

A Qualitative Study on Economic Empowerment of Rural Indian Women

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Abstract

Economic Empowerment is multi-faceted, multi-dimensional and multi-layered conception, which requires women to undertake greater share of control over resources which could be material, human, financial and intellectual. The present research paper is an attempt to explore efficient ways to do economic empowerment of rural women in India along with the evaluation of government programs in this regard. A conceptual research design has been adopted for the purpose of the study. The study is mainly based on secondary data collected from various national and international reports and various reputed journals. The findings of this study give a clear demonstration that though Indian government, constitutional bodies and international organization including World Bank and United Nations strive hard, proper access to credit and land is unachievable for rural women in India. Gender disparity in income and inadequate technical competency are major obstruction in economic empowerment of rural women. It has been concluded that the integrated approaches implemented by UN has a great impact on economy growth. Five major components suggested by United Nations for economic empowerment of women have been assessed thoroughly in this research paper, which is widely known as "Integrated Approach". This paper recommends the implementation of this integrated approach towards empowering women in rural India.

Keywords: *Economic Empowerment, Rural India, Indian Economy, Economic Approach etc*

Introduction

As per the statistics, even though women form 48% of India's population, they form only 29% of the national workforce. In rural areas especially agriculture and animal contribution of rural women is 90% of the total workforce with 80% of women working in unorganized sectors. Nevertheless, it is found that 66% of the female population in rural area is not utilized. Social, economic and political status of women specifically in the rural parts is atrocious. The census data indicate that the literacy rate of rural Indian women is only 58.75 percent in comparison to men's 78.57 percent. Only 26% of women have access to formal credit and the sex ratio is also deplorable. Empowering women to participate fully in economic life across all sectors is essential to shape up resilient economies as it betters the sustainability, and improves the quality of life. However, empowerment is multi-faceted, multi-dimensional and multi-layered conception, which requires women to undertake greater share of control over resources which could be material, human and intellectual like knowledge, information, ideas. It also includes financial resources like money – providing women with the access to money and providing them with the control over the decision making be it at home, community, society and nation level and help them gain 'power'. Encouraging Women to be Multifaceted will give more opportunity to women based on their capability to participate in, contribute to and benefit from the growth processes in ways such that the value of their contributions is valued, dignity is respected, and it is made possible to negotiate a fairer distribution of the benefits of growth. This will subsequently improve women's control over economic resources and strengthening women's economic security. Empowerment of women in rural area is a necessity as this would help women to get rid of the social violence and atrocities against her. Many suggestions have been given in this research paper which would open up the doors of awareness in the surroundings and the society in which women makes the living and make them actively participating member and thus fight for their rights.

Literature Review:

The entitlement approach given by Sen (1981) is a substantial contribution in the research studies related to different approaches for economic empowerment of rural women, which suggests entitlement of land and credits to rural women for their economic upliftment. Ann Charleen Marbourg (2015) explored this entitlement approach for economic empowerment of rural women in Bangladesh by suggesting land inheritance in rural Bangladesh as it is not inherent there, marriage used to be only a social protect for women in Bangladesh. Many other conceptual and empirical studies supported that access to land and credit can successfully empower rural women, K.C. Roy, C.A. Tisdell (2000) pointed out that in rural India we have got two types of rights on land for women, first is legal and another is customary where customary is informal right on land, findings suggested that all customary rights should be transfigured in legal rights. Pranab R. Choudhury, Manoj Kumar Behera (2016) proposed a legal government framework related to access to land of women and suggested some legal amendments, in Research study by R. Vishnuvarthini and A.M. Ayyothi (2016) also supported the findings of above researchers, their study presented that only a legal foundation can do economic empowerment of rural women in India, the potential role of SHGs have been assessed in their work which showed findings that employed women in SHGs got better access to financial services. Julia Wiklander (2010) evaluated that women in rural India should be empowered in economic sector as she will be free from domestic abuse and will get equal access to decision making process in households and in property rights. Shabbeer Ahmed (2016) assessed a wide gap between the provisions in Indian constitution and the real condition of rural women in India. The access of rural women to information, assets, credits and opportunities is insufficient. He found inter and intra state imbalances are responsible for low economic empowerment of rural women in India. Dr. Arjun Yallappa Pangannavar (2015) explained a holistic approach of SHGs in economic empowerment of women in rural India; he pointed out that "Self Reliant Village Economy" can only be constituted if rural women are going to be economic empowered. The role of SHGs in economic empowerment of rural women has been suggested in the research work of Sambat (1998), he explored the productive and participatory activities of SHGs in Thailand and explained the rise of financial standard of people there. Narinder Paul, M.S. Nain (2015) suggested a new approach towards empowering rural women in India; they presented a collaborative approach of development with rural tourism for socio-economic empowerment of rural women. Abdul Ahmed (2015) explained the participation of unskilled rural women and their contribution in village economy. He suggested a micro level assessment for the economic condition of unskilled rural women in India. Roopa Bernardiner, Mangala S.M. (2017) supported economic empowerment of rural women as it will stimulate equal participation of women in household and community. The findings of study of Dr. Aabha Chaudhary (2016) gave a clear demonstration that greater financial insecurity is present among elderly females in rural India and they have got paucity of opportunities of creative use of time, so the direction of economic empowerment should be towards elderly women in rural India, the findings of this study are indirectly supporting that an exclusive approach should be constituted towards empowering elderly women as they can be more productive for any economy, it can bring leadership quality among them and can influence in the community, Sara Pavanello, Pamela Pozarny and Ana Paula (2022). Nitya Rao (2023) recommended economic empowerment of rural women for optimal agricultural contribution in economy, it is a glaring fact that its contribution is getting a dismal speed.

