

# WOMEN EMPOWERMENT IN RURAL AREA: AN IMPACT ANALYSIS

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## ABSTRACT

This paper is a revelation of an evaluative study conducted to measure the efficacy of the credit guarantee scheme on the basis of a comparison made between the performances of its beneficiaries and non-beneficiaries. The current article investigates the dimensions of women empowerment, that is, social, political, and economic.

**Keywords:** Empowerment, Loan, Deposit Ratio, micro and small enterprise(MSE),Member lending institution(MIL),Rural areas, Financial inclusion.

## Introduction

Financial inclusion will be helpful for rural areas where people are unaware of banking services and the benefit associated with other financial services. The present study deals with contribution of inclusion plans of government in rural areas through various modes. The study also deals with role of financial inclusion for women empowerment in rural areas. Women empowerment is empowering the women to take their own decisions for their personal dependent. Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Women also should be given equal rights like men to really empower them. They need to be strong, aware and alert every moment for their growth and development. Most common challenges are related to the education, poverty, health and safety of the women. After independence of country, India had to face lots challenges which had created a big gap between men and women especially in the field of education.

## A women can be considered with women empowerment when :-

- ❖ She lives her life independently according to her own lifestyle whether at home or outside.
- ❖ She feels to take her own decision according to her choice.
- ❖ She gets equal rights in the society like a man.
- ❖ She feels safe and secure whether at home or outside at own work place, street, etc



**Diagram – Financial Inclusion**

As per the statistics, even though women form 48% of India's population, they form only 29% of the national workforce. In rural areas especially agriculture and animal contribution of rural women is 90% of the total work force with 80% of women working in unorganized sectors. Nevertheless, it is found that 66% of the female population in rural area is not utilized. Social, economic and political status of women specifically in the rural parts is atrocious. The census data indicate that the literacy rate of rural Indian women is only 58.75 percent in comparison to men's 78.57 percent . Only 26% of women have access to formal credit and the sex ratio is also deplorable.

Empowering women to participate fully in economic life across all sectors is essential to shape up resilient economies as it betters the sustainability, and improves the quality of life. However, empowerment is multi-faceted, multi-dimensional and multi-layered conception, which requires women to undertake greater share of control over resources which could be material, human and intellectual like knowledge, information, ideas. It also includes financial resources like money –providing women with the access to money and providing them with the control over the decision making be it at home, community, society and nation level and help them gain 'power'. Encouraging Women to be Multifaceted will give more opportunity to women based on their capability to participate in, contribute to and benefit from the growth processes in ways such that the value of their contributions is valued, dignity is respected, and it is made possible to negotiate a fairer distribution of the benefits of growth. This will subsequently improvise women's control over economic resources and strengthening women's economic security. Empowerment of women in rural area is a necessity as this would help women to get rid of the social violence and atrocities against her. Many suggestions have been given in this research paper which would open up the doors of awareness in the surroundings and the society in which women makes the living and make them actively participating member and thus fight for their rights.

**Objectives of the Study:**

1. To assess the contemporary economic condition of women in rural India.
2. To find out economic issues facing by women in rural India.
3. To evaluate some government programs for economic empowerment of women in rural India.
4. To suggest some new approaches towards economic empowerment of women in rural India.

