

Gender Equality and Empowerment of Women: Key To Economic Development -An Indian Perspective-

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Abstract:

In this paper an attempt has been made to analyze the issues related to women Empowerment; this is a globally important issue and international agencies now focus on women-centric gender-based policy initiatives. One of the Millennium Development Goals of the UN is to 'promote gender equality and women empowerment.' The stated goals to eradicate poverty and hunger, achieve universal primary education, reduce child mortality, fight with some fatal diseases, ensure environmental sustainability and develop a global partnership for development, are directly or indirectly linked with gender based strategy. Women play an important role in the overall progress of a country as they constitute half of the human resources of the nation. The economic wealth of a country is seriously depleted if about half of the nation's human resource is neglected. Recognising the need for involving women in various development activities, the Government of India has initiated several affirmative measures by way of programmes and schemes to bring them into the mainstream of development. The year 1975 was declared as "year of women" by UN. Since then there has been increased concern for women's suffering and their empowerment in the society. In India, besides ratification of

international conventions, there are provisions in the constitution and several legislative acts have been passed to ensure woman empowerment.

Key words: gender equality, woman empowerment, economic development, India.

“Gender equality is more than a goal in itself. It is a precondition for meeting the challenges of reducing poverty, promoting sustainable development and building good governance.” – Kofi Annan

Introduction

The term empowerment has been widely used in relation to women. Many well known writers and researchers have propounded wide-ranging definitions of empowerment. A few name are Sen and Grown, Sharma, Daphnews and others. Their definitions of empowerment in a broad sense cover aspects such as women’s control over material and intellectual resources. Empowerment is a process, which challenges traditional power equations and relations. Abolition of gender based discrimination in all institutions and structures of society and participation of women in policy and decision making process at domestic and public levels are but few dimensions of women empowerment.

Empowerment means giving legal and moral power to an individual in all spheres of life- social, economic, political, psychological, religious and spiritual- which is essential for the survival and overall development of mankind. Empowerment expresses the boldness that all people must have to claim the social arrangements that exempt them from the worst abuses and deprivations and secure the freedom for life of dignity. Empowerment in its simplest form means redistribution of power that challenges the male dominance. It is only to enable women to supplement and coordinate with men. As per the

2001 census, the total female population of India is estimated at 495.74 million. This is 48.3 percent of the country's total population. Women are almost on half of the world's population having enormous potential but being unutilized for the economic development of the nation.

The real situation of women all around the world is as follows:

- Out of the total world's population, 1.3 billion are poor, about 70 percent being women.
- Out of the world's 27 million refugees, 75-80 percent are women and children.
- Women hold only 10.5 percent of the seats in the world's parliament.
- Only 24 percent women have been selected as heads of governments in the last century.
- 2/3rd of 130 million children worldwide, who are not in school, are girls.
- Rural women contribute more than 55 percent of all food grain in developing countries.
- 20 million unsafe abortions are performed every year resulting in the deaths of 70,000 women.

Strategies for Women Empowerment

The government has been adopting a three-pronged development approach to empower women-

Social Empowerment – through renewing all the persisting inequalities, disparities and other problems besides providing easy access to basic minimum services.

Economic empowerment – through promotion of employment and income generation activities.

Social justice - through eliminating all kinds of discrimination with the strength of legislative support, affirmative action, awareness creation and required change in the mindset of the people.

Indicators of Women Empowerment

There are several indicators of women empowerment: at the individual level - participation in crucial decision making process, ability to prevent violence, self esteem, improved health and nutrition conditions and at the community level - existence of women's organisations, increased number of women leaders involvement of women in designing development tools and application of appropriate technology. At the national level the indicators are awareness of woman's social and political rights, adequate representation in legislative bodies, integration of women in particular in national development plans etc.

Improvement in economic status is a more visible indicator of women empowerment. This naturally gets reflected in improved social, political and cultural status of women. All indicators can be classified into two categories, visible and invisible indicators.

Thirty percent of total women parliamentarians in the world come from just seven countries. Their share in national parliaments of few selected developed and developing countries is shown in table below.

