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### Schemes and effects implemented in India for women empowerment in different decades

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#### Abstract

India is a country rich in tradition and cultural values, where women have a prominent place in the society. Women have been the source of inspiration for humanity since time immemorial. There is a large population of women in the rural scenario. Several schemes have been launched in the country to promote women in the fields of entrepreneurship. Since becoming independent, India has completed a long and successful journey of development. To overcome the

challenges faced by Scheduled Castes, Scheduled Tribes and women entrepreneurs, Stand-up India, and many start-up related schemes have been started. Now setting up a Women Entrepreneurship Platform Portal is a major initiative, which is a major initiative of NITI Aayog. Now women have set foot in the fields of entrepreneurship with full energy. Indian women are full of energy, vision, vibrant enthusiasm and determination to face all challenges.

**Keywords:** Impact of Empowerment of Rural Women in Economic Sector in Different Years

#### Introduction

Who is not familiar with the importance of women in Indian culture? In Indian culture, the name of Lord Shiva has been described as Ardhanarishwar. This mythological rendition affirms the recognition, spirit and principle of equal participation of women with men in the entire society. Behind the tradition of making women sit on the right side of men at the time of best work, lies the idea of giving priority to women in the best work. These facts emphasize the need for the essential participation of women in the overall development. Complementing each other, men and women have important participation in the society. Considering this concept, the need for participation of women in rural development is also being felt. India is a country rich in tradition and cultural values, where women have a prominent place in the society. There is a large population of women in the rural scenario. Unfortunately, during the foreign rule, many evils and distortions were created in the society, due to which women were harassed. After independence, the respect of women increased in the society, but the pace of their empowerment remained slow for decades. Poverty and illiteracy have been serious obstacles in the progress of women. Women can be strengthened economically by encouraging them towards business through quality education and skills. Social and financial empowerment of women can be initiated especially with the help of agro processing industries, banking services and digitization. India is considered a country of villages. Therefore, for the development of India, it is necessary that the villages should also be developed. In the scope of rural development, things like education, culture, art-skills, medicine, community development, agriculture, social reform, animal husbandry, industry-business, expansion of employment, drinking water, electricity facilities, expansion of communication system etc. come in the villages. Indian women are full of energy, vision, vibrant enthusiasm and determination to face all challenges. In the words of India's first Nobel laureate Rabindranath Tagore, for us women are not only the light of the house, but also the flame of this light. Women have been the source of inspiration for humanity since time immemorial. From Rani Lakshmi Bai of Jhansi to Savitri Bai Phule, India's first female teacher, women have set great examples of change in society at large.

The innate leadership qualities in women are assets to the society. Famous American religious leader Brigham Young rightly said that when you educate a man, you educate a man. When you educate a woman, you educate a generation. Hence, this year's International Women's Day theme is "Gender equality today for a sustainable tomorrow". Achieving gender equality and women's empowerment is a priority in the Sustainable Development Goals. At present, special attention has been given to ensure women's participation in important areas such as management, environmental protection, inclusive economic and social development. Women living in rural areas of India, who work in both skilled and unskilled labor sectors in remote parts of the country, have been able to assert their rights and demands through various means. They have sought credibility, independence and competition within their community through environmental concerns, socio-economic advancement and effective use of

digital media. Such platforms indirectly give courage to women and enable them to fight for their rights, which ultimately helps them to acquire political skills. With the help of the 72nd constitutional amendment, which introduced Panchayati Raj in India, women got one-third reservation for local assemblies and the post of sarpanch. This scheme gave decision-making power to women by expanding the power and social power and helped in the development of the country. Expanded the boundaries of democracy in remote areas. This involved providing equal control over the region's capital and its human and intellectual resources, which gave women the opportunity to improve their standard of living and lead a better life.

