

Women empowerment- A challenge for Government as well as society

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■ **ABSTRACT :** Women empowerment is the buzz word around the world, when it comes to ensuring women get equal opportunities as compared to men. This excitement around the topic is because of the potential women possess to contribute immensely to the development of society. This is because if a woman is empowered, then it is linked to the sustainable development in the entire world. Therefore, women empowerment has become important topic in the development of the nation. In order to make the nation developed, it is always necessary to develop both the halves of the population equally, *i.e.* the nation must ensure that both men and women are provided equal access to resources and opportunities to reach the ultimate goal of development. Empowering women means giving power to woman to take decisions at her own level in economic, political and all other dimensions of life. In order to empower women it is necessary to understand the ill practices followed by the society against women in male dominated Indian society. By and large they are discriminated against, suffer neglect, denied rights and violated in every possible way including getting killed even before they are born. The successive governments have been paying special attention to achieve the objectives of women empowerment. The government of India and Punjab has started so many programmes for the upliftment of the women. Ministry of women and child development has also started many schemes/programmes for the welfare of women. The governments have to be careful about not letting these schemes use women as only posters for the schemes. The women must be actual beneficiaries and for this the women themselves need to come forward and start coming out of the shadows of their family members. The schemes discussed in this paper clearly showed that govt. is providing all the help to women in order to achieve community, organizational, economic, political and psychological empowerment. Along with the governments it is our responsibility to be open-minded and change the mindset of the society by providing equal opportunities to women so that she performs well in all spheres of life. Keeping above points in mind, this paper made an attempt to analyze the need for women empowerment and various schemes launched by the state government for the benefit of women using secondary data sources.

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There is no chance for the welfare of the world, unless the condition of women is improved. It is not possible for a bird to fly on one wing -Swami Vivekananda.

Women empowerment is a global issue and discussion on women's rights is at the forefront of formal and informal campaigns worldwide. Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and male dominance (Chandra, 1997). As, the major chunk of India's population resides in rural areas so, empowering rural women needs special focus in government policies/programmes. One must also not overlook the fact that women who constitute nearly half of the national population are the victims of gender inequality. By and large they are discriminated against, suffer neglect, denied rights and violated in every possible way including getting killed even before they are born.

The gender statistics also do not paint a very encouraging picture. A look at the data from different social segments clearly showed that a lot of work still needs to be done to cover the gap between men and women on different social statistics. As per the 2011 census, the gender ratio in India stands at 943 women for every 1000 men. This figure has shown considerable improvement since 1970's but more efforts need to be made especially in urban areas where this ratio still languishes around 929 females for every 1000 men (Sharma *et al.*, 2018). In India the total workforce participation rate for women stands at 25.5 per cent as compared to around 53.26 per cent for men (Sharma *et al.*, 2018). This gap is evident in case of the average wages earned by women as compared to men in both rural and urban India, with females earning 201.56 and 366.15 and males earning 322.28 and 469.87 in rural and urban areas, respectively. The literacy rate comparisons though are improving nationally but still it stands only at 64.63 per cent which is around 16 percentage points lower than men (Sharma *et al.*, 2018). If we have a look at the women's participation in decision making data, only 11 per cent women showed representation in Lok Sabha, and around 30 per cent seats reserved for women in panchayati raj system. The women have a very low representation in Judiciary too with only 3 judges out of a total of 31 judges in Supreme Court (Sharma *et al.*, 2018). All these statistics clearly state that though the successive governments have made efforts, but a lot

more needs to be done in order to cover the gaps that exist in a male dominated society like India.

The statistics are on the similar lines if we look at above mentioned figures for Punjab. Although the gender ratio has increased nominally as compared to the previous census in Punjab, 876 per thousand males in 2001 to 895 per thousand male in 2011, But it still has to go a long way when compared to other states of India *i.e.* Kerala (1084) and Pudduchery (1037) (Sharma *et al.*, 2018). Punjab has seen an enhancement in the female literacy rate over the years. The women in Punjab state have attained the literacy rate of 70.7 per cent in comparison with male (80.5 %) in the year 2011, but it is still behind than leading states like Kerala and Puducherry (Sharma *et al.*, 2018). Workforce participation rate for women stands at 23.4 per cent as compared to around 56.6 per cent for men for Punjab and this is following the national trend. The women need to be given more representation to achieve the objective of empowering women. Punjab languishes at the bottom among the states with least amount of participation of women in decision making with only 8 per cent women representatives in Lok Sabha and 35 per cent in Panchayati Raj Institutions. If we talk about women participation in higher/judiciary positions in the state of Punjab, women representation is merely 3 per cent (Sharma *et al.*, 2018).