Objectives of the Study

1. To assess the contemporary economic condition of women in rural India.
2. To find out economic issues facing by women in rural India.
3. To evaluate some government programs for economic empowerment of women in rural India.

Research Methodology

A conceptual research design has been adopted for the purpose of the study. The present study explores the various economic issues which have been feminized in rural India which are eventually creating many stumbling stones in the way of sustainable economic growth of India. The study is mainly based on secondary data collected from various national and international reports and various reputed journals. A comprehensive study of available journals has been performed to examine various initiatives taken by national and international organization including World Bank towards empowering rural women in economic sector.

Women in Rural India: Their Potential Role in Economy

Women form 48% of India's population hence women's role in economic development cannot be undermined. Comprising almost half of the population, women form a veritable human resources base. Female labour force participation at an extraordinary level and in varied forms contributes to building up of the economy in a massive way. The critical roles and contribution of rural women, including indigenous women, in enhancing agricultural and rural development, improving food security and eradicating rural poverty is phenomenal. Rural women form the backbone of the agricultural labour force across the country. The contribution of women towards generating economic activities begins right from home starting from early hours till late in the night and in between attending to farming activities including dairy and other activities like horticulture, floriculture and maintaining one full family. They contribute immense in heavy domestic chores to farming, weaving, manufacturing, cottage and these village level activities contribute enormous to the building up of economy. The quantum of women centric economy is as much as the level of their investment in Human Capital, for their role in bringing up and teaching their children or getting them imparted trainings in various skills which is used for generating incomes and production in agriculture and industry. The process is considered to have a positive impact if the women have access to economic opportunities and control over the economic benefits of those opportunities; with knowledge and skills to utilize the same to make strategic choices leading to positive changes in their lives. The status of women is instantly uplifted with economic independence. The adopting and implementing socio-economic programmes for economic development of rural and needy women is an uncontested idea. This requires positive governmental intervention and also change in societal outlook. Issues faced by Rural Women in the path of economic empowerment:

In reality, however, inequality in the status between men and women has stood in the way of society's granting recognition to women, which resulted in the denial of opportunities for them and the utilization of their potentialities for the community's welfare. Women have been subordinated to men almost always and everywhere. The rural women in India suffers more than their urban counterparts both because of extreme destitution, hardship caused due to gender-insensitive socio-economic-political structures resulting into gender discrimination and gender inequity and other acts of violence against women. Unfortunately the socio-economic status of rural women is inferior and they are subjected to the tyranny and oppression since centuries and is continued even today with men occupying focal space in economic life in the Indian countryside. Women typically in rural areas face constraints in engaging in economic activities because of gender-based discrimination and social norms, disproportionate involvement in unpaid work, and unequal access to education, healthcare, property, and financial and other services. They are typically considered as weaker than men and are customarily expected to confine themselves to household environs and play a passive role as daughters, daughters-in-law, wives and mothers. This has constrained their mobility and subsequently resulted in lack of opportunities for the development of their inclusive personalities. They are subject to discrimination and exploitation and occupy a lower status in economic scenario. Women, particularly, in rural areas have proportionately least possessions, skills, education, social status, leadership qualities and capabilities for mobilization, which determines the degree of decision making and power, and as a result, their dependence on men increases. They have been confined to the four walls of the household, overburdened with domestic works and controlled of their mobility and personal freedoms by the men of the household since time immemorial. So they have lagged behind in the fields of education, skill development, employment and as a result, their work is greatly undervalued in economic terms. Though our Constitution guarantees equal rights and opportunities to both men and women, yet gender based visible and invisible inequalities and inequities persist galore in our society. Despite their role related to procreation in society, they are suffering due to multiple deprivations such as nutritional diet, healthcare, institutional delivery facilities, etc.

