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## INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/14617

DOI URL: <http://dx.doi.org/10.21474/IJAR01/14617>



### RESEARCH ARTICLE

#### EMPOWERMENT OF WOMEN - A CONCEPTUAL FRAMEWORK

**Dr. K. Sreenivasa Murthy**

Associate Professor, Department of Management, School of Commerce & Business Management, Central University of Tamil Nadu, Thiruvarur – 610005, Tamil Nadu, India.

#### Manuscript Info

##### Manuscript History

Received: 28 February 2022

Final Accepted: 30 March 2022

Published: April 2022

##### Key words:-

Empowerment, Women and Programmes for Women Empowerment.

#### Abstract

The present paper throws a light on empowerment of women. Women's empowerment is obviously essential for raising their socio-economic status in the society. Recently, women's empowerment has acquired an important place in government policy, non- government advocacy and academic research. There has been a paradigm shift in development and governance. Democratic decentralization, partnership with NGO's, empowering community based organizations, participatory development, sustainable growth and equity etc., have proved to be instrumental in people participation in development and governance as well as their empowerment.

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#### Introduction:-

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources - material, human, intellectual, information, financial access to money and control over decision-making in the home, community, society and nation, and to gain 'power'. According to the Country Report of Government of India, "**Empowerment means moving from a position of enforced powerlessness to one of power**". The role of women entrepreneurs in the process of economic development has been recognized from nineties in various parts of the world. Today, in the world of business, women entrepreneurship has become an essential movement in many countries and has been accepted in all areas of working. The United Nations report has also concluded that economic development is closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant. In spite of many International agreements on human developments affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to all resources and facilities. They are far less likely than men to be politically and economically active and far more likely to be victims of domestic violence.

The term empowerment covers a vast landscape of meanings, interpretations, definitions and disciplines ranging from psychology and philosophy to the highly commercialized self-help industry and motivational sciences. Sociological empowerment often addresses members of groups that social discrimination processes have excluded from decision-making processes through - for example - discrimination based on disability, race, ethnicity, religion, or gender. The empowerment as a methodology is often associated with feminism. Sometimes groups are marginalized by society at large, but governments are often unwitting or enthusiastic participants. This Act made it illegal to restrict access to schools and public places based on race. Equal opportunity laws which actively oppose such marginalization, allow increased empowerment to occur. They are also a symptom of minorities' and women's

**Corresponding Author:- Dr. K. Sreenivasa Murthy**

Address:- Associate Professor, Department of Management, School of Commerce & Business Management, Central University of Tamil Nadu, Thiruvarur – 610005, Tamil Nadu, India.

empowerment through lobbying. Marginalized people who lack self-sufficiency become, at a minimum, dependent on charity, or welfare. They lose their self-confidence because they cannot be fully self-supporting. The opportunities denied them also deprive them of the pride of accomplishment which others, who have those opportunities, can develop for themselves. This in turn can lead to psychological, social and even mental health problems.

Empowerment is then the process of obtaining these basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively. One empowerment strategy is to assist marginalized people to create their own nonprofit organization, using the rationale that only the marginalized people, themselves, can know what their own people need most, and that control of the organization by outsiders can actually help to further entrench marginalization. A nonprofit organization can target strategies that cause structural changes, reducing the need for ongoing dependence. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level.

### **Women Empowerment**

The concept of women empowerment has undergone a drastic change from welfare oriented approach to equity oriented approach in India over the period of time. Many eminent scholars have defined the concept of women empowerment differently keeping in view the global changes in prioritizing women welfare. The empowerment is the process by which the powerless gain greater control over the circumstances of their lives (Sen and Batliwala (2000). It includes both controls over resources and over ideology .... [Includes, in addition to extrinsic control] a growing intrinsic capability- greater self confidence, and an inner transformation of one's consciousness that enables one to overcome external barriers..." [Kishor and Gupta (2004)]. The term "empowerment" means to give somebody the power or authority to do something (Oxford Dictionary). Bennett (2002) describes empowerment as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them". Bennet further says among the different disempowered groups like: poor, ethnic, minorities etc, women are one which is cross-cutting category with all these groups. Similarly, women empowerment implies that women have power and ability to do activities as like men counterpart but they have the least authority to do something at their own initiation. It necessitates the endorsement of various national Programmes and policies which ensures their right and authority to involve in all the developmental as well as economic activities carried out in a society, or in a nation. Income generation (IG) Programmes carried out by NGOs is a kind of Programme that supports women empowerment.