The growth of women in a society might get hampered due to many obstacles and one of the major obstacles is the lack of support from the family members. Majority of women suffer endlessly due to economic handicaps, political backwardness and social taboos. This is the plight of women in India. Taking this in cognizance, it is widely believed now that India's development will keep eluding us until there is transformation of the socio-economic condition of women. It is in this context that the present discussion is focused on the ways adopted by the Punjab Government for empowering women of the state.

The paper has discussed the concept of Empowerment and its different types. This was followed by discussion on the gaps and challenges that exist in the path of achieving empowerment for women. Furthermore, the discussion has focused on the different schemes by the Government of Punjab for the upliftment of the women. The role of these schemes in the socio-economic, political, psychological or organizational empowerment of women has been looked into.

The following section has discussed the different types of empowerment as defined through an elaborate model proposed by Lennie (2002). This model helped in explaining the meaning and the indicators used to explain different types of empowerment as conceptualized in this model. The model also explained the inter relationships between different types of empowerment and the features which explain all types of empowerment.

As per the Lennie Model, there are following four types of empowerment (*i.e.* Community empowerment, Organizational empowerment, Political empowerment and Psychological empowerment). These have been explained in the section below.

– Community empowerment: It is defined as ensuring an improved access to knowledge, awareness of issues facing the community, opportunities to develop new skills, abilities and competence building measures and helping build networks among women which support each other and allowing them to participate in activities with other women.

– Organizational empowerment is defined as ensuring women have access to new knowledge and awareness on how to reap new technology for rural development, and spreading awareness about the role of rural tourism, and village co-operatives etc. in rural development.

– Political empowerment refers to how the government’s policy making and decisions affect rural communities especially women. These policies have to play a prominent role in changing people’s beliefs, help people network with government, industry, women and other stakeholders. It means the availability of environment to encourage discussion and lobbying for issues affecting rural women and rural communities.

– Psychological empowerment refers to the features such as increased self confidence and self-esteem, generating greater motivation, inspiration, enthusiasm and interest to develop new skills and knowledge, and maintaining a push for better services for rural people, creating feelings of belongingness, self-respect, freedom of expression and well being in women.

Having discussed the overall framework of women’s empowerment, the next section has discussed the issues and challenges that come in the path of women empowerment and that deserve the attention and efforts of the policy makers to redress these.

Persistent gaps and challenges for women empowerment:

In India, while the constitutional and legal status of women is equal to that of men in all respects, yet in reality they suffer in all aspects of life *i.e.* socio-economic, political, educational, health care, nutrition and legal. Specifically speaking, issues which confront these women and the persistent gaps and challenges that have been observed are presented below:

To reduce and remove these gaps there are some initiatives that are being taken at both national and state level. Some of these are discussed in brief below:

Some latest initiatives taken by Indian Government:

Issues	Persistent gaps and challenges
Women and poverty	<ul style="list-style-type: none"> – Poor women are a more vulnerable than poor men. – Gender dimension not adequately reflected in macro-economic policies. – Gender biased inheritance laws continue (though some changes have taken place). – Ineffective implementation of poverty alleviation programmes. – Commercial banks not main streaming credit programmes for women.
Women and education	<ul style="list-style-type: none"> – Continuing gender disparity in education – Gender stereotypical educational structures – Professional isolation of teachers teaching in remote locations – Low levels of motivation of teachers – Expenditure in education sector has fallen
Women and health	<ul style="list-style-type: none"> – Poor resource allocation – Women lack the means to access basic health care – Inadequate access to information – Greater risk of HIV/AIDS – Neglect of health needs of women in the non-reproductive age group
Violence against women	<ul style="list-style-type: none"> – Increasing trend incidents of violence against women – Low rates of conviction and punishment of culprits – Women’s dependence – Negative socio-cultural attitudes to victims of violence – Insufficient legal provisions
Women and economy	<ul style="list-style-type: none"> – Women mostly employed in the informal sector and unskilled, low-paid labour – Women lack access to markets and skills to meet changing market demands and financial management skills – Women’s inability to avail opportunities because of lack of time due to double work burden

