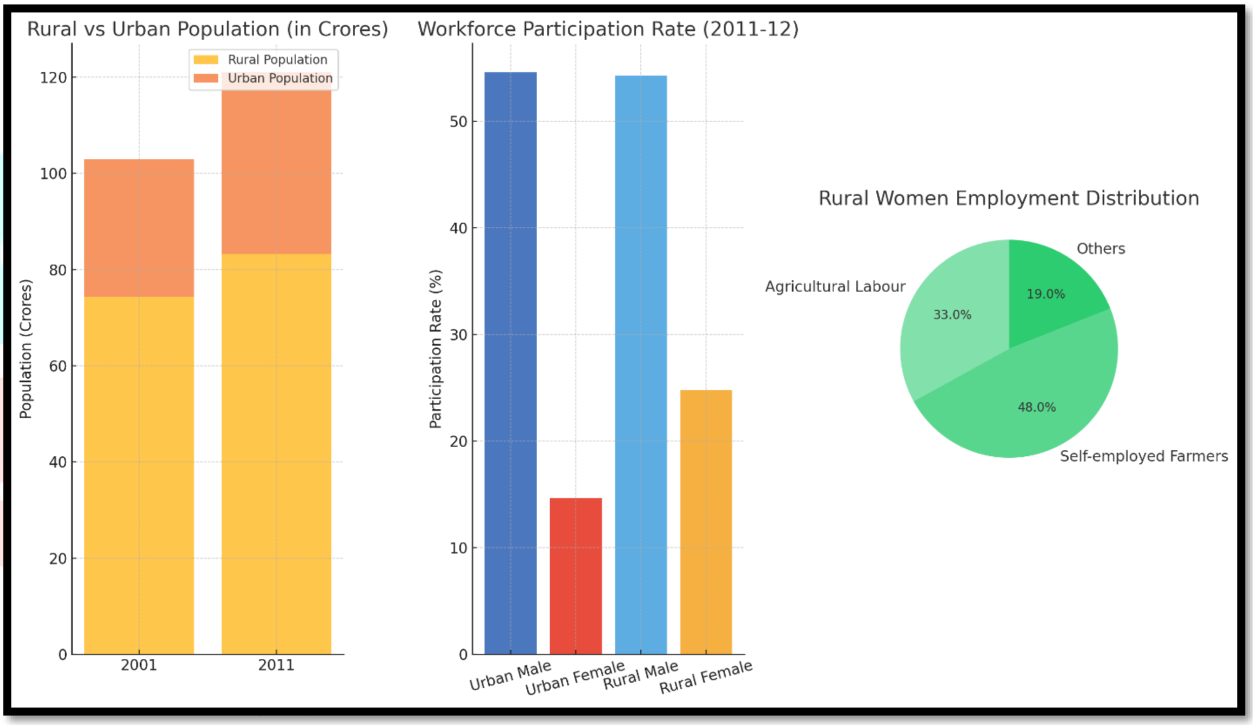
Government of India has made significant impact in empowering rural women through economic inclusion, assuring social parity and ease of living. Rate of rural women participation in workforce was estimated to be 24.8 percent out of which 80 percent are engaged in agriculture and allied sector. Being an important demographic dividend, rural empowerment can be an important contributor for economic reforms in releasing an ambitious target of USD 5 trillion women economy for India by 2024-25 and achieving UN - millennium goals by 2030.

New India, under the leadership of Hon'ble Prime Minister Sri Narendra Modi, envisions rural India as an asset laden with great potential to speed up its economic development and also yield on delivering sustainable development goals. Looking at spree of recent schemes targeting well-being of rural women like Ujjwala Yojna, Deen Dayal Antyodaya Yojna, Beti Bachao Beti Padhao, National Health Mission and several other initiatives in empowerment of rural women seems to be the heart of a plan to attain dream of an Aatma Nirvar Bharat, Dwelling deeper, most flagship schemes and programmes of Government of India are initiated to improve rural women's stature in society by creating diverse livelihood opportunities and engagements in paid employment schemes like Prime Minister's Employment Generation Programme (PMEGP), National Livelihoods Mission, Deen Dayal Upadhyay Grameen Kaushalya Yojna, Pradhan Mantri Kaushal Vikas Yojna (PMKVY), National Rural Economic Transformation Project (NRETP), Pradhan Mantri Vandana Yojna (PMMVY) etc. have evolved the rural ecosystem and facilitated socio economic empowerment of women in India, These measures have opened avenues for acess to education, productive resources, capacity building, skill development, healthcare facilities and diversified livelihood opportunities through beneficiary schemes. These development initiatives across rural ecosystems have given a fillip to rural women participation in economic activities and improved quality of life. Hence, empowering rural women is vital to boost economy, food security, poverty alleviation, reducing impact of climate change and support in achieving the UN millennium goals by 2030.