**Literature Review:**

The entitlement approach given by Sen (1981) is a substantial contribution in the research studies related to different approaches for economic empowerment of rural women, which suggests entitlement of land and credits to rural women for their economic upliftment. Ann Charleen Marbourg (2015) explored this entitlement approach for economic empowerment of rural women in Bangladesh by suggesting land inheritance in rural Bangladesh as it is not inherent there, marriage used to be only a social protect for women in Bangladesh. Many other conceptual and empirical studies supported that access to land and credit can successfully empower rural women, K.C. Roy, C.A. Tisdell (2000) pointed out that in rural India we have got two types of rights on land for women, first is legal and another is customary where customary is informal right on land, findings suggested that all customary rights should be transfigured in legal rights. Pranab R. Choudhury, Manoj Kumar Behera(2016) proposed a legal government framework related to access to land of women and suggested some legal amendments, in Research study by R. Vishnuvarthini and A.M. Ayyothi (2016) also supported the findings of above researchers, their study presented that only a legal foundation can do economic empowerment of rural women in India, the potential role of SHGs have been assessed in their work which showed findings that employed women in SHGs got better access to financial services. Julia Wiklander (2010) evaluated that women in rural India should be empowered in economic sector as she will be free from domestic abuse and will get equal access to decision making process in households and in property rights. Shabbeer Ahmed (2016) assessed a wide gap between the provisions in Indian constitution and the real condition of rural women in India. The access of rural women to information, assets, credits and opportunities is insufficient. He found inter and intra state imbalances are responsible for low economic empowerment of rural women in India. Dr.ArjunYallappaPangannavar (2015) explained a holistic approach of SHGs in economic empowerment of women in rural India; he pointed out that “Self Reliant Village Economy” can only be constituted if rural women are going to be economic empowered. The role of SHGs in economic empowerment of rural women has been suggested in the research work of Sambat (1998), he explored the productive and participatory activities of SHGs in Thailand and explained the rise of financial standard of people there. Narinder Paul, M.S. Nain (2015) suggested a new approach towards empowering rural women in India; they presented a collaborative approach of development with rural tourism for socio-economic empowerment of rural women. Abdul Ahmed (2015) explained the participation of unskilled rural women and their contribution in village economy. He suggested a micro level assessment for the economic condition of unskilled rural women in India.

RoopaBernardiner, Mangala S.M. (2017) supported economic empowerment of rural women as it will stimulate equal participation of women in household and community.

### **Research Methodology:**

A conceptual research design has been adopted for the purpose of the study. The present study explores the various economic issues which have been feminized in rural India which are eventually creating many stumbling stones in the way of sustainable economic growth of India. The study is mainly based on secondary data collected from various national and international reports and various reputed journals. A comprehensive study of available journals has been performed to examine various initiatives taken by national and international organization including World Bank towards empowering rural women in economic sector. This research study extends suggesting some inclusive ideas and approaches for economic empowerment of rural women in India.

### **Suggestions/ Approaches for Economic Empowerment of Rural Women:**

Literacy or providing education to women is foremost and the most powerful instrument inempowering women in the society and main step towards economic empowerment. In order to encourage education of women at all levels and to dilute gender bias in the provision and acquaintance of education, schools, colleges and even universities must be established exclusively for women. Government and several NGO's are striving hard and been providing a package of concessions to bring more girl children, especially from marginalized BPL families, into the main stream of education. Vocational and technical training, life skills and other literacy programmes for women to help them develop marketable skills and better decision-making abilities are undertaken which enhances the mainstream employment of women.

For rural women to promote access to resources like land and credits, concerted efforts are taken. To promote access to land by women, measures for the distribution of land to the landless women is considered. Policies on distribution of joint deeds to husband and wife and short term operational ownership of land female farmers while giving land on leasing is arranged. Fiscal and monetary policies must be analysed and revised from gender perspective since they have impending impact on the lives of women. The gender affirmative role of direct taxation must be further enhanced through various incentives like reduction in stamp duties for women if assets are registered in their name, lowering of income tax slabs, lowering of loan interest for women etc.

Financial inclusion policies towards must be normalized so that women gain better financial identity, it must be aimed towards rural women having better access to financial services such as credit sources, saving services, insurance, loan, pension . Special financial literacy programmes must be chalked out the coverage of rural women folks , and also availing of the transfer benefits and subsidies that are offered by the government. All financial inclusion schemes needs to incorporate monitoring and evaluation mechanisms to assess gender outcomes to women and in particular to the women belonging to the marginalized and vulnerable sections. District level voluntary agencies may be identified which could help in developing and setting up women empowerment organizations in villages. Credit organizations should simplify and streamline the procedures and guidelines to best suit the rural women and loaning policies need to be orientation towards women. Credit camps must be organized

in village exclusively for women to imbibe awareness in them. Farm women should also be recipient of credit facilities for which ownership of assets may not be insisted upon.