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Women in power and decision making	<ul style="list-style-type: none"> – Women from rural and low income background continue to remain uninformed about political participation – Persistent patriarchal attitudes, traditional gender roles and religious fundamentalism remain the major obstacles to women's full political participation and representation
The girl child	<ul style="list-style-type: none"> – Girls face neglect in health care and education – Exploitation and violence against girls still continues – Gender biased social attitudes constrain the development of girl children

The principle of gender equality in fact is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of State Policy. The Constitution not only guarantees equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. Since the Fifth Five Year Plan (1974-78), India has been making a marked shift in its approach to women's issues from welfare to development while keeping the empowerment of women as the central issue in determining their status in the society. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments to the Constitution in 1993 have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision-making at the local levels. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993. Let us now look at some recent initiatives by Indian Government in this regard

- National Policy for the Empowerment of Women
- National Mission for Empowerment of Women
- Support to Training and Employment Programme of Women (STEP)
- Swarnjayanti Gram Swarozgar Yojana (SGSY)
- Rashtriya Mahila Kosh (RMK)
- Mahila E Haat
- Vocational Training Programme
- Jawahar Rozgar Yojana (JRY)
- Women Development Corporations (WDCs)
- Training cum-Employment-cum-production

centres:

- Mahila Samridhi Yojana
- Stree Shakti package for women entrepreneurs
- Mahila Samridhi Yojana (MSY)
- Indira Mahila Yojana (IMY)
- Integrated Child Development Scheme (ICDS)
- Swayamsidha
- Mahila Samakhya
- Beti Bachao Beti Padhao
- Pradhan Mantri Mahila Shakti Kendra Scheme
- Rajiv Gandhi National Creche Scheme
- Family Counselling Centres
- Sabla
- Kishori Shakti Yojana
- Swa-Shakti
- Mudra Yojana Scheme
- Swayamsidha
- Centre Kalyani scheme
- One stop centre
- Universalization of women Helpline scheme
- Regulation of Matrimonial website
- Panic button on Phone
- Revision in Pass port Rules
- Standard Operating Procedures on NRI Matrimonial Disputes
- Inclusion of Acid Attack as a disability
- ShadiShagun Yojana
- Central victim compensation Fund

Women empowerment programmes/ policies in the state of Punjab:

As per a Deloitte report the different stakeholders need to be identified and used to ensure that objective of women empowerment can be achieved with maximum success. As per this report, the different stakeholders involved are – CSR (Corporate Social Responsibility) Management, Foundations, Trusts, NGOs working with education sector, NGOs working in skill development, students and alumni of skill development centres, NSDC (National Skill Development Council), Skill councils and sector experts in education and government departments: education, skill and development. According to Deloitte report, technology needs to be used for building a skilling eco-system and using these to encourage women entrepreneurship (Deloitte, 2019). The government of Punjab has been working hard and in a focused manner to help ensure equal opportunities to women in Punjab.

They are trying to achieve the objective through the implementation of schemes discussed below.

Awareness programme for improving sex ratio:

Though the state has been improving on this front, but the government is still running awareness programmes across the state to help overcome this issue even further. This is being done by celebrating gender specific festivals *i.e.* Teej, Dhiyan di Lohri etc. and by organising camps at block and district levels to highlight adverse implications of gender imbalance in the society.

Mai BhagoIstri Shakti scheme:

The scheme started by the government of Punjab to strengthen women economically either individually or in Groups by offering them training, hassle free credit assistance facilities and helping women in establishing ventures by providing support through development of forward and backward linkages. The scheme promotes the creation of Co-operatives through Primary Agricultural Co-Operative Societies (Schemes).

Mai BhagoVidya scheme:

This scheme is functioning since 2011-12 to encourage female literacy and improve the overall literacy rates for the state. Under this scheme, the girls studying from class 9th to 12th in Government Schools are provided free bicycles.

