WOMEN EMPOWERMENT AND INDIAN ECONOMY

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Abstract

Women 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. Women can play bigger and bigger role in economic field: as workers, consumers, entrepreneurs, managers and investors. Denying women opportunities to realize their potential is a waste of human capital and bar to economic progress. This short paper aims to highlight the important role women have and can play in economic development. In India, even after almost seven decades of independence women are still subjected to discrimination in the social, economic and educational field. This paper points to actions that can help to turn around this inequitable situation. The need of the hour is to improve female literacy as education holds the key to economic development. Economically strengthening women is not only a means by which to spur economic growth, but also a matter of advancing human women rights. Women should be empowered so that they can lead India to glory.

Key Words: Women, Empowerment, India, Economic development.

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INTRODUCTION

Women empowerment is a prerequisite for creating a good nation. It is a process of acquiring power for women in order to understand their rights and to perform their responsibilities towards oneself and others in a most effective way. It gives the capacity or power to resist discrimination imposed by the male dominated society. When more women work, economies grow. An increase in female labour force participation or a reduction in the gap between women's and men's labour force participation results in faster economic growth. In the real world women continue to participate in labour markets on an unequal basis with men. In 2013, the male employment to population ratio stood at 72.2%, while the ratio for females was 47.1%. The benefits of greater inclusion are clear- not just for women, but for all of us. For a start, women are the ultimate agents of aggregate demand, accounting for 70% of global consumer spending. Women in India make up 52% of India's total population. Hence there can be no progress unless their needs and interests are fully met. While certain development indicator show their quality of life is improving- maternal mortality rates increasing; more women gaining access to healthcare and education- the pace of change is heartbreakingly slow. A clear vision is needed to remove the obstacles to the path of women’s emancipation both from the government and women themselves. Efforts should be directed towards all round development of each and every section of Indian women by giving them their due share.

OBJECTIVES OF THE PAPER:

1) To examine the effects of women empowerment on the economic development.

2) To show the current status of Women empowerment in India.

3) To give some suggestive measures in order to improve women economic empowerment in India.

DATABASE AND METHODOLOGY:
The study is descriptive in nature and in order to examine the role of women empowerment in economic development secondary data from different sources like books, internet sources, journals, newspapers etc. are used. The data for the study has drawn from census and other related documents from statistics on women in India for the various years.

EXPLANATION:

Benefits of Women Empowerment to the Economic Development:

Women empowerment includes women awareness of their rights, self-confidence, to have a control over their lives both at home and outside and their ability to bring a change in the society. Economic empowerment means to give women their rights in the economy. Inequalities between women and men are found i.e., women have little access to resources which leads to slow growth in the economy. Women empowerment in the economy increases participation of women in the labor force and reduces poverty in the economy, access of women farmers to the resources increases production and they can support their families, and women are the owners of property and earn money from it. Women contribute to their families, societies and countries financially. This brings development in the economy.

Women have the potential to change their own economic status, as well as that of communities and countries in which they live. Women’s economic empowerment – that is, their capacity to bring about economic change for themselves – is increasingly viewed as the most important contributing factor to achieve equality between women and men. But economically strengthening women, who are half of the world’s workforce, is not only a means by which to spur economic growth, but also a matter of advancing women’s human rights. When government, businesses and communities invest in women, and when they work to eliminate inequalities, developing countries are less likely to be plagued by poverty. Entire nation can also better their chance of becoming stronger player in global marketplace.

Fairer access to services and tools would help women to succeed in business, which has widespread benefits. For example, if women working in agriculture in 34 developing countries had equal access to vital resources such as seeds, fertilizers and tools, their agricultural output would rise by an average of up to 4%. This might not sound like a huge difference, but it could reduce the number of undernourished people in those countries by as much as 17%. That’s about 150 million people not going hungry.
**Followings are some of the positive outcomes of women economic empowerment:**

- When women participation in the labour force grew fastest, the economy experienced the largest reduction in poverty rates.
- When women farmers can access resources they need, their production increases, making it less likely that their families are hungry and malnourished.
- When they own property and earn money from it, they may have more bargaining power at home. This in turn can help reduce their vulnerability to domestic violence.
- Female economic power also enhances the wealth and well-being of nations. Women who control their own income tend to have fewer children, and fertility rates have shown to be inversely related to national income growth.
- Women are also more able- and generally more willing than male counterparts to send their daughters as well as sons to school, even when they earn less than men. In turn, an women’s level of education affects her decision making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings.
- The real tragedy is that women are often better economic stewards of capital than men. They are more likely to re-invest their profits back into human capital than are men. When women have economic power they gain more equality and control over their own lives, while contributing directly to their children’s development and thereby indirectly to their nation’s income growth.
- Unless women’s economic security is strengthened, we will not be able to eliminate poverty or achieve gender equality. Each additional year in school raises a woman's earnings by about 15% compared to 11% for a man.

Women represent half of the world’s population, and gender inequality exists in every nation on the planet. To increase their opportunities women need access to more and better jobs, a business climate that supports in starting and doing business, a financial sector that gives them access to financial services tailored to their needs, and greater livelihood security in times of food and fuel crisis. This is especially true for women living in rural areas and vulnerable environment.