S.No	Developing Countries	Percentage	Developed Countries	Percentage
1	China	21.3	Sweden	44.7
2	Pakistan	21.1	Denmark	39.1
3	Morocco	11.0	Norway	39.6
4	India	10.9	Finland	42.5
5	Indonesia	18.2	Netherlands	37.8
6	Nepal	33.2	Iceland	39.7
7	Afghanistan	27.6	Austria	28.7
8	Bangladesh	19.7	New Zealand	32.2

Source: Human Development Report-2012

It can be seen from Table 1 that in both developed and developing countries women hold less seats than men. However, in developed countries their representation is

relatively higher than in developing countries. In this context it can be said that increasing the number of women in parliaments and also raising women's visibility in positions of authority and decision are quite necessary for their empowerment, particularly and economically as well.

Gender Discrimination

Gender disparity is a product of the periods of serfdom and feudalism in every country and also in India. Despite many efforts at individual, social and institutional levels there exists a wide scale gender discrimination. The spread of education raised the level of social and political consciousness of people in the countries and consequently the gradual rise in human rights movements and growth of "association of women." These also helped to popularise the idea of reducing gender discrimination in different countries, yet the less developed countries, being largely governed by feudal and semi-feudal social and political institutions, still exhibit gender discrimination. Even after several efforts of social reformers, the government, international agencies such as UNDP, WHO, UNICEF, UNESCO etc. women's position is still far behind. This is also shown in Table-1.

Indian women are also far behind from their counterpart sisters of the developed world. Gender related development Index shows that India's rank is 98 while that of USA and Japan are at the 8th and 14th position respectively. Our next door neighbour China is at the 64th position. Indian women lack in every field of social, economic and political life. Their estimated per capita earned income in purchasing power parity terms is just only 38% of the incomes of male Indians. Women's representations in Parliament and ministries is also significantly lower than that of Norway, USA, China. However Indian women are somewhat in better position than those living in third world countries.

Various Schemes for Economic Empowerment of Women

In order to address issues related to social and economic advancement of women, the department of women and child development under the ministry of HRD has been implementing the following schemes:

Skill up-gradation:

Support to Training & Employment Programme for Women (STEP), a Central Sector Scheme launched in 1986-87, seeks to upgrade skill of poor and assetless women and provide employment on sustainable basis by mobilizing them in viable cooperative groups, strengthening marketing linkages, support services and access to credit. The scheme also provides for enabling support services in the form of health check-ups, legal and health literacy, elementary education, gender sensitization and mobile crèches. The ultimate endeavour of each project is to develop the group to thrive on a self-sustaining basis in the market place with minimal governmental support and intervention even after the project period is over. Since inception, around 250 projects have been provided financial assistance under the scheme.

The ten traditional sectors identified for project funding under STEP comprise of agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, waste land development and social forestry. The scope and coverage of the scheme is being broadened with introduction of locally appropriate sectors being identified and incorporated into the scheme.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)

‘Sabla’, a Centrally-sponsored scheme was approved by the Government on 16.8.2010. The scheme is being implemented in 200 districts across the country on a pilot basis. In the

remaining districts, Kishori Shakti Yojana (KSY) continues to be operational as before. However, SABLA has completely replaced Nutrition Programme for Adolescent Girls (NPAG) as all districts of NPAG are now part of the SABLA. The scheme, inter alia, aims at vocational training for girls above 16 years of age for their economic empowerment.

‘Sabla’ is being implemented through the State Governments/UTs with 100 per cent financial assistance from the Central Government for all inputs other than nutrition provision for which 50 % Central assistance to States is provided. Anganwadi Centre is the focal point for the delivery of the services.

Objectives of the scheme

- Life Skill Education and accessing public services,
- Vocational training for girls aged 16 and above under National Skill Development Program (NSDP)
- The successful implementation of SABLA requires convergence with development activities/schemes of other Departments such as Health, Education, Youth Affairs, Labour, PRIs etc.
- Nearly 100 lakh adolescent girls per annum are expected to be benefitted under the scheme. Against the allocation of Rs. 350 crore for the year 2010-11, a sum of Rs. 330 crore (approx.) has been released to States/UTs. The year 2011-12 will be the first complete year of implementation of the scheme after which the physical and financial achievements made vis-à-vis the target would be assessed. A sum of Rs. 750 crore has been allocated for Sabla for 2011-12.

