

PROGRESSIVE ROLE OF WOMEN IN INDIAN ECONOMY

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ABSTRACT

Present paper aims to draw the attention and emphasize the important role of women in economic development of India. Development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may promote development. Development policies and programs tend not to view women as integral to the economic development process. This is reflected in the higher investments in women's reproductive rather than their productive roles, mainly in population programs. Yet women throughout the developing world engage in economically productive work and earn incomes. They work primarily in agriculture and in the informal sector and increasingly, in formal wage employment. Their earnings, however, are generally low. Since the 1950s, development agencies have responded to the need for poor women to earn incomes by making relatively small investments in income-generating projects. Often such projects fail because they are motivated by welfare and not development concerns, offering women temporary and part-time employment in traditionally feminine skills such as knitting and sewing that have limited markets. By contrast, over the past twenty years, some non-governmental organizations, such as the Self-help groups in India, have been effective in improving women's economic status by extending loan facilities that are fundamental to the process of economic development. What are the current constraints on realising the full potential of women in the process of economic development intervention necessary to unblock these constraints? It is focussed on women and on economic development, rather than on the wider issue of discrimination between genders. However, before looking at the evidence base, constraints, and interventions, it will provide a scenario of thinking around women and development in our country.

INTRODUCTION

India becomes an ever-larger presence in the global economy. Women are steadily gaining access to education and to jobs in coveted fields such as finance and technology. These changes accelerate the women empowerment and giving women a pivotal role in the growth of India and its economy. An impressive 133 million Indians raised out of poverty, an achievement that India and the world can be proud of. While worthy of celebration, the success could have been even more dramatic if a greater number of women could contribute to the work force.

India's rapid urbanization has not yet encouraged more women to join the labour force. Rural jobs have been decreasing and not enough rural women have been able to make the transition to working in urban areas. This makes the need for greater public safety and safe transport more significant.

India ranks 120 among 131 countries in female labor force participation rates and rates of gender-based violence remain unacceptably high. It's hard to develop in an inclusive and sustainable way when half of the population is not fully participating in the economy. At 17% of GDP, the economic contribution of Indian women is less than half the global average, and compares unfavourably to the 40% in China, for instance. India could boost its growth by 1.5 percentage points to 9 percent per year if around 50% of women could join the work force.

This is not to say that India has not had some success. Some young women are staying in school longer, and others are choosing to leave work as circumstances change and incomes rise, but India must turn the tide to realize its development potential. Valuing girls and women is critical factor in making societies more prosperous and Women's economic empowerment is highly connected with poverty reduction as women also tend to invest more of their earnings in their children and communities.

Objectives

1. To study the relationship between women economic empowerment and economic development.
2. To study the constraints for women empowerment in India.

Literature review

1. Dr. Sarah Bradshaw (2013) aims to highlight the important role women have and can play in economic development. It addresses three questions: what is the evidence base to support investing in women? What are the current constraints on realising the full potential of women in the process of economic development? What are the priority areas of intervention necessary to unblock these constraints? It is focussed on women and on economic development, rather than on the wider issue of gender and development. However, before looking at the evidence base, constraints, and interventions, it will provide a brief context of the evolution of thinking around women and development. The Evolution of 'Women in Development' to 'Gender and Development' In the 1970s, research on African farmers noted that, far from being gender neutral, development was gender blind and could harm women. Out of this realization emerged the Women in Development (WID) approach, which constructed the problem of development as being women's exclusion from a benign process. Women's subordination was seen as having its roots in their exclusion from the market sphere and their limited access to, and control, over resources. The key was then to place women 'in' development by legislatively trying to limit discrimination and by promoting their involvement in education and employment.
2. Esther Duflo (2011) Women's empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development. Does this imply that pushing just one of these two levers would set a virtuous circle in motion? This paper reviews the literature on both sides of the empowerment-development nexus, and argues that the inter-relationships are probably too weak to be self-sustaining, and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women.
3. Dr. A. Arun kumar (2015) the role of women in economic development is most intimately related to the goal of comprehensive economic development and is a strategic question for the development of all societies. Any development strategy which neglects the need for enhancing the role of women cannot lead to comprehensive economic development. The economic contribution of women has been found to be related to her role and status in the society. The Self-help groups provide economic benefits to the women by providing income generating activities and increase in women's income translates more directly into family well being. The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society.
4. Seema (2013); This paper deals with the issue of women development in Indian society. A large number of policies, programmers and projects are designed to raise the status of women in development process. Women development is considered as a part of national development by Indian government. In India from first five year plan to fifth five year plans, Indian planners were concerned with helping women to fulfill their domestic roles in a more efficient way. From second plan onwards to the sixth plan women's welfare became a sub-heading under social welfare. In India so many schemes will start for empowering women's in terms of social and economic condition. Our government takes so many initiatives for the development of women.

