



WOMEN'S ECONOMIC EMPOWERMENT IN INDIA IN PROSPECTIVE TO HISTORICAL DEVELOPMENT AND NATIONAL POLICY OF EDUCATION NPE (2020)

¹*Dr. Bikramjit Kaur Malhotra**

¹*Associate Professor, School of Education, RIMT University, Punjab, India.*

Email - ¹*Author: bikramjitkaur@rimt.ac.in.*

<https://orcid.org/0009-0005-6087-2235>

Abstract :

The historical development of women's economic empowerment in India is a complex narrative marked by both progress and persistent challenges. While women have historically contributed significantly to the economy, particularly in agriculture and informal sectors, they have faced limitations due to socio-cultural norms and discriminatory practices that have hindered their participation in the formal workforce. Efforts to address these issues have been ongoing, with social reformers, the government, and grassroots organizations playing crucial roles in promoting women's economic empowerment.

This research paper examines the women's economic empowerment in India in prospective to historical development and NPE 2020 focusing in areas such as education, employment, entrepreneurship, and social protection have influenced women's financial independence and economic participation. Through a review of policy initiatives and their outcomes, this paper highlights both the advancements and challenges in promoting women's economic empowerment. Although there are targeted policies in place such as access to education, microfinance support, and labour rights protections, yet the barriers remain due to social norms, limited access to resources and gaps in policy implementation. In the end, an emphasis has been made on a holistic approach that combines economic measures with social support to create sustainable pathways for empowering women economically.

Index Terms Women, Economic Empowerment, Government Policies and National Policy of Education 2020.

Introduction Early Influences and Reform Movements:

Ancient and Vedic Period:

Some historical accounts suggest that women in the Rig Vedic period enjoyed a degree of equality with men, participating in public life and holding positions in assemblies.

Socio-Religious Reform Movements:

The 19th century saw the rise of social reformers like Raja Rammohan Roy, Swami Dayananda Saraswati, and Ishwar Chandra Vidyasagar, who challenged traditional norms that restricted women's rights and opportunities. These movements led to legislation like the Sati Abolition Act (1829), Widow Remarriage Act (1856), and the Child Marriage Restraint Act (1929), paving the way for greater equality.

Early Activism:

Figures like Savitribai Phule, Pandita Ramabai, and Tarabai Shinde actively challenged patriarchy and discrimination against women, advocating for their rights and education.

Post-Independence Era:

Constitutional Guarantees:

The Indian Constitution, adopted in 1950, enshrined the principles of equality and non-discrimination, granting women the right to vote and recognizing their equal status with men.

Initiatives for Economic Empowerment:

Various government initiatives and schemes have been launched to promote women's economic empowerment, including:

Reservations in Panchayats: Constitutional amendments providing for reservations for women in local bodies have led to increased investment in public goods related to women's concerns.

National Rural Livelihood Mission (NRLM): This mission aims to empower women by promoting self-help groups and providing them with access to resources and markets.

PM Jan Dhan Yojana: This financial inclusion program has increased the proportion of women with bank accounts.

Challenges Persist:

Despite these efforts, challenges remain, including:

Gender Pay Gap: Women often earn less than their male counterparts for the same work.

Glass Ceiling: Women face barriers in accessing higher-level positions and promotions.

Limited Participation in Formal Sector: Traditional gender roles and discriminatory practices continue to limit women's participation in the formal workforce.

Decline in Female Labor Force Participation: Recent reports indicate a decline in female labor force participation rates in India, which can have serious consequences for women's economic empowerment.

Emerging Entrepreneurs:

An increasing number of women are becoming entrepreneurs, starting their own businesses and contributing to the economy.

Importance of Unpaid Care Work:

Recognizing and redistributing unpaid care work, such as childcare and housework, is crucial for women's economic empowerment.

Global Impact:

Women's economic empowerment is not just a matter of gender equality; it is also a driver of economic growth and development, with research suggesting that empowering women can lead to a significant boost in a country's GDP.

India has witnessed rapid economic growth in recent decades, with GDP growth rates averaging around 7% annually for much of the 21st century. However, the country's progress on gender equality, particularly in the economic domain, has been slower. Despite policy interventions aimed at empowering women economically, gender disparities remain deeply entrenched in India's labour markets, education systems and social structures.

According to the World Economic Forum's Global Gender Gap Report 2023, India ranks 127th out of 146 countries, with significant gender gaps in economic participation, political representation and educational attainment. The Indian government has recognized these issues and introduced several programs designed to promote gender equality in the economic sphere. These include initiatives to increase women's access to financial services, improve their education and skill sets, promote women entrepreneurship, and provide better social security.