Empowerment of women has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resource; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally<sup>3</sup>. In today's competitive world, there are various ways by which women get themselves empowered. The entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women<sup>4</sup>.

Women constitute almost half of the total population in the world and out of which two third of world's adult illiterates are women. According to FAO, the most disadvantaged section of society is the women; they are the 'silent majority' of the world's poor. Seventy per cent of the world's poor are women. They face peculiar social, cultural, educational, political and allied problems. Studies have shown that rural women help in producing up to 80 per cent of food in developing countries, yet they are entitled to only a fraction of farm land, and access to just 10 per cent of credit and five per cent of extension advice<sup>5</sup>. In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' work force. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. They are

denied their rightful status and access to developmental resources and services contributing to their marginalization. With regard to their multidimensional responsibilities, it is required to empower women socially, economically and technologically to enable them to stand in society on their own with confidence. Empowerment can give power to women to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external affairs. Empowerment of women is critical not only for their own welfare but also for the development of the country.

India envisions a future in which Indian women are independent and self-reliant. In various national policies and developmental programmes, emphasis has been given on organizing women in Self Help Groups (SHGs) and thus, marks the beginning of a major process of empowering women. It is also felt to equip the women with necessary skills in the modern trades, which could make them economically self-reliant. Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society.

Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident<sup>6</sup>.

Empowerment encompasses sociological, psychological economic spheres. Empowerment of women involves economic opportunities, property rights, political representation, social equality, personal rights and so on. It also occurs at various levels, such as individual, group, and community and challenges the assumptions about the present status, asymmetrical power distribution and social dynamics. Women Empowerment in short implies redistribution of power that challenges the male dominance. This does not, however, mean that the empowerment process adopts an antagonist approach with males. Indeed, it means making both men and women realize their changing roles and statuses and develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work roles, reorienting their priorities, evolving new kinds of adjustment, understanding and trusting each other. Empowerment of women is a new ideology to carry on democratic values into the family and society. It demands basic changes in the system of marriage and family, husband-wife relationship, attitude towards gender sensitization, changing role of women vis-à-vis men in the society etc. Empowerment would only enable women to realize their identity, potentiality and power in all spheres of their lives.<sup>7</sup>

#### **Paradigms towards Women Empowerment:**

Cardine Moser (1989) identified five paradigms towards women's development in Third World countries (Chart 1). The first paradigm related to welfare approach is based on the traditional view of marking the women's role in development or the basis of customary gender division of labour.

The second paradigm came in existence during 1975-85, when the decade was declared as the 'Decade of Women'. This approach was aimed at gaining equity and procuring her as active participant in development process. It further aimed at giving equal opportunities to women even by creating positive discrimination or reservation.

The third paradigm was concerned with anti poverty, directed at poor women to ensure and increase their productivity. This is still being followed under the assumption that women's problems arise out of under-development. In this context, the approach of rural development is increasingly confronting itself to the formation of Self Help Groups (SHG's), in stabilizing and linking with viable socioeconomic activities for sustainable livelihood. This is seen as the only solution of poverty eradication, equity and development of women.

The fourth paradigm is related with efficiency which depends on the belief that policies of economic stabilization and adjustment rely on women's economic contribution to development and their economic participation is seen as a mechanism to achieve equity. The fifth paradigm is empowerment model, which envisages greater support for women's collective action.

**Chart 1:- Different Perspectives to Women Development.**

Type of Project goal	Concept of the	Concept of solution	Type of
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	Problem		Developmental Interventions
Welfare	Women's Poverty, women's special needs, Women as a vulnerable group, women's lower socioeconomic status	Provision of support services of health, nutrition, child care	Build maternity clinic, health clinics, immunization, health education, nutrition education
Economic self-reliance	Women as under employed, dependent, lacking in productive skills	Promote self-reliance and interdependence provide productive skills, encourage women's productive enterprises	Income generating projects for women, women's clubs, soap making, school uniform making etc.
Efficiency	Women as previously overlooked resource in development planning, women as under develop human capital	Identify actual productive roles of women, support women with skills training and improved technology, invest in previously over looked resource	Integration of women in development planning, maintaining of women's development extension advice for women farmers, appropriate technology for women's access to factors of production
Equality	Structure of inequality, discrimination against women in schooling, credit access to hand	Equality of opportunity for women in schooling, access to factors of production	Affirmative action to promote equal opportunity, revise development planning so that women are equal partners and beneficiaries in development process
Empowerment	Unequal gender power relations the patriarchy, patriarchal resistance	Conscientization, mobilization, solidarity, collective action	Gross roots projects, support for women's collective action, project concerned with democratization and political action