Levels and trends in sector wise composition of women by sector and region (%) for the years 2017-18

1. The Indian economy remains heavily gender segregated. Occupationally, women are under represented among senior officers, legislators and managers. The situation has worsened with the proportion falling from 13 per cent in 2011 to 7 per cent in 2015. On the other hand, female representation is on par with their overall presence in the workforce in relatively high-paying professional jobs. The caveat is that the paid workforce is still heavily male-dominated in general. Women constitute just 22 per cent of manufacturing, and an even lower 16 per cent of service sector workers. Female workers remain concentrated in a few industries such as textiles and garments, tobacco, education, health, and domestic (source: state of working india 2018 by amit basole, Ajim prem university)

Women's participation in the paid workforce is low but some states perform much better than other.

The percentage of working age women who are either employed or looking for work is low in India compared to many other developing countries. And it has been declining overtime. But the southern and north-eastern states show much higher rates of participation by women than the northern and western states (Figure 9). The ratio of male to female labour force participation rate varies from less than 0.2 in Uttar Pradesh and Punjab to 0.5 in TN and AP, to a more than 0.7 in Mizoram and Nagaland. (Source: LB-EUS 2015. LFPR values are out of 1000. Note that scales differ.)

Women economic development In India

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Since independence, numbers of schemes have been launched to promote welfare and development of women in India. Although there have been various shifts in policy approaches in the last fifty years from the concept of 'welfare' till the '70's to 'development' in the '80's and now to 'empowerment' in the '90's, the department of women and child development has been implementing special programmes designed to improve the socioeconomic status of women. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. 10 key factors that can enable or constrain women's economic empowerment, and make recommendations for policy and practice for each:

1. Education,
2. skills development and training
3. Access to quality, decent paid work
4. Address unpaid care and work burdens
5. Access to property, assets and financial services
6. Collective action and leadership
7. Social protection
8. Labour market characteristics
9. Fiscal policy
10. Legal, regulatory and policy framework
11. Gender norms and discriminatory social norms

Education, skill development and training

Education and training matter throughout the life cycle. Access to quality education during childhood is important in itself and has important spill-over effects in breaking intergenerational poverty cycles, delaying marriage and childbearing and improving labour market outcomes later in life. Encouragingly, in recent years the majority of countries have achieved gender parity in education at the pre primary and primary levels. But, although most people believe that girls and boys should have equal access to good education.

Literacy Rates of female in 2014

Age	Literacy rate (in %)		
	Rural	Urban	Rural and Urban
Age 5 & above	62.4	80.9	68.1
Age 7 & above	61.3	80.8	67.1
Age 15 & above	53.1	77.9	60.8
Age 15 & above	56.8	74.8	62

Source: National Sample Survey Office

The issues concerning women's access to education are not uniform across different stages, professions or geographical spread.. Primary and Secondary Education Under the Right of Children to Free and Compulsory Education, government has made education free for children of 6-14 years of age. One would expect that with this promise of free education, there would be an equal number of girls enrolling in primary education. However, in reality the picture looks much different. According to a 2014 government report, educational statistics indicate that the number of girls per 100 boys is around 80% for classes upto the VIII and a little over 77% for secondary higher education that covers classes upto XII. Secondary education generally covers children in the age group of 14- 18 years.