Emergence of empowerment of rural women in the economic field: The early economic policies aimed at the upliftment of rural women were largely unsuccessful. Women and child development in rural areas, a sub-scheme of the Integrated Rural Development Programme (DWCR) was introduced in 1982-83 in 50 rural districts. Due to this, women were able to overcome their hesitation and weaknesses and were able to take loans from banks instead of expensive moneylenders, besides buying and selling property and goods. According to a study released in 2011 by the National Council for Applied Economic Research's Center for Macro Consumer Research, interest on loans from moneylenders could top out at 44 percent, compared to banks' interest rate of 12.6 percent. In such a situation, it was very difficult for women to take loans at these high rates and start business. This model of economic empowerment has had some success only in small regions of India like Andhra Pradesh, Gujarat, Maharashtra, Tamil Nadu because rural credit networks in most of the regions are not well understood and hence not effective. These schemes were followed by micro-credit schemes like self-help groups (SHGs), run in partnership with local banks in the area. These SHGs are based on the principles of 'Peer-monitoring'. Under this model it is accepted that the bank may or may not be located in the village, so each beneficiary is responsible for the whole group. The scheme was successful as it gave financial knowledge to women and motivated them to work and earn a living with financial discipline.

Self-help groups made women financially independent and created financial stability in their lives, leading them on the path of progress, but compared to the goals accomplished by the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) i.e., MNREGA The success of these policies was limited, mainly because MGNREGA guaranteed 100 days of employment. It is a historic and remarkable model, which was launched on 2 February 2006 with a focus on 200 districts in the first phase and then scaled up to 130 districts in 2007-08. Through all these schemes, women have now been able to reach such a level, where their voice is heard and given importance in Panchayat and other centers of local administration.

Empowerment of Women through Digitization: With regard to technological advancement and digitization in rural areas, it is believed that new technologies cannot contribute to women's empowerment. At the same time, it is quite possible that this will further increase gender polarization and widen the gap between the rich and the poor or the economic divide. The most important question is whether digital literacy can be used to bridge the gender gap and create gender equality in mobile technology ownership. In

November 2016, as part of a poverty alleviation program carried out by the Abdul Latif Jameel Poverty Action Lab (J&PLA) in Niger, unconditional money transfers were made to selected households in 96 villages following a severe drought in November 2016. One group received cash, another group received online money transfers, and a third group received both cash and online money transfers. When the results of this experiment came out, it was found that in the areas where money was transferred online, there was a 10 percent improvement in the dietary requirements of children, as well as an increase in the yield of crops grown by women in those areas. This suggests that simple digital transfers of cash made it possible for women to spend money in the right places and negotiate within the household. With regard to technological advancement and digitization in rural areas, it is believed that new technologies are not contributing to women empowerment. Also, to a great extent, it reduced gender polarization and the gap between the rich and the poor or the economic divide. Such digital advancement should be comprehensively combined with digital skill programs coming under education curriculum, so that women become financially literate and are able to understand and manage their financial matters better. If this happens, it will also challenge the patriarchal norms and customs that have penetrated the rural areas and further break the stereotype of women and men, as well as a woman who is environmentally conscious, financially independent, and is digitally vocal, will emerge as a democratic voice on the political scene of the country and will move forward towards establishing equality in this field. 'Centre for Monitoring Indian Economy'. According to a report by (CMIE), the labor participation rate of rural women was only 9.92 % in March 2022, while it was 67.24 % for men. Since the rural economy makes a significant contribution to the national income of India, the problems of rural women need attention and immediate action. Women empowerment and economic development (Women Empowerment and Economic Development) are very closely related to each other or if you say they are complementary to each other then it will not be an exaggeration, because self-reliance is the first condition of empowerment. Empowerment is possible only by becoming self-reliant and it has a direct impact on improving our standard of living. Unless you have the freedom to take decisions, you cannot even be self-sufficient. For which ending your dependence financially is the first requirement.