Central Social Welfare Board (CSWB)

In order to address the socio-economic needs of the women and children of selected eight most backward districts in the North Eastern region in the economic arena, Central Social Welfare

Board has formulated the Integrated Scheme for Women Empowerment (ISWE). The scheme is being implemented on pilot basis since 2008 and has the objective of meeting the felt needs of the area by mobilizing community action, converging available services and resources of the area, income generation through feasible and sustainable activities for women and to provide services for health awareness, career counselling, vocational training, preventing child trafficking and other social evils.

Economic Improvement:

National Mission for Empowerment of Women

The extent of empowerment of women from a holistic and macro-point of view is largely determined by 3 factors viz. economic, social and political identity. These factors are deeply intertwined and linked with many cross cutting linkages. It implies that if efforts in any one dimension remains absent or weak, the outcome and momentum generated by the other components cannot be sustained. It is only when all these three factors are addressed simultaneously and made compatible with each other can women be truly empowered. Therefore, for the holistic empowerment of women, an inter-sectorial approach has to be adopted. The vision for socio-economic empowerment of women is to empower women economically and socially to end exploitation and discrimination enabling them to develop their full potential to be active participants in nation building, sharing the benefits of economic growth and prosperity. To achieve this vision, the National Mission for Empowerment of Women (NMEW) was launched on 8th March. The objectives of the Mission are to:

- Ensure economic empowerment of women,
- Ensure that violence against women is eliminated progressively,
- Ensure empowerment of women with emphasis on

health and education,

- Oversee gender mainstreaming of programmes, policies, institutional arrangements and processes of participating Ministries, institutions and organizations, and
- Undertake awareness generation as well as advocacy activities to fuel the demand for benefits under various schemes and programmes and create, if required, structures at district, tehsil and village level with the involvement of Panchayats for their fulfilment.

Economic Empowerment of Women is to be achieved through convergence of the schemes and programmes having focus on formation and promotion of SHGs so as to enable women to have access to micro credit and micro finance. Programmes 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 MoS J&E and nationalized banks, is coordinated well and delivery of credit is timely.

In order to promote self-employment opportunities and create livelihood options for women, it would ensure that training and skill up-gradation under schemes/ programmes of MoS & ME, MoL&E, MoRD, MWCD etc. are available to the women beneficiaries of SHGs and that there is no duplication of efforts. Sustainability of income generation activities by women would be looked at and they would be ensured provision of adequate forward, backward and horizontal linkages. The relevant programmes of NABARD, RMK and participating Ministries as well as organizations with components of processing, storage, distribution and market networks would be put in a convergent mode to strengthen the livelihood of women.

The existing monitoring systems in place at the state and district levels would be utilized by the National Mission for tracking the effectiveness of convergence efforts in the area of economic empowerment. While at the district level, the District Collector as per the existing arrangement of the DRDA would be responsible for monitoring convergence efforts at the district level, the Chief Secretary of the State Government with technical inputs from the State Resource Centre to be set up for women (SRCW) will be made responsible at the state level. At the national level, the National Mission Authority (NMA) will be responsible for overall monitoring of actionable agenda requiring convergence and for which it will take the inputs from both the Mission Directorate and the National Resource Centre for Women (NRCW).

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 bottleneck 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 had increased to Rs.100.00 crore by 2009-10. The main objective of setting up of Rashtriya Mahila Kosh (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. The RMK is now being restructured as a NBFC with a corpus of Rs.500.00 crore. Till 31.3.2011, 6, 87,512 women beneficiaries have been sanctioned Rs.307.52 crore and disbursed Rs.251.82 crore. However, with the proposed induction of funds and conversion to NBFC, the projected yearly number of beneficiaries and loans are at the end of five year period in FY

2015-16 is likely to be Rs. 2,19,500 and Rs.492.02 crore respectively.

Thus, there would be a quantum jump in the business volume of the organization through this restructuring. Further, the fact that RMK extends loan up to maximum of 18 per cent interest per annum to SHGs/beneficiaries as against loans disbursed to beneficiaries through Micro Finance Institutions (MFIs) under the NABARD's SHG - Bank Linkage Programme at the interest rate ranging between 30 and 40 per cent per annum and even higher and 60 to 70 percent rate charged by traditional moneylenders, would mean that the impact by way of higher incomes and welfare of the beneficiaries at such an expanded scale of finance and at affordable rate, would be much more pronounced.