While educating girls is a primary means of increasing economic outcomes later in life, adult training and skills development programmes are also important to women's economic empowerment. Lifelong learning initiatives are a well-established focus of development programmes, and have subsequently been subject to extensive assessment. A recent review of women and girls' economic empowerment programme evaluations found that joint interventions that combine vocational training with life skills (to increase knowledge of rights and capacity to manage challenges, including around sexual and reproductive health) can be beneficial; such programmes are often highly cost-efficient and can be offered effectively in a wide range of contexts with adjustments to fit local context Data from global surveys paint a picture of women around the world being less able to realise their economic ambitions through work than men.

Government programmes are crucial.

The government of India initiated so many women empowerment programmes .

1. Beti Bachao Beti Padhao Scheme
2. One Stop Centre Scheme
3. Women Helpline Scheme
4. UJJAWALA : A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation
5. Working Women Hostel
6. Ministry approves new projects under Ujjawala Scheme and continues existing projects
7. SWADHAR Greh (A Scheme for Women in Difficult Circumstances)
8. Support to Training and Employment Programme for Women (STEP)
9. NARI SHAKTI PURASKAR
10. Awardees of Stree Shakti Puruskar, 2014 & Awardees of Nari Shakti Puruskar
11. Awardees of Rajya Mahila Samman & Zila Mahila Samman
12. NIRBHAYA
13. Mahila police Volunteers
14. Mahila E-Haat
15. Mahila Shakti Kendras (MSK)

Financial services and women economic empowerment

In India the self help groups and micro finance institutions carry a support for the women for creating self employment. . Economic Empowerment Economic status of women has definitely improved after joining the shgs. The swayamsidha group members have been able to further strengthen their own economic activities as individuals and as groups by taking loans from their own kitty and from the banks and other credit institutions. This has generated enthusiasm and selfconfidence in women in the swayamsidha shgs who become role models for other women in the village to emulate. The result is that once one or two groups get formed, there is a chain reaction and other groups come up. These women handle their own money; keep their own account in the banks with photographs of their office bearers.

Self Help Groups are groups of 10-20 people in a locality formed for any social or economic purpose. Most of the SHGs are formed for the purpose of better financial security among its members. SHGs can exist with or without registration. SHGs in India often work in association with Banks (SHG – Bank Linkage Programme). The same is basis of Indian Micro finance Model too. SHG – Bank Linkage was started in India in 1992 under the guidelines of NABARD and Reserve Bank of India.

Statistics of self help group In India

1. 80 lakh SHGs with active bank linkages in India.
2. Involvement of 10 crore people of India.
3. Aggregate bank balance of Rs.6500 crores.
4. 90% SHGs in India consist exclusively of women.

Conclusion

Empowerment of women socially, economically, educationally, politically and legally is going to be an extraordinary task. It is not going to be easy to change the culture for disrespect for women. Only revolution can bring changes in a day, but reforms take their time. Women have a unique position in the economy. If women gain economic strength they gain visibility and voice. Women's direct participation in decision making capacity and income generation activities can make significant contributions towards women empowerment. Entrepreneurship can help women to gain economically strong which may help them in improvement of their social status. The underlying fact is Women empowerment & their economic empowerment is always shows a progressive growth in economy of a country. This paper try to identify constraints for women economic empowerment in india. Education is one of the major factor which will influence the women empowerment. The women empowerment and economic empowerment are closely related. Government of india is trying to empower the women with the help of SHG's and some of the NGO s and some women empowerment policies. In spite of these policies women are not able to respond to the development process due to their some gender inequalities safety issues that is evident.

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