**Source:** UNICEF, based on Moser in ICECD, Making Development Gender sensitive, a Guide for Trainer, Allahabad, ICECD.

Self-reliance among women is essential because their subordination is seen not only as a problem of men but also of colonialism and neocolonialism. This approach focuses on overall development and particularly on enhancing social and economic capabilities. In this task, a number of non-governmental organizations are playing crucial role since government is seeking partnership to ensure sustainable, people's centered and decentralized development and governance. It is also well accepted that women's active role in ecological and environmental programmes may ensure sustainable development, since increasing ecological and environmental degradation has caused environmental crisis when women belonging to weaker sections of society are protesting against government policies and programmes which are causing development induced displacement, loss of sustainable livelihood and natural resources.

The present paradigm of empowerment of women is not a woman in development but as a gender to be treated as development. The women in development paradigm assumes that women have been left out in development process and hence need to be integrated to give benefit, gender and development paradigm recognizes women's triple role

i.e. in reproduction, production and community management. Therefore, the main objectives of development programmes in this context may be categorized as (i) initiate income generating programmes; (ii) sensitize women about their rights, entitlements and legal framework; and (iii) take up capacity building measures.

Gender and development approach stress the need for gender analysis and identification of strategic gender needs before initiating any appropriate action for empowering women<sup>8</sup>. It is seen that gender inequality retards economic growth. There is growing evidence to suggest that several aspects of gender relations, the gender based division of labour, disparities between males and females in power and resources, and gender biases in rights and entitlements act to undermine economic growth and reduce the well being of men, women and children<sup>9</sup>. It is commonly held that, investments in female education and health tend to increase the incomes of families; educated women who know more about health and hygiene, are also able to practice this knowledge; better educated women are able to adapt newer technologies, hold on to new opportunities, and cope with economic shocks.

### **Women Empowerment: A dire need**

Empowerment is one of the central concepts in development agenda. There is widespread agreement that women must be empowered to play an effective part in national development. There is no straightforward definition of women empowerment, because the concept of power cannot be streamlined internationally as it differs from societal context. Defining women empowerment process covers many influencing factors, meaning that any definition almost always captures part of the complete process. When defining women empowerment, one of the similarities in the literature is the concept of women's decision making power as an indicator of women empowerment'

Women empowerment is the burning issue of the nation. Women empowerment Programmes in India include livelihood support programme, rehabilitation and job placement for rescued women, safe motherhood programme and so forth. The connection between poverty and women's lack of power over resources and decision-making has now caught the attention of policymakers in government and mainstream development all over the world. Income generating activities can be defined as assisting women to secure income through their own efforts. The IG Programmes aim to provide rural women with an opportunity for independent earning through Income Generating Activities (IGAs). The IG Programmes are designed to help enable socio-political and economic empowerment simultaneously. IG Programmes are implemented through social mobilization process, in which rural women are encouraged to organize themselves into a group, through which various educational, capacity and skill development, and income generating activities are carried out. IGAs covers diverse initiatives like: Skill based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, awareness issues, resource mobilization and market linkages. IG Programmes seek to provide women with opportunities to earn and manage income participate and lead group affairs and contribute to community development. Thus, NGOs, development agencies have continued to focus their efforts on the delivery of IG Programmes on the broad assumption that the benefits for women are self-evident.

Family also has influence in matters of decision making capacity of the women. Because of the family with patriarchal social structure, programs that provide credit with minimal training or other supplementary support services do not empower their female participants and may even worsen their situations. Though poor women are the target group of typical income generating programme, many women could not gain enough power within households to use their loan as well as to control their income. Credits received by most of the women are surrendered to husbands or male relatives of the family. Therefore, most often women need to depend on husband or male members for repayment funds and it leads to new form of dependency and tension for women. Low-income women face restrictions on the amount of government aid they can have, which makes it extremely difficult for many to start business. They also face limitations in the number of hours they can work, the amount of health care and other assistance they receive as well as regulations that do not distinguish between personal and business assets. These barriers make it hard for many low-income women to support themselves. In addition, the majority of low-income women do not possess the training, resources and skills necessary to start businesses.