India's society is shaped by a complex web of traditions, norms and practices that influence the roles and status of women in both public and private spheres. In many rural and urban parts of the country, women are still primarily seen as caregivers and homemakers, roles that limit their access to paid work or entrepreneurial opportunities.

Despite improvements in female literacy rates and access to education, women in India continue to face barriers in terms of labour force participation, wage equality, and upward mobility. A variety of factors contribute to this:

Gender Norms and Expectations: In many parts of India, women are expected to prioritize domestic and care giving duties, often limiting their ability to participate in the formal labour market. This entrenched gender norm relegates women to roles in informal sectors or low-paying jobs.

Early Marriage and Childbirth: In rural areas, early marriage and childbearing continue to be prevalent, cutting short girls' educational opportunities and career prospects. These cultural practices also contribute to women's limited mobility and independence.

Unequal Access to Resources: Women often lack access to financial resources, education, and social networks that would enable them to succeed in business or employment. This systemic inequality further entrenches women's economic dependence on their male counterparts.

Unpaid Care Work: Women bear the majority of unpaid care work in India, which includes child-rearing, elderly care and household chores. This work is not accounted for in national GDP calculations, even though it constitutes a significant portion of their daily labour.

These structural and socio-cultural barriers make the implementation of gender equality policies challenging. Understanding these underlying issues is essential when assessing the effectiveness of policies aimed at economic empowerment.

WOMEN'S ECONOMIC EMPOWERMENT AND DEVELOPMENT IN INDIA WITH PROSPECTIVE TO NPE 2020:

Financial Inclusion Policies:

One of the most significant barriers to women's economic empowerment in India is the lack of access to financial services. Historically, Indian women, especially those in rural areas, have had limited access to credit, savings, and insurance. Financial inclusion initiatives aim to rectify this imbalance.

Pradhan Mantri Jan Dhan Yojana launched in 2014, aimed to provide every Indian household with access to a bank account. A notable feature of the program was its focus on women, with 70% of the accounts opened in the names of female heads of households. By 2022, over 46 crore (460 million) PMJDY accounts had been opened, a significant portion of which were for women.

The program's impact has been substantial in terms of increasing women's financial literacy, enabling savings and giving them access to government benefits and schemes directly into their accounts. However, challenges such as low usage rates of these accounts, especially in rural areas, and the lack of financial literacy among women have limited its full impact.

Microfinance Initiatives:

The MUDRA (Micro Units Development and Refinance Agency) Scheme, launched in 2015, aims to provide microfinance loans to small and medium businesses, particularly those owned by women. Over 70% of the loans under MUDRA have been disbursed to women, supporting small-scale businesses in sectors such as agriculture, textiles, and retail.

Despite the scheme's success in providing women with the means to start their own businesses, there remain barriers such as high collateral requirements, financial illiteracy, and limited access to further credit once the initial loans are exhausted. Additionally, rural women often face challenges in scaling their businesses due to lack of infrastructure and market access.

The expansion of financial services has improved women's ability to save, invest, and access credit. However, deeper issues related to financial literacy and social attitudes about women's control over household finances need to be addressed to fully realize the potential of these initiatives.

Skill India Mission:

Launched in 2015, the Skill India Mission aims to provide training to over 40 crore (400 million) people by 2022, with a specific focus on women. The mission offers vocational training across various sectors, including healthcare, hospitality, textiles, and IT. This initiative is designed to equip women with the skills necessary for formal employment or entrepreneurship.

While the Skill India Mission has successfully trained millions of women, the challenge remains in aligning training programs with actual market demand. Additionally, women in India are often steered toward "traditional" female-dominated sectors (e.g., healthcare, beauty services), limiting their access to higher-

paying jobs in sectors such as technology and finance. Moreover, the social stigma surrounding women working in certain sectors continues to limit their economic choices.

Employment and Labor Market Policies:

Maternity Benefit (Amendment) Act, 2017 was passed to increase paid maternity leave from 12 weeks to 26 weeks. This move was aimed at encouraging women to continue their careers after childbirth and reducing the career penalties that women often face due to family responsibilities.

While the maternity leave extension has been praised for providing women with more support during and after pregnancy, its implementation in the informal sector and among smaller businesses has been inconsistent. Furthermore, the societal expectation that women will take on the majority of caregiving responsibilities often discourages them from seeking employment in the first place.

Start-Up India and Stand-Up India Schemes:

These schemes provide financial support and resources to women entrepreneurs. The Stand-Up India scheme, in particular, offers loans to women from marginalized communities to establish greenfield enterprises. Similarly, the Start-Up India initiative offers tax exemptions and other incentives for women-led start-ups in the technology and innovation sectors.

While these schemes have made headway in increasing the number of women entrepreneurs, women still face barriers such as difficulty accessing venture capital, lack of mentorship opportunities and societal biases that hinder their success in traditionally male-dominated industries.