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.

Gender Budgeting and Economic Empowerment of Women

Budgets, which influence the overall level of national income and employment and reflect the priorities of the government

regarding public investment, also promote gender equality within the national development framework. The Government of India is committed to promoting gender equality and has adopted Gender Budgeting (GB) as a tool to address the inequalities faced by women. The purpose is to ensure the translation of Government's policy commitments on gender equity into budgetary allocations.

To institutionalize the process of Gender Budgeting, the Government initiated the formation of Gender Budget Cells (GBCs) within all Central Ministries/ Departments in 2005. These Cells are required to take up evaluation of existing Government programmes and schemes from a gender perspective and identify new areas of intervention for addressing the existing gender gaps. The flow of funds under certain women specific schemes/programmes are also being monitored through a Gender Budget Statement (Statement 20) as a part of the Union Budget Document since 2005.

MWCD, as the nodal agency, is pursuing with other Ministries/Departments to build their capacity so as to integrate gender concerns across sectors/schemes/programmes/ and ensure proper allocation and/or reprioritization of resources. The number of Ministries reflecting their allocations in the Gender Budget Statement has gone up from nine in 2005-06 to 29 in 2011-12, with a magnitude of Gender Budget (BE) increasing from Rs.14379.00 crore (2.79%) in 2005-06 to Rs.78251.00 crore (6.22%) in 2011-12.

Hostel for Working Women:

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).
- State Government agencies, Urban Municipal Bodies, Cantonment Boards, Civil Society Organizations, Panchayati Raj Institutions, Self Help Groups, Recognized Colleges/Universities, and Corporate or associations like CII, ASSOCHAM and FICCI have been included under the revised scheme.
- The State Governments have been advised to disseminate and send project proposals as per the revised guidelines the Scheme. Since its inception in 1972-73, 890 hostels have been sanctioned under the scheme all over the country benefiting about 66,000 working women.

Working Women Hostel at Jasola, New Delhi

In view of increasing incidents of assault on women from the North-eastern States, the Ministry of Women and Child Development had undertaken construction of a working women hostel in the year 2008-09 exclusively for the working women of North East region working in and around Delhi. The construction of the hostel building at Jasola, New Delhi, has been completed in this current year. The six storied hostel building is having 167 living rooms with a capacity to accommodate 500 working women. This hostel also has provision of a day care centre for the children of working mothers.

Rajiv Gandhi National Crèche Scheme

For encouraging women to join/ continue with gainful employment, Rajiv Gandhi National Crèche 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 provides 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.

The Central Sector scheme is implemented through Central Social Welfare Board (CSWB) and two national level mother NGOs, i.e. Indian Council for Child Welfare (ICCW) and Bharatiya Adimjati Sevak Sangh (BAJSS).

Indira Gandhi Matritva Sahyog Yojana (IGMSY)

Conditional Maternity Benefit (CMB) scheme 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. It is being implemented initially on pilot basis in 52 selected districts using the platform of ICDS. IGMSY is a Centrally Sponsored Scheme introduced in the FY 2010-11, under which the grant-in-aid is released to States/UTs. 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 behaviour 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.

Conclusion

The economic empowerment of women is a vital element of strong economic growth in any country. Empowering women enhances their ability to influence changes and to create a better society. In the recent past, a lot hue and cry is being made over Women's Reservation Bill by different sections of the Indian society, different political or apolitical organisations but nobody seems to be honest in its perspectives. India as a signatory to the UN convention has taken several measures including legislation, to ensure full development and advancement of women for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with man.

For a faster economic development, women empowerment would become more relevant if women are educated, better informed and can take rational decisions. It is also necessary to sensitize the other sex towards women. It is important to usher in changes in societal attitudes and perceptions with regard to the role of women in different spheres of life. Adjustments have to be made in the physically healthy so that they are able to take challenges of equality. Women empowerment means empowering women socially, economically and politically so that they can break away from female domination and claim equity with them. The path of development is yet to bring a perceptible change on women's empowerment. Enactment of equal remuneration act, more research works in women empowerment, preparation of more relevant curriculum, which will make the women self - reliant, are quite important. Developing skills and techniques on women, setting up of micro enterprises for women will definitely help in increasing women empowerment.

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