India is a country where the society has been male dominated and here the dependence of women on the male members of the family was seen in almost every sphere of their life. To some extent, their economic and social dependence on men is attributed to the low status of women in the family and lack of decision making. Mahatma Gandhi wrote in 1930 in a weekly magazine called 'Young India' (Young India by Mahatma Gandhi) that "The millions of women in our villages know what unemployment means, give them access to economic activities so that they can earn their living." She will know the power and self-confidence she has been unaware of till now" Almost a century has passed, and India has achieved multi-dimensional development in all fields since then, Yet many problems are relevant even today. Even though women constitute almost half of India's population, they are not provided with economic activities (Economic Activities) and freedom of

decision making (Decision making Freedom) as well as easy access to resources for health, nutrition, education etc. Even though the number of working women (Working Women) is about 432 million, about 343 million of them are not in formal paid jobs. About 324 million of them are not in the labor force; And another 19 million are part of the labor force but not employed. Therefore, the nature of women's employment is not taken into account in the formal economy, or women do not have access to formal jobs due to the current socio-cultural complexities. In a country like India where as a society with deep patriarchy, even if women want to get employment, but due to the corrupted and conservative social thinking, women are considered as the main bearers of domestic responsibility and this thinking is their Limits their economic advancement and access to opportunities (Economic Growth and Opportunities) as compared to their male counterparts.

Collective efforts increase women's participation in the economy Collective efforts increased the participation of women in the economy. Women constitute half of the country's population. When more women work, it directly affects our economy. Women's economic empowerment, in addition to positive development outcomes, increases productivity, as well as increases economic diversification and income equality. Women's economic empowerment is a central requirement for women's rights and gender equality to come to fruition. This includes the ability of women to participate equally in existing markets; their access to and control over productive resources, access to good deeds, control over their time, life and body; and their active and meaningful participation in decision-making at all levels, from home to international institutions. Women bear most of the responsibility of holding society together, be it at home, school, healthcare or caring for our elders. They do all these works usually without pay. And these works are not considered to have any value in our society.

In the past decades, women have taken important steps towards making themselves self-reliant. She has understood that women can change their direction and condition only by getting organized. In the beginning, formally operated groups established their identity over time, and later the government, realizing its importance and power, recognized them by giving them a formal form and efforts were made to strengthen them by linking them with various schemes to encourage them. Speed up. With this, the concept of self-help groups was born in the country and due to this, women united at the organizational level and started moving fast towards their all-round development. In this economical era of globalization, on the one hand, where women are breaking the taboos and climbing the new ladder of success, on the other hand, they are being promoted and disseminated as an object of enjoyment. Its glimpse can easily be seen in the advertisements of the products of multinational companies. Whether it is an exploited female artist of the film industry or a woman portrayed in a very shameful way in advertisements. As a result of this, the woman is still standing at the same crossroads and asks herself many questions whether this is the destination she wanted to achieve or why there is no change in the mindset of the people even after reaching this point? If the condition of a woman in a high position is like this, then what will be the condition of an ordinary woman? There is a need to change the habit of seeing a woman as a woman apart from her body. One's helplessness has to be stopped from

becoming someone's business and the fine line between nudity and decency has to be understood whose creator is the society and whose destroyer is also the same society. The blurriness existing between proper-inappropriate, justice-injustice, prudent-irrational, freedom and disorderliness, responsibility and irresponsibility, decency and obscenity will have to be clarified. A woman's freedom will be considered complete only when her talent is accepted, not her physical beauty. It is true that at present there has been a lot of change in the status of women. Access to the strategic sector is a sign of their potential, yet women continue to suffer from male-dominated mentality in many places.