Social Security and Welfare Policies:

Pradhan Mantri Ujjwala Yojana (PMUY) was launched in 2016, provided free liquefied petroleum gas (LPG) connections to women from poor households. The aim was to reduce the time spent by women collecting firewood and cooking with traditional stoves, which often have adverse health effects. By 2020, PMUY had reached over 80 million women.

PMUY has improved women's health and safety, reducing the drudgery associated with cooking on open fires. However, challenges remain regarding the full adoption of LPG use, particularly in regions where access to fuel or refilling stations is limited.

National Social Assistance Program (NSAP):

The NSAP provides pensions to elderly women and widows, aiming to reduce their economic vulnerability. While this has helped mitigate some financial insecurity, the coverage of these programs is patchy and the amounts provided are often insufficient to ensure financial independence.

CHALLENGES AND LIMITATIONS OF CURRENT POLICIES:

While several government policies have had a positive impact on women's economic empowerment, significant challenges remain such as:

Gender Wage Gap: Despite legal protections, women in India continue to face a significant wage gap compared to men. A report by the International Labour Organization (ILO) found that Indian women earn 34% less than men for similar work.

Unemployment and Underemployment: While women's education and skill levels have improved, their participation in the labor market remains low. Many women are either unemployed or underemployed, especially in rural areas where employment opportunities are limited.

Cultural and Social Norms: Deeply ingrained cultural norms about women's roles in the family and society often discourage women from seeking formal employment or pursuing entrepreneurial ventures. This is particularly evident in rural India, where patriarchal attitudes are more pronounced.

Limited Access to Networks: Women often lack access to the professional networks and mentorship required for career advancement. The lack of women in leadership roles further exacerbates this issue.

NEP 2020 aims to empower women through various provisions focused on equitable access to quality education, skill development, and gender-inclusive policies. The policy emphasizes challenging patriarchal norms, promoting female leadership, and ensuring that women can participate fully in the economy and society.

Here's a more detailed look at how NEP 2020 relates to women's empowerment:

Equitable Access:

NEP 2020 aims to ensure that all girls and women, including those from marginalized and disadvantaged groups, have access to quality education at all levels.

Focus on Higher Education and Vocational Training:

The policy encourages increased participation of women in higher education and vocational training programs, enhancing their employability and economic independence.

Gender Inclusion Fund:

A Gender Inclusion Fund (GIF) is proposed to support states in providing equitable education for girls and transgender students, addressing barriers like sanitation, transportation, and financial constraints.

Flexible Education Options:

NEP 2020 supports non-formal education programs for out-of-school girls and distance education for women in remote areas, making education more accessible.

Gender-Inclusive Curriculum:

The policy encourages the integration of gender-sensitive perspectives and content into the curriculum across all subjects, aiming to challenge traditional gender roles and stereotypes.

Promoting Female Role Models:

Encouraging the recruitment and professional development of more female teachers, particularly in rural and remote areas, can provide girls with positive role models and inspire them to pursue their educational and career goals.

Challenging Patriarchal Norms:

The policy's emphasis on gender-inclusive education and skill development can help challenge patriarchal norms and promote greater gender equality.

CONCLUSION:

While India has made significant progress in promoting women's economic empowerment, substantial barriers remain. Policies such as NPE 2020 ,PMJDY, the MUDRA scheme, Beti Bachao Beti Padhao, and the Maternity Benefit (Amendment) Act have had positive impacts, but these measures need to be complemented by a shift in social attitudes and greater attention to the systemic barriers women face. Economic empowerment is a complex, multifaceted issue that requires comprehensive, gender-sensitive policy making to ensure that women can access the resources, opportunities, and support necessary to fully participate in India's growing economy and Historic development.

In order to achieve true economic empowerment for women in India, the following recommendations should be considered:

- 1. Promote Financial Literacy:** Expand financial literacy programs specifically targeting women to help them make informed decisions about savings, investments and loans.
- 2. Address Gender Norms:** Government initiatives should aim to change societal attitudes towards women's work both at home and in the workplace, encouraging more equitable sharing of care giving responsibilities.
- 3. Create Inclusive Workplaces:** Implement stronger workplace policies to address sexual harassment, provide equal pay for equal work, and offer more flexible working hours to accommodate women's care giving responsibilities.
- 4. Expand Access to Capital for Women Entrepreneurs:** More efforts should be made to eliminate the barriers women face in accessing capital for business expansion, including reducing the collateral requirements for loans and increasing the availability of venture capital for women-led startups.
- 5. Invest in Childcare and Elderly Care Infrastructure:** Expanding affordable childcare services and creating support systems for elderly care would help reduce the unpaid care work burden on women.

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