Though several technological breakthroughs have been observed they are not tailored to the specific needs of the farm women. Some of the tasks and jobs which women specifically are involved with are drudgery prone include transplanting, weeding, harvesting, threshing, winnowing etc. Measures to reorient the research system to cater to the needs of the farm women may be taken that would lead to women specific technologies. Special attention must be given by the farm scientist for evolving relevant technologies or modifying the existing ones. While evolving agricultural technologies; indigenous practices used by women should be paid due attention for blending with the frontier ones for greater adoption of new skill development programmes. Local artisans must be consulted for designing, development and testing of agricultural implements and machinery should be undertaken with the active participation of rural women and it should serve as a blessing and reduce the burden on the farming women folks.

Training serves as a significant component for the enhancement of skill, knowledge and attitude. Specialized need based and skill oriented training should be organized preferably at village level for building and improvising the technical competency among farm women. Conservation and management of natural resources, pest management, renewable energy sources, and seed production technology, use of fertilizer, post-harvest management, and usage of latest technology in farming are some of the significant areas in which rural women need training. For effectiveness trainings must be organized at appropriate time specially the pre- seasonal training along with proper followed-up of the programmes and synchronization.

Important macro-economic policies need to be engendered and mainstreamed so that women's concerns are adequately reflected and they benefit equally from the fruits of development. Gender wage gap across rural and urban, agricultural and non-agricultural jobs, regular and casual employment needs to be addressed. Ensuring pay parity, satisfactory conditions of work are critical subjects for insecurity for women particularly in the formal employment. This growing in-formalisation and casualization of women's work and labour in the rural parts needs to be adequately addressed.

Women entrepreneurs in rural areas must be supported through microfinance and their services and produces must be got into supply chains. Enhancing women's access to the latest digital media, Information and communication technologies can create a merging market of connected women who can be linked to business opportunities. In addition, as employers, the private sector must invest in women's security against violence and take steps to ensure their mobility through inclusive transport.

Women undertake the bulk of unpaid care work such as looking after and educating children, looking after older family members, caring for the sick, household chores and are the invisible life line of the rural community. This unshared burden of unpaid care and nurturing that a woman is liable to under mines women's participation in economy. Recognizing women's unpaid work and undertaking suitable strategies and support services to integrate unpaid work with the programmes and measures to free woman's time for paid work through time-saving technologies, infrastructure, child/parental care services (Crèches) and child care/parental leave needs to be undertaken. Such provisions would create an enabling environment and to ensure the full cooperation in social, political and economic life.



Identification of differently abled women and supporting such people with counselling and education and special provisions under various rural and urban livelihood schemes for women with different forms of disabilities need to be made. In order to prevent marginalization of women migrant workers at their place of destination, a system of new registration of tribal migrants by panchayats must be ensured. Special efforts need to be made to safeguard the interests of migrant tribal worker especially domestic women workers by registration, monitoring and accountability.

financial inclusion through schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) on women living in urban slums in the industrial town of Ludhiana, Punjab. The data were collected from 737 females living in urban slums with PMJDY bank accounts. The result indicated that PMJDY scheme has been quite successful especially in case of women in slums and has a positive influence on social, political, and economic dimensions of women empowerment. The study contributes to existing literature by advancing the debate on women in urban slums and identifies the substantial need for the development of formal financial system to enhance the scale of financial inclusion.

#### Conclusion:

This research assessed several economic issues faced by rural women. In reality, women face obstacles throughout the process of empowerment. Overcoming them require society to actively reduce gender discriminatory norms and practices, as well as ensuring that public institutions are accountable for putting gender rights in to practice. Women population constitutes about 50 per cent of the population. Employment of women can help to boost economic growth and in turn the GDP. The economic empowerment in turn upsurges women's access to economic resources and prospects including jobs, financial services, property and other productive assets, skills development and market information. Some suggestions have been provided in this study. Increasing women's and girls' education and women employment will higher the economic growth and there will be reduction in the gap between women's and men's labour force. This will bring about equilibrium in a society which is highly dominated by men and give an opportunity for women to be self-sufficient. It reduces economic dependency and provides with an opportunity to challenge many gender stereotypes and discrimination. It is strive towards an equitable society and improved voice and participation in all spheres of society with women in the community feeling confident, and accorded to the main stream social processes. At last it has been concluded that the integrated approaches implemented by UN has a great impact on economy growth. A core suggestion has been given that a potential strategy is quite essential for balancing unpaid work.

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