



Dr. Shahnawaz Alam

Assistant Professor, Faculty of Law and Governance, JVWU, Jaipur(Rajasthan)

Email ID:- shahnawazeco@gmail.com

Abstract:- These days' women play the leading role in developing the society. A better Society cannot be shaped without any active involvement of women. The women enjoy her rights and independency in developed world. Although the word, women empowerment become a buzzword in the contemporary society because women already proved her ability in each vigorous field. But Indian women do not properly use their rights and neither takes any types of decision indecently due to lack economic dependent on others. However, in order to achieve equal status in the society women need to be empowering economically. The economic empowerment is thought to allow poor people to think beyond daily survival and exercise their life choices. Economic empowerment is an inclusive phenomenon that encouraging capability for self-sufficiency. The financial empowerment also increases women's excess to economic resources and opportunities including job, financial services, property and other productive asset, skill development and market information. Women's empowerment is a prerequisite for sustainable development. However, for achieving women's economic empowerment requires more equitable access to assets, employment opportunities and government appropriate policy. Innovative approaches are to scale up women's, economic empowerment. The present study is an attempt to investigate how consciousness /sensitization of women about their rights, economic empowerment of women and women's overall development can be helpful in achieving the goal of women's empowerment.

Keywords:- Self-Sufficiency, Women's Empowerment, Economic Empowerment

1. INTRODUCTION

"Women's empowerment is vital to India development"

Prime Minister Narendra Modi

The women play the vital role in emerging the society. A healthier Society cannot be shaped without any active envelopment of women. Now a day's women enjoy her rights and independency in developed world. Though the word, women empowerment become a buzzword in the contemporary society because women previously proved her ability in each vigorous field. But Indian women do not properly use their rights and neither takes any types of decision indecently due to lack economic dependent on others.

However, in order to achieve equal status in the society women need to be empowering economically. The economic empowerment is consideration to allow poor people to think beyond daily survival and exercise their life choices. Economic empowerment is an inclusive phenomenon that encouraging capability for self-sufficiency. The financial empowerment also increases women's excess to economic resources and

opportunities including job, financial services, property and other productive asset, skill development and market information.

Women's empowerment is a prerequisite for sustainable development. However, for achieving women's economic empowerment requires more equitable approach to assets, employment opportunities and appropriate government policy. Innovative approaches are to scale up women's, economic empowerment. The status of women's in India changed from period to period, during the ancient period women enjoyed a high position and equal status with man.

But in the middle age this outlook came too changed due to rise male dominant society. In this period the position of women was very manageable. Although with the start British era some radical revolutions taken place in the sphere of education, life style etc. however the movement of women empowerment of women is a major part of human civilisation. It has been consequence of social, political and financial development.



They also improve the capacity out crossing the relationship subordinate on justification of gender, social and economic status and the role of family and society. Though, it embraces the ability to formulate choice, control resources and enjoy participatory relationship within family and community. To achieve these objectives of women's economic empowerment too implies their ability lead social movement to remove obstacles in their progress towards their goals consequently, economic development may benefit to empowering women.

Objective Of The Study

- To understand the concept of women empowerment
- To explore the key difficulties faced by Indian women.
- To examine the government policy towards women's economic empowerment

Methodology Of The Study: The present study is based on secondary sources. However, useful data has been applied in order authenticating the study so as to make it more useful and practicable. Secondary data is obtained from various published and unpublished records, books, magazines and journals.

2. REVIEW OF LITERATURE

A comprehensive review of literature applicable to the part of research, it is essential that would help in deriving practical solutions to the problem through the application of methodical understanding of the research work done so far.

E Duflo(2011) argued that women empowerment and economic developments are correlated each other and deployment plays a vital role in driving down inequality between man and women. He also says that the inter-relationships of the empowerment and development are probably too weak to be self-sustaining and that continuous policy guarantee to equality for its own sake may be needed to bring about equality between men and women, as even today small

numbers of women work and for the same work they earn less than men.

