

WOMEN EMPOWERMENT & SHG: GOVT INITIATIVE DEVELOPMENT PROGRAMMES IN INDIA, AN ANALYSIS

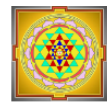
***Bainath Naik, Research Scholar, Department of Economics, S.V. University, Tirupati-517502**

****Prof. G. Savaraiah, Department of Economics, S.V. University, Tirupati-517502**

ABSTRACT: The study reveals that women empowerment through self help groups and several programmes to uplift them in the society discussed in detailed. Govt of India is taking major steps to empower the woman through self help groups with various sches to them to empower women, detailed discussed that programmes undertaken by government. Gender gap exists regarding access to education and employment. Household decision making power and freedom of movement of women vary considerably with their age, education and employment status. It is found that acceptance of unequal gender norms by women are still prevailing in the society. More than half of the women believe wife beating to be justified for one reason or the other. From early twenty century(national movement) their statuses have been changed slowly and gradually. In this regard, we my mentioned the name of the British people. After then, independence of India, the constitutional makers and national leaders strongly demand equal social position of women with men. Today we have seen the women occupied the respectable positions in all walks of the fields. Yet, they have not absolutely freed some discrimination and harassment of the society. A few numbers of women have been able to establish their potentialities. Therefore, each and every should be careful to promote the women statuses.

KEYWORDS: Women, Empowerment, SHG, India, Economy, Reasons & schemes.

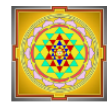
INTRODUCTION: In the last five decades, the concept of women empowerment has undergone a sea change from welfare oriented approach to equity approach. It has been understood as the process by which the powerless gain greater control over the circumstances of their lives. Empowerment particularly includes control over resources and ideology. According



to Sen and Batliwala (2000) it leads to a growing intrinsic capability greater self confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier. This view mainly emphasizes on two important aspects. Firstly, it is a power to achieve desired goals but not a power over others. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class or caste. Though concept of empowerment is not specific to women, yet it is unique in that and it cuts across all types of class and caste and also within families and households (Malhotra et al, 2002). Women empowerment is also defined as a change in the context of a women's life, which enables her increased capacity for leading a fulfilling human life. It gets reflected both in external qualities (viz. health, mobility, education and awareness, status in the family, participation in decision making, and also at the level of material security) and internal qualities (viz. self awareness and self confidence) [Human Development in South Asia (2000) as quoted by Mathew (2003). UNDP (1990) for the first time introduced the concept of Human Development Index (HDI) that evolved initially as a broader measure of socio-economic progress of a nation but it became popular as a measure of average achievements in human development for both the sexes. Contrary to the general belief that development is gender neutral, statistics show that women lag behind men all over the world including India in almost all aspects of life. It is for this reason that the focus on human development has been to highlight the gender dimension and continuing inequalities confronting women since 1995 (UNDP 1995). The Report noted that without empowering women overall development of human beings is not possible. It further stressed that if development is not engendered, is endangered. To bring out the facts and figures relating to deprivation of women two indices, namely, Gender related Development Index (GDI) and Gender Empowerment Measure (GEM) were introduced. While GDI measures the achievements in the same dimensions and variables as the HDI, it also takes into account inequality in achievement between women and men (Anand and Sen, 1995).

REASONS FOR THE EMPOWERMENT OF WOMEN

Today we have noticed different Acts and Schemes of the central government as well as state government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found



to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on par with men. Other hand, it has been 202 Dhruva Hazarika observed that women are found to be less literate than men. According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They consume less food but work more. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problems is that workplace harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

SHG AND WOMEN EMPOWERMENT:

Through individual and group capacity building inculcate the value of group strength. Assist them to become self reliant and take responsibility transforming the family and society. Bring awareness on a rights-based approach to development and in their interactions with the government.

THE MAIN OBJECTIVES OF SHG AND EMPOWERMENT:

Enhanced individual and team effectiveness: One of the central goals of empowerment is to enhance individual and team effectiveness. ...

Creation of a positive work environment: ...