**STATUS OF WOMEN EMPOWERMENT IN INDIA:**

India is the world’s largest democracy and fastest growing economy, home to 1.2 billion people from diverse socio-economic backgrounds and cultures. The country has made good advancement on poverty reduction, education and HIV, but no progress still need to be made in reducing inequality and hunger, improving maternal mortality rates and enabling greater excess to water and sanitation for the large majority of its people. In India women’s participation in the labour force is quite low, and has been falling over the last few years from 37% in 2004-05 to 29% in 2009-10. India ranks 113 out of 135 on the World Economic Forum’s Gender Gap Index. The female to male ratio is only 0.36.
exacerbated by lack of choices that women have to engage in paid work related to work type and location, patriarchal gender norms, and the undue burdens of unpaid care work that women bear. Across India there are massive social cleavages and gender inequality is prevalent in sectors including health, education, and literacy. There are several national and international NGOs and civil society actors working towards enhancing women’s rights, but the proportion of those specifically targeting women is low.

The following table shows the male and female literacy rates of India which indicate a pathetic condition of women’s education.

<table>
<thead>
<tr>
<th>Census Year</th>
<th>Male literacy</th>
<th>Female literacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951</td>
<td>27.16%</td>
<td>8.86%</td>
</tr>
<tr>
<td>1961</td>
<td>40.40%</td>
<td>15.35%</td>
</tr>
<tr>
<td>1971</td>
<td>45.96%</td>
<td>21.97%</td>
</tr>
<tr>
<td>1981</td>
<td>56.38%</td>
<td>29.76%</td>
</tr>
<tr>
<td>1991</td>
<td>64.13%</td>
<td>39.29%</td>
</tr>
<tr>
<td>2001</td>
<td>75.26%</td>
<td>63.67%</td>
</tr>
<tr>
<td>2011</td>
<td>82.14%</td>
<td>65.46%</td>
</tr>
</tbody>
</table>

Source: Census 2011: Provisional Population total- India

It is seen from the above table that in case of literacy level the picture is totally unfavorable to women. Literacy is not evenly spread throughout India. The data suggests that nearly half of India’s female population is still illiterate. The table shows an increasing trend of women literacy rates over years but the figures are not satisfactory compared to male literacy.

Facts Regarding Health and Well Being of Women in India:
The female Infant Mortality Rate (IMR) was 49% compared with the male IMR of 46% and the overall IMR of 47% in 2010.

Life Expectancy at Birth (LEB) has increased more among women compared to men. It is observed that in 2002-06 LEB for males was 62.6 years compared to 64.2 years for females.

The Maternal Mortality Ratio has come down from 254 during 2004-06 to 212 during 2007-09.

**Women Labour Force Participation Rates:** Despite the fact that female literacy has been rising, India today has lower levels of women's work force participation than many countries in Sub-Saharan Africa and Middle East. Latest government data suggest that women labour force participation rate fell from 29.4% in 2004-05 to 22.5% in 2011-12. The gender gap in the labor force is particularly stark when we consider 15-59 age group, women’s participation is only 32% in rural areas compared to 83% for men, and 21% in urban areas compared to 81% for men. A large segment of India’s working women continue to be engaged in rural agricultural activities. According to the International Labor Organization, in 2011-12, while 62.8% or women were employed in the agricultural sector, only 20% were employed in industry and 17% in the services sector.

**Some facts regarding Women’s Participation in Economy:**

In the rural sector, 55.7% females were self employed, 4.4% females had regular wage/salaried employment 39.9% females were casual labourers compared with 53.5%, 8.5% and 38% males in the category respectively.

A total of 20.4% women were employed in the organized sector in 2010 with 17.9% working in the public sector and 24.5% in the private.

The labour force participation rate of women across all age groups was 20.8% in rural sector and 12.8% in urban sector compared with 54.8% and 55.6% for men in the rural and urban sectors respectively in 2009-10 (NSS 64th Round).

The unemployment rate for women of all ages was 2.4% compared with 2.0% for men in the rural areas in 2009-10. It was 7.0% for women and 3.1% for men in urban areas in the same period.

Of the total job seeker registered with employment exchanges, women constituted 32.5% in 2009.
The share of female employees in the scheduled commercial banks was 15.9% in 2009 which rose slightly to 16.6% in 2010.

In 2011-12, the share of women swarojgaris (self employed) in the total swarojgaris assisted under the Swarnajayanti Gram Swarojgar Yojana stood at 69.4%.

The share of women in the person days employed through MGNREGA stood at 48.3% in 2011-12 (All districts with rural areas).

**Initiatives Taken to Enhance Women Empowerment in India:**

The Government of India is running various welfare schemes and policies, both at the central and state levels for the empowerment of women. Some of the major programs and measures include Swadhar (1995), Swayam Siddha (2001), Support to Training and Employment Program for Women (STEP-2003), Sabla Scheme (2010), National Mission for Empowerment of Women (2010) etc., two acts have been enacted to emancipate women in India-Protection of Women from Domestic Violence Act, 2005 and the Compulsory Registration of Marriage Act, 2006. Provisions made under the Constitution of India such as: Rights to equality under Article 14 of the Indian Constitution guarantees to all Indian women equality before law; equal pay for equal work under Article 39(d) and Maternity Relief under Article 42. All such policies and programs focus on social, economical and educational empowerment of women across various age groups.