Mariam Sohail (2014) discusses about the women empowerment and he say that women are is main part of our civilization 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 and better living standard. Author also raises the question, Woman empowerment responsible for the development of the economy? He also indicates that men want their dominancy, so they are not willing to empower women. Women must raise voice for their rights and they should be self-confident. Although, empowering women is essential for the development of the economy.

2.1 Need For Women Economic Empowerment:

In this contemporary world, women need to gain the same amount of power that men have. Now it is time to overlook that men are the only controllers of power. In India, women are still facing different problems in male-dominated society and this leads to the monetary dependency on male. The things are related to women's status and their future.

However having women empowered economically possess great diminution in interdependence scale that increased family purchasing resulting into an enhanced standard of living and this further leads to independent decision making regarding career, job selection. But Indian women are slowly getting empowerment in the sectors like education, politics, the work force and even more power within their own households.

2.2 Empowerment And Economic Development:

Women empowerment and economic development are correlated each other: in one way, development plays a major role in driving down inequality between men and women. And in the other path, empowering women may benefit development. Discrimination against women is set up in every culture and society in erratic scales. It is revealed in countless realms of life and activity that



may be economic, social, political and religious.

As a result of gender discrimination the status of women is outranked subservient to men and they have little access to education, food, nutrition, health care, employment and wages. Empowerment of women involves the improvement of their status in the family, community and society. It safeguards of women convenience to contemporary development facilities and extends their participation in social, economic and political process and decisions.

2.3 Government Scheme Regarding Women's Economic Empowerment

- **Pradhan Mantri Ujjwala Yojna:** This scheme is based on the economic empowerment of women directed towards who belong to low income families. The prime minister of India himself originated. Under this scheme provided LPG cylinders especially for below poverty women's with the purpose of they no longer suffer from respiratory related diseases while cooking foods.
- **Pradhan Mantri Mudra Yojna:** this scheme provides easy finance of up to one million rupees to entrepreneurs. Under this scheme worth of 4.28 trillion rupees, over the 90 million loans have been sanctioned since its launch in 2015.
- **Pradhan Mantri Jan Dhan Yojna:** this scheme well-preserved as national mission for financial inclusion to fulfil requirement for access financial services for instance remittance, credit, insurance, saving and deposit account, and pensions. This brings previously un-banked sections of society into prescribed financial system. Of these, fifty three percent accounts are of women.
- **Beti Bachao, Beti Padhao:** this scheme also stipulates economic empowerment of women is from side to side intent of better

education and girl's child protection. This scheme have also target to address of failing sex ratio and assurance to improving the wealthy status of women and girl's is also evident from the purposed outlay of rupees 1332 crore that has been permitted for expansion of the scheme up to 2020.

- **Rashtriya Mahila Kosh:** under this scheme national credit fund for women was created by the Indian government in 1993 for the purposefulness of financial assistance to lower income groups of women with the access to loan to originate a small business.
- **Priyadarshini:** this scheme was begun in April 2011. The programme that compromises for women in seven districts access to self-help groups Rajiv Gandhi for teenage girl empowerment. This schemes also provided variety of services to help young women for self-reliant that including national supplementation and education, health education and services and vocational training etc.
- **Support to training and empowerment programme for women:** this scheme based on skill drive concentrating toward empowering jobless women. Women are taught variety of vocational skill so that they have a means of occupation. Major achievement of this programme is that the same women, who burden for the family members after acquiring the vocation, become asset of the family.
- **Mahila E- Haat Scheme:** this is progressive safeguard scheme introduced by the central government for women who have business and managerial skills are provided a platform. The women are provided financial assistance by the government to ensure the Start-up idea reaches a successful goal. Such women shall spread employment generating assets for the nation.