Department of social justice and empowerment and minorities:

The state department has been helping in the development of women by implementing the centrally sponsored schemes (like MGNREGA, Rashtriya Madhyamik Shiksha Abhiyan, Kishori Shakti Yojana, Pradhan Mantri Matru Vandhana Yojana etc. for the women in general and reservedcategory. Along with these, the department is also running state sponsored schemes to help the women for entrepreneurship development through the WISH scheme (Stand Up India), Bank Tie-Up Loaning facility and exclusive training institute for girls (Mai Bhago Armed Forces Preparatory Institute at Mohali) to train them to enter armed forces. Another scheme named Aashirwad scheme is there where the girls or women from SC, Christianity, backward classes and economically weaker sections are provided assistance for their marriage based on certain pre

conditions. For the education of girls belonging to these sections in society, scholarship schemes are provided by the state government to decrease the dropout rate of the school education (Department of Social Justice, Empowerments and Minorities).

Bebe Nanki Laadli Beti Kalyan scheme:

The scheme was launched in the state in 2011-12 to curb the practice of female foeticide and provide better education to girls. The parents of the girl child in this scheme are provided financial support for the education of girl child. The scheme is applicable to girl child born in Punjab after 1st January, 2011 and who are permanent residents of Punjab. The scheme is also applicable to girl child abandoned at birth are in orphanages or Children homes in Punjab. The families with income less than 30,000 per annum will be entitled to a benefit of Rs. 20,000 as an LIC policy and LIC will also disburse Rs. 61,000 to guardians at different stages in life of a child. As per the data available till 2014-15 around 26875 beneficiaries had already taken benefit under this scheme. From 2015-16 onwards the state government has been handling the scheme with around 10,000 applications pending before the authorities (Bebe Nanki Laadli Beti Kalyan Scheme).

Integrated child development services:

ICDS scheme was launched in 1975-76 to ensure holistic development of children with the help of Anganwadi Centres across 155 blocks (146 of them rural and 9 urban) of the state of Punjab. The Anganwadi workers and helpers were provided with Rs. 6600/- and Rs. 3300/- per month to take care of six services to be provided to children in the age group of 6 months to 6 years, pregnant women and lactating mothers – supplementary nutrition, immunization, Health checkup, referral services, nutrition and health education, pre-school education. To ensure success for this scheme a supplementary scheme to support the ICDS scheme was launched called Project UDISHA to enhance the skills of the workers working in the ICDS programme. The Anganwadi workers and helpers are provided training at different training centres across Punjab to facilitate the effective functioning of the scheme. For this part of the scheme the state and the Centre governments share the expenditure in the ratio of 40:60. Along with these the Anganwadi workers are provided with insurance

worth around 30,000 in case of natural death, 75,000 in case of accidental death and full disability and 37,500 in case of partial disability, with an yearly premium of Rs. 200. The workers who are majorly female's do not have to pay any premium for the same and their children also get a scholarship of Rs. 200 per annum for their studies.

Along with these, the Schemes like Rajiv Gandhi National Creche Programme for the Children of working mothers is also a part of this initiative by state government where the government has established crèches for women from lower income groups. The grants are provided to such centres which help and enable the women belonging to these strata to not worry about taking care of their children and can focus on working and making themselves and their families economically self-reliant. Apart from these family counseling centres are also established where NGO's and other organizations working for upliftment of women (with substantial experience in social mobilization of women and dealing with other issues and problems) can get grants to provide services like counseling, referrals, and rehab services to women victims of different family and social atrocities in form of Short stay homes etc. These Short Stay homes were opened to help those women and girls who have been victims of social or other disturbances and need support and guidance to become self-reliant again, by offering counseling services, medical care, psychiatric treatment, skill development training and rehab services and educational, vocational or recreational activities [Anganwadi Services Scheme (Integrated Child Development Services)].