PARTICIPATION OF RURAL WOMEN IN AGRICULTURE AND ALLIED SECTOR

There was an absolute increase in population, primarily in rural area. The rural and urban population recorded in 2001 was 74.3 crore and 28.6 crore respectively; whilst in 2011 it was 83.3 crore and 37.7 crore, respectively. At the same time, workforce participation rate for urban male and rural male was at par while participation of rural women was significantly higher than urban women. In 2011-12. workforce participation rate for urban male and urban female are 54.6 percent and 14.7 percent respectively while rural male and rural female are 54.3 percent and 24.8 percent, respectively.

In rural communities, agriculture and allied sector is the primary source of livelihood of 80 percent of all economically active rural women. Thirty-three percent among them constitute agricultural labour force and 48 percent are self-employed farmers. Women are working extensively in farm activities like production of major grains, sowing, manure preparation, fertilizer/pesticide application, seed selection and seedling production, weeding, transplanting, thrusting, winnowing etc. They are also engaged in allied activities viz. management of livestock, milk collection, fish processing, collection of non-timber forest produces etc. Several impediments are limiting productive capacities of rural women viz. economic disparity, coupled with low levels of education, being unskilled, tradition limitations, unequal distribution of work, inequality in average wages, etc. Despite the reported decline, female participation is still higher in agriculture. The traditional farming skills amongst rural women had significantly helped in enhanced farm productivity and lowered poverty and starvation. Hence, adoption of women-oriented reforms at grassroots level with ensured acess to resources, skill development and opportunities in agriculture would increase agricultural output in India between 2.5 and 4 percent.



SKILL DEVELOPMENT AND ENTERPRENEURSHIP OPPORTUNITIES FOR RURAL WOMEN

The participation of rural women in the workforce is vital for the inclusive and sustainable economic development of any nation. In India, where a significant portion of the population resides in rural areas, empowering women through skill development and entrepreneurship is not merely a social objective but an economic imperative (Kumar & Singh, 2021). The enhancement of women's capacities through vocational education, technical training, and financial literacy is essential to create productive livelihood opportunities and promote self-reliance.

Skill development serves as a crucial mechanism for increasing employability among rural women. By improving their competencies, women can access diverse sectors, both traditional and modern, and reduce dependency on low-paid, unorganized labor (NITI Aayog, 2020). However, a major barrier continues to be the lack of awareness regarding available training opportunities. Therefore, targeted awareness generation campaigns are required to bridge the information gap between government initiatives and potential beneficiaries. Such campaigns can encourage women to venture into non-traditional fields such as information and communication technology (ICT), e-commerce, and service-based enterprises, thereby diversifying rural economic structures (UNDP, 2021).

The Pradhan Mantri Kaushal Vikas Yojana (PMKVY), launched by the Ministry of Skill Development and Entrepreneurship, plays a pivotal role in this regard. It offers short-term skill training programs designed to enhance employability and income-generation capacities among rural youth and women. The program not only provides training but also links participants with employers and financial institutions, ensuring continuity between learning and livelihood (Government of India, 2022).

Similarly, the Start-up Village Entrepreneurship Programme (SVEP), implemented under the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), has been instrumental in fostering entrepreneurship at the grassroots level. The SVEP provides training, financial assistance, and mentoring support to aspiring entrepreneurs, enabling them to establish and sustain micro-enterprises within their local communities (Ministry of Rural Development, 2023). Such interventions contribute to a culture of self-employment, reducing rural distress migration and enhancing household incomes.

Moreover, the Mahila Shakti Kendra (MSK) initiative, introduced by the Ministry of Women and Child Development, has further reinforced women's empowerment through community-based approaches. The MSK program focuses on capacity building, awareness generation regarding health, nutrition, and education, and encourages active participation of women in local governance and decision-making processes (MWCD, 2021). These efforts have collectively created a foundation for integrating rural women into the national economy through both skill enhancement and entrepreneurship.