### **Women empowerment in the world**

Women empowerment throughout the world cannot be considered as a uniform issue and treated with stereotyped measures. In different parts of the world the issues are different and therefore the needs are also different. We need to understand that women empowerment is not equivalent to a motorway where administration of stereotyped fast-track programmes will bring quick change. Making some women gain power in the present structures or making a few more to make informed choices in their life is not really changing the situation on the ground. The underlying

conditions which affect women in the form of bias and discrimination exist in the social fabric of the society and therefore addressing the issue in a limited and stereotyped manner is not going to help women empowerment in world. What we need today is sweeping changes in the structures of society which are inherently biased against women.

Now time has come to look women empowerment in world as a movement for change which gathers strength by creating and generating new structures and systems in the society which are gender neutral and which promote gender equality. In fact time has come when women empowerment in world should be considered something more than the usual activities involved with providing small scale project loans to women or which supports small-scale business activities to help women acquire money and the imagined power of money. This change in thinking is necessary because the hard fact is that money cannot act as a magic wand and wish away overnight the social norms, institutions and relationships that are part of our lives and which are primarily responsible for the wide scale discrimination and bias against women.

Poverty reduction is not the beginning and the end of women empowerment in the world. We need to acknowledge that it is just one of the major goals. On the other hand the real question to ask is whether women empowerment in world has been able to change the authoritarian structures behind the social norms, institutions and relationships which openly propagate gender bias and discrimination. The development model of empowerment does not answer this question satisfactorily and therefore the developmental model should be considered as one of the tools of empowerment rather than the beginning and the end of empowerment. The time has come now that women empowerment in the world needs to expand into women's consciousness and awaken the power within each and every woman. Awakening this power should not be for just making money or gaining limited power in the present biased structures of societies but it should act as a catalyst for creative and generative change in all spheres of life. Such awakening of internal power and consciousness for creative and generative action will give birth to agents of real change. Through numerous pathways and diverse solutions these agents of change can bring genuine transformation in the society for the betterment of women and the whole of humanity.

The process might look slow in the beginning but definitely the fire will catch on and the results will be visible in the long run. We need to accept the current reality that women empowerment in the world is still a farfetched idea. To bridge the gap between the vision of women empowerment in to world and the current reality of gender bias and disparity, we need action at local level as well as the global level. This can only be achieved through increased participation of women at ground level leading to their greater role in the decision making bodies at local level. This, in turn, will lead to greater economic participation of women, enhanced economic opportunity for women and socioeconomic and political empowerment of women. A ground level movement which gets entrenched in the local area and which grows in the local area will naturally act as a catalyst for enhanced educational attainment, better health care and nutrition and overall well being of women in that area.

### **Programmes for Women Empowerment**

Towards this objective, several women specific programmes and policies have been implemented ever since the commencement of planning era for the socio economic advancement and development of women in India. The National policy for empowerment of women was adopted in 2001 with the objective of ensuring women their rightful place in society by empowering them as agents of socio-economic change and development. The National policy for empowerment of women sets the pace for creating a gender just society for human resource development and the elimination of all discrimination to take place for capacity building, access and empowerment. Empowerment of women is, therefore, an important approach adopted in the Eleventh Five Year Plan (2007-12) for development of women. A National plan of action for empowerment of women has been contemplated, to eliminate all types of discrimination against women and the girl child and their empowerment, Major strategies include social empowerment, economic improvement and gender Justice. Even before the adoption of National Policy for Empowerment of women in 2001, several schemes have been conceived and implemented.

The Ministry of Women and Child Development has been implementing these schemes for the development of women. Some of these schemes are discussed here briefly.

#### **1. Swayamsiddha:**

Swayamsidha is an integrated project for the development and empowerment of women through self-help groups (SHGs), which aims at holistic empowerment of women through awareness generation, economic empowerment and

convergence of various schemes. This scheme was launched in 2000-01 replacing the erstwhile Indira Mahila Yojana (IMY) and subsuming the Mahila Sanidhi Yojana (MSY). The long run objective of this scheme is to ensure direct access to and control over resources. The project covers 650 blocks in the country and over the years has assisted in the formation of 68,575 women SHGs covering 10 lakhs women. The project was ended in March 2007.