Banking schemes to empower women:

The women only have access to around 24 per cent of the operational bank accounts, and around 12 per cent of the available credit, this area is an area of concern in order to help in the economic empowerment of women. The banks have come up with schemes which are applicable across the country and even in Punjab and can enable in helping empower women both financially and socially. Some of the schemes are PNB Mahila Nidhi Scheme (support for MSME's), PNB Mahila Smridhi Yojana, Scheme to finance Creches, Punjab and Sindh Bank Udyogini Scheme, Oriental Bank of Commerce (Oriented Mahila Vikas Yojana), Dena Bank's Dena Shakti Scheme for Women Entrepreneurs, Bank of Baroda's Akshaya Mahila Arthik Yojana, SBI's Stree

Shakti Package and SIDBI's Marketing fund for Women etc. The banks need to create awareness about the above mentioned schemes among masses especially in the rural areas, so as to ensure that the maximum number of women get access to as many opportunities as possible (Srivastava, 2018).

Punjab Government approach to start-ups and entrepreneurship :

– *IKG PTU Startup Fund:* To promote women empowerment IKG PTU has come up with a start-up fund worth Rs. 100 crores in partnership with the state government out of which around 25 per cent of the funding is dedicated for startups by SC and Women entrepreneurs.

– Women entrepreneurs to get an interest subsidy on term loans at the rate of 5 per cent per annum for loans upto Rs. 10 lakhs for 3 years to set up MSME enterprises. Additional support in terms of Credit Guarantee Fund Trust for MSE's is there to provide additional support to women entrepreneurs and others.

– Anchor units providing employment to women will be guaranteed support upto Rs. 48000 per employee per year for women to be provided for 5 years to Anchor units if the employees are certified by the Government or authorized agencies of government.

– State has decided to focus especially on women entrepreneurship and identifying specific challenges faced by the women entrepreneurs in formal and informal sectors of economy (Startup and Entrepreneurship).

Some other Schemes offered by the Government of Punjab to empower women:

The Government of Punjab is also offering concessional bus travel facility to women above the age of 60 years and passes are issued to women using which they can avail of this facility. The government has also opened a Home for Widows and Destitute women (offering an assistance of Rs. 2000 per month), a Training-cum-Protection centre for women (where they are given work to help them earn wages for them), a State Protective home to prevent Immoral trafficking of women (offering vocational training to women living there), Punjab Child Protection Society to take care of women and children in the society, Pension for Widow's and Destitute women, One Stop Centre Scheme (set up by Punjab Government to provide medical, legal, and

psychological support to women), Village Convergence Facilitation Services (especially in Gram Panchayats with low sex ratio).

Conclusion:

From the above data and facts it can be concluded that Punjab Government has been working very hard for the empowerment of women and the results were also evident in terms of the improvements that were made on various parameters in the Census 2011 in comparison with census 2001. The successive governments have been ensuring that they are providing empowerment opportunities to women by using both the centrally sponsored schemes like, Beti Bachao, Beti Padhao, Stand Up India, Mission Indradhanush, Mudra Yojana Scheme, TREAD (Trade Related Entrepreneurship Assistance and Development) Scheme, Mahila Udyam Nidhi Scheme, Annapurna Scheme, Stree Shakti Package for Women Entrepreneurs, Bhartiya Mahila Business Bank Loan, Dena Shakti Scheme, Udyogini Scheme, Cent Kalyani Scheme and a lot of state sponsored schemes discussed above. Despite these efforts Punjab lags behind from some states in the country in some parameters especially in providing entrepreneurship facilities to women. The governments have been working very hard to ensure that the benefits of various schemes launched for the women reach the target audience. The governments have been running a good number of awareness programmes to ensure that the women across the state get benefits of majority of the schemes meant for them and the State can improve further on various parameters of women empowerment. One thing that the state government needs to guard against is that the women should not only become the face for claiming various benefits, but act as actual beneficiaries and start doing things on their own. For this, the women themselves and the whole society is to be held responsible as social evils and customs are still prevalent in our society and

the women and the rural people in general are prey to these customs. Moreover, there still remains a gap between policy-formulation and policy-implementation. Though, the policies are well intended, the intentions are not adequately fulfilled and as such the plight of women has not improved as expected. The schemes discussed in this paper clearly showed that govt. is providing all the help to women in order to achieve community, organizational, economic, political and psychological empowerment. Government is focusing on this area because it is believed that empowerment is not only beneficial to women alone, but benefits the society as a whole.

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