In essence, fostering a robust ecosystem for skill development and entrepreneurship is indispensable for achieving inclusive growth. Effective implementation of government schemes, convergence among institutions, and active participation of local communities can significantly transform rural women into drivers of economic change. By equipping them with the right skills and entrepreneurial orientation, India can leverage its demographic dividend while advancing toward gender-equitable and sustainable development.

FINANCIAL EMPOWERMENT

Financial empowerment serves as a cornerstone for achieving gender equality and inclusive economic growth. It enables women to gain control over financial resources, make independent economic decisions, and participate effectively in productive activities (Kabeer, 2012). In India, the expansion of financial inclusion initiatives has significantly enhanced the prospects for rural women to access formal financial systems, thereby fostering greater economic participation.

The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, has been a transformative step toward universal financial inclusion. The initiative provides affordable access to essential financial services such as banking, savings and deposit accounts, remittances, credit, insurance, and pension facilities to the unbanked population, particularly in rural areas (Government of India, 2022). The integration of women into the formal banking network has not only enhanced financial literacy but also promoted savings behavior and improved credit accessibility (Reserve Bank of India, 2021).

Moreover, the introduction of Direct Benefit Transfer (DBT) mechanisms has ensured transparency, efficiency, and timely disbursement of government subsidies and welfare payments directly into women's bank accounts. This has reduced leakages, minimized dependence on intermediaries, and strengthened the autonomy of rural women in managing household finances (World Bank, 2021). During the COVID-19 pandemic, such financial inclusion mechanisms proved crucial in providing uninterrupted access to emergency funds, thereby helping rural families sustain themselves amid economic disruptions (UNDP, 2022).

In addition to PMJDY, several complementary initiatives have bolstered women's financial empowerment and entrepreneurial engagement. The Pradhan Mantri Mudra Yojana (PMMY) facilitates collateral-free loans to micro and small enterprises, many of which are owned or managed by women entrepreneurs. The Start-up India Scheme encourages innovation-driven entrepreneurship by providing funding support, mentorship, and ease-of-business reforms (Ministry of Commerce and Industry, 2023). Similarly, the Prime Minister's Employment Generation Programme (PMEGP) promotes self-employment opportunities by extending credit-linked subsidies to aspiring rural entrepreneurs (Khadi and Village Industries Commission, 2023).

Collectively, these measures have contributed to enhancing rural women's access to finance, promoting self-reliance, and enabling their transition from traditional roles to active economic agents. However, challenges such as low digital literacy, limited collateral, and social constraints still impede full financial inclusion. Addressing these barriers through digital capacity building, gender-sensitive credit policies, and awareness programs remains essential for realizing the goal of comprehensive financial empowerment of rural women in India.

RURAL SET-UP FOR WOMEN EMPOWERMENT: SAFETY, SECURITY AND EASE OF LIVING

The status of rural women is evolving since the inception of reforms in area of rural development. The schemes like PMEGP, DDUGKY, PMKYV, BBBP, PMMVY, National Livelihoods Mission have made significant contributions in improving stature of rural women in India at the grassroots level. The setting up of Mahila Shakti Kendra at district level has provided safety and security to rural women. "Ease of Living led women empowerment initiatives have been undertaken by the Government of India to improve well-being, environment and life style of rural women. Under its aegis, clean cooking fuel and drinking water is provided to all rural household through schemes PMYV and Jal Jeevan Mission. The PM eighty Ujjwala Yojna was launched in May 2016 and aimed to provide clean energy fuel of LPG to eighty million rural women in India. Dimensions of economic aspects of women PMUG significantly influenced socio empowerment. Usage of LPG was meant to replace the use of traditional smoky chulhas that cause several health hazards. The drive for clean sanitation facilities in every rural household was initiated under swachh Bharat Mission-Grameen. The focus of the mission was to maintain Open Defecation Free (ODF) behaviour and solid and liquid waste management for clean rural environment. These measures have boosted self-confidence amongst rural women.

Safety, security and socio-economic parity are important for rural women empowerment. Mission Shakti is such a scheme which includes setting up of national, state and district level hubs for empowerment of women, women helplines, one stop centres, Sakti Niwas or Working Women Hostels, Shakti Sadans or homes for destitute and troubled women, crèches etc. The Anganwadi services are set up in rural areas to provide health services and to raise awareness towards health and nutrition. To protect rural women against violence and abuses, Sakti Centres or One Stop centres are established to facilitate with a range of integrated services under one roof such as police facilitation, medical aid, legal aid and legal counselling, psycho-social counselling, temporary shelter etc.