**Swa-Shakti Project:**

Swa-shakti project was earlier known as the Rural Women's Development and Empowerment Project. It was sanctioned in Oct.1998 as a centrally sponsored scheme to be implemented in the states of Bihar, Chattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Uttaranchal and Uttar Pradesh for duration of five years with an outlay of Rs. 186 Crores. The project aims at enhancing women's access to resources for better quality of life. So far 17, 647 SHGs have been formed under the project against the target of 16,000 SHGs. The project is supported jointly by the World Bank and IFAD.

**Support to Training and Employment Programme for Women (STEP):**

The programme seeks to provide updated skills and new knowledge to poor women in eight traditional sectors of employment. The scheme is being implemented through public sector organization, state cooperative, federations and voluntary organization. A comprehensive package of services including access to credit, health care, elementary education, crèche' facilities are provided under the scheme.

**Swalamban:**

The objective of this scheme is to provide training and skills to women to facilitate them to obtain employment or self-employment on a sustainable basis. Some of the trades where training is imparted include computer programming, medical transcription, electronic assembling, consumer electronics radio and television repairs, garment making, handloom weaving handicrafts, community health work and embroidery. Since April 1, 2006 the scheme has been transferred to state governments.

**Hostel for Working Women:**

The scheme of assistance for construction and expansion of hostel buildings for working women is being implemented since 1972. Under the scheme financial assistance is provided to NGOs, cooperative bodies and other agencies engaged in women's social welfare etc. for construction of buildings for working women hostels. During 2003-04, thirteen new hostels were sanctioned under this scheme, benefiting, 1200 women.

**Swadhar:**

The scheme was launched in 2001-02 as a central sector scheme for providing holistic and integrated services to women in different circumstances. The package of services, made available under this scheme includes provision of food, clothing, shelter, health care counseling and legal support, social and economic rehabilitation. The scheme also provides a help line for women in distress. Presently 31 projects are being funded under the scheme.

**Rashtrya Mahila Kosh (RMK):**

This scheme is also known as the National Credit Fund for women. It was set up as a registered society under the Societies Registration Act 1860 on March 30, 1993 with a view to facilitate credit support or micro-finance to poor women to start income generating activities. Under the scheme hassle free loans with no collateral securities and reasonable interest rates are provided to women.

**Mahila Samriddhi Yojana (MSY):**

The Mahila Samriddhi Yojana (MSY) was launched on 2<sup>nd</sup> October, 1993 for the economic betterment of the rural women. It encourages and promotes thrift by enabling the women to deposit their hard earned savings and to give them the opportunity and the authority to utilize their income in a manner they think appropriate. It also provides an interface of women with government functionaries and enables them to face their problems of life with strength, courage and confidence. For empowerment of minorities, maximum emphasis is required to be given on empowerment of women because they are the weakest link among the minorities. The most effective strategy to reach the women and strengthening them should include:-

1. Capacity building through increasing income generating skills/activities;
2. Encouraging them to form SHGs and provide them micro credit support;
3. Setting up of production based activity suitable to women. Based on the above framework,

NMDFC introduced the Scheme of Mahila Samridhi Yojana which links micro-credit to the women after training. During the training, the group is formed into a Self Help Group. The scheme has been made broad-based to cover all the trades and activities practiced by women. The limit of micro-credit to each member of the Group is Rs.25000/- and the rate of interest to be paid by the women beneficiaries has been reduced to 4%. The details of the Scheme are as given below:-

**Scope of the Scheme:**

A group of 20 women of minority communities at any location are given training in any production/service activity, most suitable for them. During the training, the group is formed into a Self Help Group practicing thrift & credit. After the training, the group is provided credit, jointly or individually, for pursuing the activity of training. The scheme will be implemented through the SCAs of NMDFC as well as NGOs.

Beneficiaries are required to repay the loan to the SCA/NGO over a period of 3 years after a moratorium of three months from the date of disbursement of the loan in monthly instalments. SCA/NGO will repay the loan to NMDFC over a period of four years after the utilization of funds, in quarterly instalments.