#### **Key points of the role of women in the Indian economy:**

- Female employment statistics in India do not match with indicators such as economic development of the country, low fertility rate and increase in schooling rate.
- Between 2004 and 2018, there was a sharp increase in the gender gap in terms of participation in work sectors, in contrast to the decreasing gender gap in terms of schooling.
- According to the recently released 'Periodic Labor Force Survey (PLFS), 2018-2019, there has been a sharp decline in the participation of women in the workplace.
- Between the years 2011-19, the participation of women at workplaces in rural areas declined from 35.8 % to 26.4%. Only remained.
- In the year 2019, in the 'Global Gender Gap Report' of 'World Economic Forum' India has been placed at 149th place in the list of 153 countries in terms of women's economic participation and opportunities available for it.
- According to the Oxfam report released in the year 2019, the countries of Asia are the most prominent in terms of discrimination in terms of salary on the basis of gender, in Asia, women working in the same qualification and position received 34: less salary.
- According to the Periodic Labor Force Survey report released in October 2020,
- In October-December 2019, the female unemployment rate was 9.8: which in the year 2019
- Higher than the figures for the quarter of July-September, after the COVID - 19 pandemic, there was a massive increase in the unemployment figures across the country.

Participation of women in unorganized sectors: Participation of women in agriculture sector is about 60% but most of them are landless laborers who do not get any facilities related to health, social or economic security. In the year 2019, only 13 % of the women farmers had their own land and according to the 2011 census, this ratio was only 12.8 %. Similarly, in the manufacturing sector (almost completely unorganized), the participation of women workers is only about 14 %. Even in the service sector, most women are confined to low-income jobs,' according to the National Sample Survey (SSI), 2005, of the 4.75 million domestic workers, more than 60 % are women.

#### **Necessary initiative to strengthen the role of women in the economic and strategic sector-**

- Creation of positive economic and social policies for the development of women.

- Providing legal and equal opportunities to women in political, economic, social, cultural and civil fields with men.
- Equal participation of women in important decision-making process for the country.
- health, quality education, equal remuneration in employment, social security etc.
- Strive for the elimination of all forms of discrimination against women.
- Change in social attitudes and practices through active participation.
- Eliminating gender discrimination in the development process.
- Elimination of all forms of violence against women and girls.
- Building and strengthening partnerships with society, especially women's organizations.

Women are playing a leading role in the Indian economy and defense sector. Leaving aside the recent economic situation in India, which is affected by COVID- 19, India's growth rate has remained high for quite some time, which is attributed to the high rate of savings and capital formation. Women have played an important role in these economic activities. In terms of savings, consumption-propensity and recycling-propensity, India's economy has been considered women-centric. At the same time, by increasing the participation of women in the defense sector, the government is trying to give women a chance to play a major role in this sector as well. Therefore, keeping in mind the unlimited potential and ability of women, it is necessary to keep them at the center of the economic and strategic sector so that the country can establish new dimensions of development.

#### **The government has determined many projects for women empowerment in different years.**

1. The Ministry of Rural Development had implemented the Minimum Support Price (MSP) in the year 2011. Its objective is to conduct skill development and capacity building programs for rural women.
2. Under the Chhattisgarh scheme, women farmers are being trained on the use of latest agricultural and allied technologies and agro-ecological best practices through Community Resource Persons (CRPs) and extension agencies.
3. Pradhan Mantri Kaushal Vikas Yojana (PMKVY): Ministry of Skill Development and Entrepreneurship launched PMKVY in the year 2015. It provides various short term skill training programs like short term training and recognition of prior learning to rural youth and women so that they can earn livelihood. Deen Dayal Upadhyaya Grameen Kaushal Yojana (DDU&GKY) is an employment linked skill development program for wage employment for rural youth and women.
4. Pradhan Mantri Jan-Dhan Yojana: This scheme has increased the confidence and possibilities of participation of rural women in economic activities. Jan Dhan Abhiyan has ensured access to financial services like banking/savings and deposit accounts, remittance, credit, insurance, pension in an affordable manner for rural women.

#### **Other government efforts:**

- Pradhan Mantri Matru Vandana Yojana
- Pradhan Mantri Garib Kalyan Anna Yojana
- Agriculture Mechanization Scheme sub-campaign
- PM-Kisan Scheme

Rural surveys should be conducted by the government from time to time to find out the real scenarios, because with the deep penetration of capitalist processes in rural India, there has arisen a crisis of livelihood options for the rural workers. There is an urgent need to conduct a comprehensive survey of poor rural women and their daily activities.

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