CHALLENGES IN EMPOWERMENT OF RURAL WOMEN FOR SELF-RELIANT INDIA

Despite numerous government initiatives, institutional support systems, and the rise of self-help group movements, the empowerment of rural women in India continues to face multiple structural and functional challenges. These barriers restrict their economic, social, and political participation and hinder the vision of a Self-Reliant India (Atmanirbhar Bharat).

- **Socio-Cultural Barriers**

Deep-rooted patriarchal norms and gender stereotypes continue to limit women's mobility, access to resources, and participation in decision-making processes (Kabeer, 2012). In several rural communities, societal expectations confine women to domestic roles, discouraging their involvement in education, entrepreneurship, or paid employment. Early marriage, domestic responsibilities, and social taboos further restrict their ability to engage in self-development activities.

- **Educational and Skill Deficiency**

Low literacy rates and inadequate vocational training facilities remain critical constraints. A significant portion of rural women lack technical skills, managerial knowledge, and market awareness necessary for entrepreneurship or wage employment (NITI Aayog, 2020). Limited access to ICT and digital training programs also widens the technological divide between rural and urban women.

- **Financial Exclusion and Limited Credit Access**

Although financial inclusion schemes like PMJDY and PMMY have expanded access to formal banking, many rural women still lack collateral, credit history, or awareness to avail institutional loans (Reserve Bank of India, 2021). Bureaucratic hurdles, lengthy documentation, and gender bias in credit allocation prevent women from becoming self-sufficient entrepreneurs. Informal borrowing from moneylenders continues to trap many in debt cycles.

- **Inadequate Infrastructure and Market Linkages**

Poor transport connectivity, lack of rural markets, storage facilities, and digital marketing channels limit the profitability of women-led enterprises (World Bank, 2021). Absence of supply-chain integration and marketing support makes rural women entrepreneurs highly dependent on middlemen, reducing their income share and market competitiveness.

- **Technological and Digital Divide**

Access to technology remains highly unequal. Digital illiteracy, poor internet connectivity, and lack of exposure to e-commerce or online financial platforms impede rural women's capacity to modernize their business practices (UNDP, 2021). As India moves toward a digital economy, this divide further marginalizes rural women from mainstream economic opportunities.

- **Institutional and Policy-Level Constraints**

While multiple government schemes target women's empowerment, overlaps, fragmentation, and poor coordination among ministries often lead to inefficient implementation (Planning Commission, 2013). Absence of gender-sensitive evaluation mechanisms and limited community participation reduce the long-term impact of empowerment programs.

- **Economic Inequality and Wage Disparity**

Rural women are predominantly employed in the informal sector or agricultural labor, where wages are low and job security is minimal. Persistent gender wage gaps, seasonal unemployment, and lack of social protection undermine economic empowerment and sustainability (ILO, 2021).

- **Limited Awareness and Representation**

Lack of awareness regarding legal rights, property ownership, inheritance, and welfare schemes weakens women's bargaining power. Furthermore, women's representation in local governance institutions remains limited, restricting their influence on policies that directly affect their livelihoods and status (MWCD, 2021).

- **Health and Nutritional Challenges**

Poor health, malnutrition, and limited access to healthcare services affect women's productivity and participation in the workforce. Maternal health issues and lack of sanitation facilities further exacerbate the problem, especially in economically backward regions (UN Women, 2020).

- **Socio-Psychological Barriers**

Social stigma, lack of self-confidence, and fear of failure often deter rural women from taking entrepreneurial risks. These psychological constraints are compounded by the absence of female role models in leadership and enterprise, thereby slowing attitudinal transformation within communities.

POLICY INTEGRATION AND IMPLEMENTATION MECHANISM

For the empowerment of rural women to translate into sustainable outcomes, an integrated policy framework and an effective implementation mechanism are imperative. India's developmental policies often operate within sectoral silos—education, health, employment, finance, and social welfare—resulting in duplication of efforts and inefficient resource utilization (NITI Aayog, 2020). A coordinated, multi-sectoral approach that links government schemes, institutional support, and community participation is crucial to achieving holistic and measurable empowerment of rural women within the broader vision of Atmanirbhar Bharat (Self-Reliant India).