Long-term organizational success:

EMPOWERMENT OF WOMEN ECONOMY

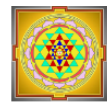
Sustained and rapid growth rates are the most effective route to poverty reduction. However, the main challenge is to ensure that growth is pro-poor and pro- women. The Indian economy, on average, has grown at a rate of more than 8 per cent during the last three financial years, making it one of the fastest growing economies in the world. This has been accompanied



by a benign rate of inflation. The BRICS report identifies India as the only economy that will be capable of maintaining growth rates above 5 per cent till the year 2050. India's share of global GDP, in purchasing power parity (PPP) terms, at 5.9 per cent in 2005 is the fourth highest in the world. In terms of share in world exports, India accounts for 0.9 per cent, with the value of exports in US dollar terms placed at US \$ 100 billion. The poverty level, which was 36 per cent in 1993-94, had come down to about 22 per cent in 2004-05. However, statistical indicators, however, do not fully capture India's recent economic achievements. For example: there has been an increased focus on infrastructure investments such as development of the Golden Quadrilateral, Bharat Nirman, The National Urban Renewal Mission aimed to provide further impetus to growth. In addition, major development initiatives have been launched -- the historic National Rural Employment Guarantee Act; the National Rural Health Mission (including the Janani Suraksha Yojana); the expanded Sarva Shiksha Abhiyan and a National Cooked Mid Day Meal Programme. The above initiatives are indicative of the growing awareness of the multidimensional nature of development. It is well acknowledged fact that the thrust on social and human development is an important plank of the next generation of policy reforms. The efforts are being complemented by a steep jump in budgetary outlays for social sectors, along with dedicated initiatives for removing poverty and increasing employment. The main task that needs to be undertaken during the XI FYP is to ensure that women are at the centre – stage of all the activities – economic, social and political.

SCHEMES FOR WOMEN EMPOWERMENT AND SHG:

A.Pradhan Mantri Matru Vandana Yojana (PMMVY): The Hon'ble Prime Minister in his address to the nation on 31st December, 2016 announced the pan-India implementation of the Maternity Benefit Programme. The Ministry had immediately started working on the scheme and the detailed scheme was formulated for which the Cabinet accorded its approval on 17th May, 2017. The administrative approval of the scheme was conveyed to the States/UTs on 19th May, 2017. Since the scheme envisaged direct cash transfer to the beneficiaries, a state-of-the-art fully IT based functionality had to be created and all States/UTs had to on-boarded. The Common Application Software (PMMVYCAS), Implementation Guidelines and its User Manual were launched by the Ministry on 1st September, 2017. By leveraging the Aadhaar details of beneficiaries, PMMVY-CAS enables identification and de-duplication for unique beneficiaries



throughout the country. Apart from identifying duplicate beneficiaries, PMMVYCAS also allows beneficiaries to claim any of the three instalments from any location throughout the country. This ensures that the scheme caters to migrating citizens. In addition, the PMMVYCAS also automatically validates the eligibility of the beneficiary by electronically processing the captured relevant data. This step ensures that the benefits are transferred only to the eligible beneficiaries. Thus, this arrangement in scheme shall also remove possibility of ghost beneficiaries/ multiple payments to same beneficiary of the beneficiary by electronically processing the captured relevant data. This step ensures that the benefits are transferred only to the eligible beneficiaries. Thus, this arrangement in scheme shall also remove possibility of ghost beneficiaries/ multiple payments to same beneficiary. The Ministry celebrated ‘Matru Vandana Saptah-2018’ to intensify the implementation of the Scheme and felicitate best performing States/ UTs and Districts for implementation of the Scheme in the first week of September, 2018. The concluding ceremony of the ‘Matru Vandana Saptah-2018’ was organised by the Ministry at Dehradun, Uttarakhand on 7th September, 2018. In the same line, Matru Vandana Saptah-2019 was celebrated from 2nd December to 8th December, 2019. Award ceremony for the same is likely to be organised in January 2020.

B. Mahila Shakti Kendra (MSK) Scheme: Mahila Shakti Kendra Scheme was approved in November, 2017 as a centrally sponsored scheme, for implementation during FY 2017-18 to 2019-20, to empower rural women through community participation. It aims to provide an interface for rural women to approach the government for availing their entitlements and also empowering them through training and capacity building. The Scheme inter alia envisages to give a foothold to women empowerment schemes including BBBP scheme.

C. One Step Centre : Many women who face violent crimes do not know where to go for support. For them, One Stop Centres (OSCs) have been set up across the country. Popularly known as Sakhi Centres, the Scheme of One Stop Centre (OSC) is being implemented across the country since 1st April, 2015 for facilitating access to an integrated range of services including police, medical, legal, psychological support and temporary shelter to women affected by violence. The Scheme is funded through Nirbhaya Fund.