**Integrated Rural Development Programme [IRDP]:**

The Integrated Rural Development Programme (IRDP) was launched as an important Anti-poverty programme in India during March 1976 in 20 selected districts on experimental basis. It was only in October 1982, it was extended to all the districts in the country. The primary objective of the programme was to enable the low-income families residing in the rural areas to cross the poverty line. To realize self employment activities in the fields of agriculture, horticulture and animal husbandry in the primary sector, weaving and handcrafts in the secondary sector and service and business activities in the tertiary sector have been taken up. This programme considered the household as the basic unit of development and implementation.<sup>10</sup>

**Swarnjayanti Gram Swarozgar Yojana (SGSY):**

The Swarnjayanti Gram Swarozgar Yojana (SGSY) was launched in April 1999 after restructuring the Integrated Rural Development Programme (IRDP) and allied programmes. It is the only Self Employment Programme currently being implemented for the rural poor. The objective of the SGSY is to bring the assisted swarozgaris above the poverty line by providing them income generating assets through bank credit and Government subsidy. The scheme is being implemented on cost sharing basis of 75:25 between the Centre and States. Up to December 2007, 27.37 lakh self-help groups (SHGs) have been formed and 93.21 lakh swarozgaris have been assisted with a total outlay of Rs. 19,340.32 crore.<sup>11</sup>

**Balika Samridhi Yojana:**

This programme was launched on October 2, 1997 to encourage the enrolment and retention of girls in school.

**Indira Mahila Yojana (IMY):**

IMY was another ambitious programme aimed at empowerment of women. Later Mahila Samridhi Yojana (MSY) was merged with this programme.

**Development of Women and Children in Rural Areas (DWCRA):**

Another innovative programme implemented for the development of women in the country was 'Development of Women and Children in Rural Areas' (DWCRA). It was started as a Sub-programme of Integrated Rural Development programme (IRDP) which was first introduced as an important anti-poverty programme in 20 selected districts on experimental basis in the country. This programme was started with UNICEF support with the primary objective of focusing attention on the women members of the rural families living below the poverty line to provide them with opportunities of self employment on a sustained basis. This programme aimed at the formation of women self-help groups at the village level. The women members of DWCRA form groups of 10 to 15 women each for taking up economic activities suited to their skills, aptitude and locally available resources. Under the scheme, the selection of likeminded poor women living in the neighborhood is encouraged. The scheme provides group support to individuals to have access to resources and credit for purchasing income generating assets or working capital for undertaking any economic activity. The programme also imparts training for increasing awareness about political and social situation and capacity building of women to improve their status and quality of life. This programme also aims at improving women's access to basic services like health, education, child-care, nutrition, water and sanitation. The DWCRA programme got popularity particularly in Andhra Pradesh on account of



vigorous and effective implementation in the state. The programme was first introduced in Sri Kakulam, Kadapah and Adilabad districts in the year 1983-84 and it was extended to other districts in the state in a phased manner. Up to 1994-95, financial support towards Revolving Fund (R.F) of Rs.15, 000 per group was shared equally by UNICIF and Govt. of India and the respective state governments. During 1996-97 when UNICIF withdrew its support, Govt. of India and State Governments started sharing the burden of Revolving Fund on 50:50 basis.<sup>12</sup>

#### **Velugu Programme:**

The Government of Andhra Pradesh has been implementing since June 2000 a special project called “Velugu” to reduce poverty through empowerment of rural poor women, especially the poorest of the poor. The project is being implemented by the Society for Elimination of Rural Poverty (SERP) and the Panchayati Raj, Government of Andhra Pradesh. It covered 180 backward mandals in 6 districts under phase I. The phase II of the project covering 548 backward mandals and all coastal fisherman villages in other districts has been commenced since June 2002, thus covering 864 rural mandals of all the districts of the state.<sup>13</sup>

#### **Indira Kranthi Padam:**

In the year 2004-05, Government of Andhra Pradesh merged both DWCRA and “Velugu” programmes and introduced a new programme called the INDIRA KRANTHI PADAM (IKP) through DRDA

The major objectives of the programme are to

1. Enable the rural poor in the state, particularly the poorest of the poor, to improve their livelihoods and quality of life;
2. Enable development of self-managed, self-reliant institutions of poor like village level SHGs, their mandal samakyas and district samakyas;
3. Improve access to education for girls to reduce the incidence of child labour;
4. Eradicate Child Marriages and empowerment of women;
5. Support persons with disability;
6. Converge all anti-poverty programs, policies, projects and initiatives at state, district, mandal and village levels;

#### **Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD):**

With a view to encourage women in setting up their own ventures, government launched a Scheme, namely, “Trade Related Entrepreneurship Assistance and Development (TREAD) during the 11th Plan. The scheme envisaged economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme;

- (i) GoI grant upto 30% of the total project cost to the Non-Government Organisations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.
- (ii) GoI grant upto Rs.1 lakh per programme to training institutions / NGOs for imparting training to the women entrepreneurs.
- (iii) Need-based GoI grants upto Rs.5 lakh to National Entrepreneurship Development Institutions and any other institutions of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc.