- **Convergence of Schemes**

Policy convergence implies aligning various government programs with complementary objectives. Integrating schemes such as Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Pradhan Mantri Jan Dhan Yojana (PMJDY), and Stand-Up India Scheme can ensure simultaneous progress in financial inclusion, skill development, and entrepreneurship (Ministry of Rural Development, 2023). Such convergence enables women to move seamlessly from training to employment and enterprise creation, bridging the gap between policy design and grassroots outcomes.

- **Multi-Stakeholder Coordination**

Effective integration requires synergy between multiple stakeholders—government ministries, NGOs, private sector, Panchayati Raj Institutions (PRIs), Self-Help Groups (SHGs), and microfinance institutions (MFIs). Each stakeholder contributes to different dimensions of empowerment:

i. Government agencies provide regulatory frameworks and funding support.

ii. PRIs and SHGs act as local mobilization and monitoring units.

iii. Private sector partners contribute through Corporate Social Responsibility (CSR) initiatives in training, marketing, and digital literacy.

iv. Financial institutions facilitate easy access to microcredit, insurance, and capital formation.

- **Institutional Convergence at Local Level**

The District and Block-level Convergence Committees under DAY-NRLM can serve as operational hubs for integrating rural development schemes. Local planning bodies should align Gram Panchayat Development Plans (GPDPs) with national and state-level women empowerment strategies, ensuring bottom-up planning and participatory decision-making.

Implementation Mechanism

- **Capacity Building and Human Resource Development**

Training of implementing officers, SHG leaders, and community resource persons is essential for effective execution. Continuous capacity-building programs on digital finance, enterprise management, and leadership development can enhance delivery efficiency (MWCD, 2022).

- **Monitoring and Evaluation (M&E) Framework**

Establishing a robust M&E system ensures transparency, accountability, and data-driven policy adjustments. Gender-sensitive indicators such as income generation, skill certification rate, enterprise sustainability, and credit accessibility should be included in evaluation metrics (World Bank, 2021). Use of ICT-based dashboards, real-time monitoring, and community feedback systems can help assess impact at regular intervals.

- **Public–Private Partnerships (PPP)**

PPP models strengthen resource mobilization and innovation in implementation. Collaborations with private corporations under CSR can support rural women's digital training, entrepreneurship incubation, and market linkages. For example, tie-ups with e-commerce platforms can enable rural women entrepreneurs to access national and global markets (FICCI, 2022).

- **Financial Decentralization and Flexibility**

Decentralized financial management empowers local institutions to allocate resources based on region-specific needs. Block-level financial autonomy ensures timely fund flow and effective utilization. Integrating Direct Benefit Transfer (DBT) mechanisms guarantees transparency and reduces leakages.

- **Awareness and Community Participation**

Sustained awareness campaigns through community radio, social media, and rural outreach programs can promote women's participation. Involving local leaders, NGOs, and women's collectives enhances community ownership and policy acceptance.

CONCLUSION

Empowerment of rural women is not merely a social objective but a strategic economic necessity for achieving the vision of a Self-Reliant India (Atmanirbhar Bharat). A cohesive and integrated policy framework—anchored in skill development, financial inclusion, entrepreneurship, and digital access—forms the cornerstone of this transformation. Effective coordination among government ministries, self-help groups, financial institutions, and the private sector ensures that empowerment initiatives translate from policy intent to measurable grassroots outcomes.

However, empowerment must go beyond isolated interventions. Rural transformation can be expedited by scaling up programmes dedicated to women's holistic development, encompassing education, healthcare, ownership rights, safety, and access to new technology. Enhancing skill development and entrepreneurship capacities among women creates self-sustaining economic systems, while financial inclusion and institutional support enable them to participate meaningfully in the formal economy.

Equally vital is the recognition of women farmers as agents of agricultural productivity and rural innovation. Empowering them through training, resource ownership, and modern agri-technologies can substantially raise farm outputs—potentially increasing national agricultural productivity by 2.5–4 percent—and thereby contribute directly to food security and poverty reduction.

Ultimately, the empowerment of rural women is the foundation of sustainable rural transformation. When women gain equal access to education, resources, technology, and decision-making, they not only uplift their families but also strengthen the economic and social fabric of the nation. Building a self-reliant India thus demands an inclusive approach—where empowered rural women are not seen merely as beneficiaries of development, but as leaders, innovators, and key architects of national progress.

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