- **Sukanya Samridhi Yojna** : prime minister Mr. Narendra Damoder Das Modi opened Sukanya Samridhi programme under the Beti Bachao Beti Padhao campaign on 22nd January 2015 with the objective of the to meet the education and marriage expenses of a girl child
- **Pradhan Mantri Jeevan Jayoti Bima Yojna**: this scheme announced during the budget 2015 by finance minister Arun Jaitley. The uniqueness of this scheme is that it is a renewable insurance scheme that offering life insurance coverage of two lakh on death. Two other schemes, one is the Pradhan Mantri Suraksha Yojna and other is Atal pension Yojna were launched alongside it.
- **Ayushman Bharat Health Insurance Programme**: this scheme launched in September 2018 for economically deprived people under national health protection mission. Under this scheme central government provided sponsored free health insurance coverage of up to 5 lakh rupees per family per year at any government and private hospital all over India.

4. CONCLUSION

The women's empowerment is always at the heart of the growing connection with the society. Although the word, women empowerment become a buzzword in the contemporary society because women already proved her ability in each vigorous field. Healthier society cannot be shaped without an active involvement of women. But in India most of the women do not use proper their rights and not take any independence decision. Indian women are still facing different obstacles in male dominated society and this leads to monetary dependency on male.

However, women empowerment is more important these days because of the urgency to formulate a better society in the country. In direction to provide uniform status in the society, women need to be economically empowered

because of economic of women play a decisive role in build-up women empowerment. The economic empowerment of women is thought to allow power women to think beyond daily survival and to exercise greater control over life choices and developing the capability of self dependence.

REFERENCES

1. Panigrahy, RL, and Dasarathi Bhuyan. Women empowerment. New Delhi: DPA publication, 2006.
2. Narta, Pratibha . Dynamics of Social Structure and Culture. New delhi: Anamica Publication, 2001.
3. Hill, Elizabeth . Worker Identity, Agency and Economic Development: Women's Empowerment in the indian informal economy. New work: Routledge Publication, 2010.
4. <http://www.lse.ac.uk/gender/assets/documents/research/choice-constraints-and-the-gender-dynamics-of-lab/Women's-economic-empowerment-and-inclusive-growth.pdf>
5. https://iimb.ac.in/research/sites/default/files/WP%20No.%20414_0.pdf
6. <http://documents.worldbank.org/curated/en/864621468337180679/pdf/WPS7087.pdf>
7. <https://www.tandfonline.com/doi/abs/10.1080/17441730.2013.840083?src=recsys&journalCode=raps0>
8. <http://journals.sagepub.com/doi/abs/10.1177/0049085717712822>
9. <http://interactions.eldis.org/economic-empowerment/country-profiles/india>
10. <https://cgspace.cgiar.org/rest/bitstreams/71466/retrieve>
11. <http://gsdrc.org/topic-guides/voice-empowerment-and-accountability/supplements/social-and-economic-empowerment/>
12. https://seepnetwork.org/files/galleries/1355_OECD_WEE.pdf
13. http://www.journalijar.com/uploads/739_IJAR-13367.pdf
14. <https://asiafoundation.org/resources/pdfs/womensempowermentindiabriefs.pdf>
15. <http://www.twin.org.uk/assets/Twin-reports/Empowering-Women-Farmers-inAgricultural-Value-Chains-1.pdf>
16. www.google.co.in/amp/s/www.financialexpress.com/india-news/ges2017-what-pm-narendra-modi-has-done-for-women-empowerment-entrepreneurship-in-three-years/952721/lite
17. <https://economics.mit.edu/files/7417>
18. http://jbsq.org/wp-content/uploads/2014/06/June_2014_14.pdf
19. <http://www.iosrjournals.org/iosr-jhsspapersVol11-issue4H01145463.pdf>
20. <https://www.financialexpress.com/india-news/ges-2017-what-pm-narendra-modi->



- has-done-for-women-empowerment-
entrepreneurship-in-three-years/952721/
21. https://en.wikipedia.org/wiki/Welfare_schemes_for_women_in_India
22. <https://www.livemint.com/Politics/i8GtnSElqzNEOYC6BFxYOI/Are-you-eligible-for-Ayushman-Bharat-health-insurance-Check.html>