D. Women Helpline : The Scheme of Universalisation of Women Helpline is being implemented since 1st April, 2015 and is intended to provide 24 hours emergency and non-emergency response to women affected by violence through referral service (linking with appropriate authority such as police, One Stop Centre, hospital) and by providing information about women welfare schemes/ programmes across the country through a single uniform number (181). So far, women helplines have become operational in 32 States/UTs. They have managed more than 47.86 lakh calls. The Scheme is funded through Nirbhaya Fund.

E. Mahila Police Volunteers: The Mahila Police Volunteer Scheme is being implemented by the Ministry in collaboration with Ministry of Home Affairs. This scheme is funded by Nirbhaya Fund as a centrally sponsored scheme with the aim to create and empower Mahila Police Volunteers (MPV). MPVs are envisaged to act as a link between police and the community and facilitate women in distress. MPVs serve as a public-police interface in order to fight crime against women and report incidents of violence against women such as domestic violence, child marriage, dowry harassment and violence faced by women in public spaces.

F. Swadhar Greh : The Ministry is implementing the Swadhar Greh Scheme which targets the women victims of unfortunate circumstances who are in need of institutional support for rehabilitation so that they could lead their life with dignity. The Scheme envisages providing shelter, food, clothing and health as well as economic and social security for the women victims of difficult circumstances which includes widows, destitute women and aged women. As Swadhar Greh Scheme is being implemented as a sub-scheme of the Centrally Sponsored Umbrella Scheme 'Protection and Empowerment of Women' funds are released through the States, with cost sharing ratio of 60:40 between the Centre and the States excepting for the North Eastern and Himalayan States where it shall be 90:10 and for UTs it is 100% with effect from 1.04.2016.

G. Working Women Hostel Scheme : Working Women Hostel Scheme aims at providing safe and affordable accommodation to working women. These hostels have Day-Care facility too for the children of inmates. The Ministry provides financial support for establishing such hostels by NGOs or State Governments. The cost sharing ratio amongst the Central Government, States/

UTs (other than NE and Himalayan States) and Implementing Agencies is 60:15:25 for construction of building for Working Women Hostel/ running hostel in rented premises. For NE and Himalayan States, the ratio is 65:10:25.

H.The Sakhi Dashboard :The all new Sakhi Dashboard is an online MIS platform which was rolled out in October, 2019 for procuring real time information and management of cases of violence affected women approaching Sakhi One Stop Centres, 181 Women Help Lines, and Mahila Police Volunteers. The objective of the dashboard is to integrate OSCs, WHLs and MPVs into a common women safety and empowerment vertical offered by Ministry. The Sakhi Dashboard now has a simplified and standardised common case format of capturing details of women affected by violence accessing services of OSC, WHL and MPV Scheme in the nature of type of place, type of violence, type of support services and type of referral services.

I. Swarn Jayanti Gram Swarozgar Yojana (SGSY): In 1999, Government of India, introduced to promote self-employment in rural areas through formation and skilling of SHGs. The programme evolved as a national movement in 2011 and became National Rural Livelihoods Mission (NRLM) – world's largest poverty alleviation programme on 11 Mar 2019.

Pradhan Mantri Adarsh Gram Yojana.

National Panchayati Raj Day.

Pradhan Mantri Khanij Kshetra Kalyan Yojana.

Rashtriya Gram Swaraj Abhiyan.

Ministry of Rural Development.

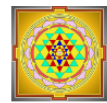
Gram Swaraj Abhiyan.

Schemes - Department of Rural Development.

Nehru Yuva Kendra Sangathan.

CONCLUSION

Women are known for delivering multiple roles effortlessly per day, and thus, they are considered the backbone of every society. Living in male-dominating societies, women play a wide range of roles, such as caring mothers, loving daughters, and capable colleagues. The best

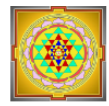


part is that they fit the bill perfectly in every role. Nonetheless, they've also stood as a neglected bunch of society in different parts of the world. In turn, it has resulted in women surviving the brunt of unevenness, financial trustworthiness, oppression, and distinct social evils. Women have been residing under the shackles of enslavement for centuries now that impedes them from attaining professional as well as personal highs.

Generally speaking the women of India are relatively disempowered and they enjoy somewhat lower status than that of men. In spite of so many efforts undertaken by government and NGOs the picture at present is not satisfactory. Mere access to education and employment can only help in the process of empowerment. These are the tools or the enabling factors through which the process gets speeded up. However, achievement towards this goal depends more on attitude. Unless the attitude towards the acceptance of unequal gender role by the society and even the women themselves changed women cannot grab the opportunity provided to them through constitutional provision, law etc. Till then we cannot say that women are empowered in India in its real sense.

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