A number of organizations in India work to build the capacity of women through financial and vocational training. SEWA (Self-Employed Women's organization) provides support to women as they take out a loan, open bank account, manage their own money and earn revenue on original products. The Navjyoti India Foundation, in addition to provide training for economic independence, highlights community development with the mandate: if women are empowered, they can empower their communities in return.

Through all these years, the attentions is only on developing and devising new schemes, policies and programmes and have paid less attention to the proper monitoring system and implementation short-sightedness, for example, despite the presence of The Pre-Natal Diagnostic Technologies Act and various health programs like Janani Suraksha

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Yojana and National Rural Health Mission (NHRM), our country has a skewed sex ratio and a high maternal mortality rate (MMR).

**FINDINGS AND SUGGESTIONS:** This is to specify significantly that the Constitution of India grants equality to women in various fields of life. But the sad part is that all the laws and amendments have become toothless as the fundamental problems lies in the attitude of the society which is highly biased against women. Yet a large number of women are either ill equipped or not in a position to propel themselves out of their traditionally unsatisfactory socio-economic conditions. The increase in gender disparity in wages in the urban areas is also quite marked as it results from the employment of women in different and lower paying activities. They are exploited at various levels. Women have not actively participated in their own emancipation due to their lack of economic independence and rampant illiteracy. There are quite a large number of issues which need to be addressed to streamline the existing women empowerment programs in India as well as initiating actual work at the ground level. To initiate measurable actions at ground level, education of women should be given top priority and female literacy programs need to be enforced across the country. Further to improve the socioeconomic conditions women need to be trained and better equipped for taking informed decisions. It has to be understood that unless we change the basic social attitude which cultivates gender inequality and gender bias we would not be able to achieve much in terms of women empowerment in India.

**MEASURES TO BE TAKEN:** According to Mahatma Gandhi, “If you educate a man you educate an individual, but if you educate a woman you educate an entire family.” To improve the status of women it is very urgent to bridge the deep-rooted biases through sustained reconditioning. It is only possible by promoting the idea of gender equality and uprooting social ideology of male child preferability. This concept of equality should be first developed in each and every household and from there; it should be taken to the society. This can be done by running sustained awareness programs with the help of dramas, radio, television, internet, etc. across the country.

To shrink education gap, barriers to access because of poverty, ethnicity or geography must come down. For example, where distance is the key problem, more schools in remote areas can reduce the gender gap. When customized solutions are hard to implement or too costly, demand side interventions, such as cash transfers conditioned on school attendance, can help get girls from poor families to school. Such conditional cash transfers have succeeded in increasing girls’ enrollment rates in countries as diverse as Mexico, Turkey and Pakistan.

To broaden women’s access to economic opportunity, thereby reducing male-female disparity in earnings and economic productivity, a combination of policies is called for. Solutions for women empowerment as well as women economic empowerment include the followings:
1) Institutions should be developed for providing equal resources to men and women.
2) Media and NGOs should raise awareness about women's rights.
3) Policy action should be taken to reduce gender inequality.
4) Women should be provided with the education and job opportunities.
5) Women should be granted loans at lower interest rates so that they are encouraged and their skills are developed.
6) Women should have the right to own their property.
7) Women must have simple business registration procedures.
8) Women should have access to economic resources which leads to the economic growth.
9) For the same work equal amount of payment should be given to both men and women and the amount should be reasonable enough so that they could spend better life.
10) There should be no discrimination in assigning work to people based on gender. Both men and women should be given equal opportunities.
11) Safe working conditions should be provided to both men and women.
12) Women should be encouraged to join the fields of work which have been considered as fields for men.
13) Supporting women's entrepreneurship through training in production skills, techniques, business management and functional literacy.

**Conclusion:**

Women are the component of our society but still they have hindrances in getting their rights. Women should be empowered with their rights of education, health, security, jobs, skills, decision making authority, better living standard, and respect. Both men and women should work together in the society to bring prosperity. Women must raise voice for their rights and they should be self-confident. Empowering women is essential for the development of the economy. For that male dominancy should be minimized because it's compulsory for empowering women. Women should have higher education and career opportunities. No one will speak for women; they should fight for their own rights. Silence of women will not give them their rights.

Women having rights are more confident, have better living standard and they can make their own decisions. For the development of the economy women and men both should work together and women should utilize their skills. Women should use their hidden abilities. Women empowerment reduces poverty from the society because they can spend more on their families and don't depend on others. A society where women are
having their rights is developed. Same wages and salaries should be given to men and women for the same nature of work. There should be no gender discrimination at work place. For women empowerment first thing to do is to change the thinking of the people. Women must have access to all resources and credits. The idea of women empowerment might sound hard by the yard, but by the inch, it is just a cinch. All we need is a concentrated effort focused in the right direction that would rest only with the liberation of women from all forms of evils.

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Websites