#### **Micro & Small Enterprises Cluster Development Program (MSE-CDP):**

A cluster is defined as a group of enterprises, normally 20 or more producing same/similar products/services. The Cluster Development Programme (CDP) being implemented envisages diagnostic study of identified clusters of traditional skill-based MSEs to identify appropriate technologies and their providers and to facilitate adoption of available technology meeting the specific needs of the end users. The Cluster Development aims at enhanced competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. The scheme provides assistance for capacity building, common facilities, marketing etc. the delivery, assimilation and diffusion of the identified technology from its producers to the recipient user/cluster of small enterprises.

#### **Credit Guarantee Fund Scheme:-**

The Government introduced the Credit Guarantee Fund Scheme for Small Industries in May, 2000 with the objective of making available credit to SSI units, particularly tiny units, for loans up to Rs. 25 lakh without collateral/ third party guarantees. The Scheme is being operated by the Credit Guarantee Fund Trust for Small Industries (CGTSI) set up jointly by the Government of India and SIDBI. The Scheme provides for collateral free

credit facility (term loan and / or working capital) extended by eligible lending institutions to new and existing SSI units/ Small Scale Service and Business (industry related) Enterprises (SSSBEs) including Information Technology and Software Industry up to Rs. 25 lakh per borrowing unit. In the case of women enterprises, the guarantee cover is up to 80% of the credit subject to maximum guarantee limit of Rs. 20 lakh. The member lending institutions (MLI) availing of guarantee from the Trust have to pay a one-time guarantee fee of 1.5% of the credit facility (comprising term loan and / or working capital) sanctioned by the lending institution to the borrower and annual service fee of 0.75% per annum on the amount of credit facility extended by the MLI, which is covered under the scheme.

**Support For Entrepreneurial and Managerial Development:** MSME DIs regularly conduct EDPs/MDPs for existing and prospective entrepreneurs and charge fee for such courses. To encourage more entrepreneurs from among the SC/ST, women and physically challenged groups, it is proposed that such beneficiaries will not be charged any fees but, instead paid a stipend of Rs.500/- per capita per month. 50,000 entrepreneurs will be trained in IT, Fashion Technology, Catering, Agro & Food Processing, Pharmaceutical; biotechnology etc. through specialized courses run by MSME DIs. 20% of courses conducted by these Institutions shall be exclusively for women.

**Exhibitions For Women Under Promotional Package For Micro & Small Enterprises Approved By CCEA Under Marketing Support:**

DC (MSME) has formulated a scheme for women entrepreneurs to encourage Small & Micro manufacturing units owned by women in their efforts at tapping and developing overseas markets, to increase participation of representatives of small/micro manufacturing enterprises under SIDO stall at International Trade Fairs/Exhibitions, to enhance export from such units. Under this scheme participation of women entrepreneurs in 25 international exhibitions is envisaged during the 11th Plan. For the year 2007-08 a good number of prominent women entrepreneur associations have been requested to sponsor their members for participation in 5 international exhibitions scheduled during the months of Jan.-March, 2008. An advertisement has also been released in this regard in daily newspaper. With a view to encourage women entrepreneurs to participate in the International Exhibitions it has been decided to:

- i) Provide rent free space in the exhibitions.
- ii) Reimburse 100% economy class air fare for one representative.
- iii) Reimburse shipping cost upto Rs.15, 000/-. The overall ceiling shall however be Rs. 1.25 lac

**Conclusion:-**

As a matter of fact, entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income leads to economic prosperity in emerging economies like India. The task of women in small business/enterprise has become more challenging. The women participation in the field of entrepreneurship is increasing at a considerable magnitude and the efforts are being taken at the economy as well as global level to augment the involvement of woman in Scheduled Caste in the business sector. It is observed that the SC women are ignorant about entrepreneurial activity and its importance in empowering themselves financially.

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