Illiteracy is the major hurdle in the path of economic empowerment of women in rural areas. Women in rural areas are deprived of their education as they are either dropped out to take care of their siblings, engage into domestic work due to poverty or married at a very early age. Girls encounter various barriers to education, upward economic mobility through higher-skilled employment is nearly impossible. Most doors remain closed to women and girls; even if they desire to upgrade their skills or improve their expertise. Education is the basic requirement to bring about reduction and changes in inequalities and also acts as a means to improve women's status within the society. Along with education, health and well-being is also vital.

In rural India, very few women have ownership over land or productive assets. This proves to be a road block in institutional credit. Women not owning land and not having access to credit are another obstacle that limits their control over economic resources. Access to assets is the most important need for the empowerment of women in rural areas particularly women who are into farming. The Indian legislation authorizations equal right of man and women in property however, the condition in reality is not as expected. Rural women do not get land under their ownership and deed of the land is generally allotted in the name of their husband. This results in women not being able to independently make any decisions on any of the agricultural aspects. Although women make substantial contributors to agriculture development, their access to the most input credit is limited. Since women are generally not land owners, the credit flow generally in the name of male members (i.e. owners).

Thus this deprives women from getting access to credits and thus money related matters are reserved specially to male members. Although women involve themselves in almost all agricultural operations, they still lack or have inadequate technical competency and information due to their restricted mobility. This subsequently has compelled them to follow the age old practices used in agriculture and farming which has resulted in poor work efficiency and drudgery. Women also do not actively participate in decision making or generally, decision regarding the activities that require technical competency and money related matters are taken and considered by male members of the family only. Since knowledge and economic independence are the parameters of women empowerment, enhancing the technical knowledge, skills and building greater involvement in various farm activities is required. Most of the agricultural manoeuvres performed by women are manually and in an unskilled manner.

Feminisation of poverty:

Feminisation of poverty is social process in which, the incidence of poverty among women becomes much higher than among men. This is prominently seen that female headed households are poorer when compared to others specifically in the rural households of India. Disparate income and feminisation is one of the main reasons. The discrimination in wages paid to women tends to be higher in physically intensive activities. This inequality prevents women from attaining resources and converting their monetary resources into socio-economic status. This subsequently deprives women of their basic needs and capabilities which eventually lead to cycle to debilitate women's capability to earn higher income. Exploitative and discriminatory working conditions, gender segregation in the labour market, restricted mobility, women's double work burden are the factors that limit women's ability to access and enjoy the returns on their work. Paramount or supreme amongst the obstacles to women's economic empowerment is society's dependence on women's unpaid work, either at home or the market like in the agricultural sector. They shoulder the primary responsibility for unpaid care work within the home too. Our society is heavily dependent on women's unpaid work to provide the necessary care of the young, old and sick members of the family. This limits women's time to engage effectively in income-generating work and results in women's acute 'time poverty', which actually outcomes in restricting their ability to engage in paid and formal work and having increased time poverty. Rural women endure heavy workloads both outside and inside the home and their work day is relatively longer than men's. However for the proportion of work done, the economic remuneration received is smaller. Women have often been associated with specific kinds of work, such as teaching, caring for children and the elderly, domestic service, etc. These kinds of jobs lack stability and security and the possibility of working at higher salaries. There is also for increased numbers of single-mother families due to higher rate of male mortality after periods of conflict, illness and other causes. As a consequence, women lack access to valued resources and opportunities and continue to have a subordinate status in society.

Findings and Discussion

Initiatives taken by the Indian Government and World Bank imparted Different Approaches:

Against the background of the patriarchal system of society, the Government of India has shown increasing concern for women's issues through a variety of legislation and schemes with an objective of overall women empowerment. World organizations like the World Bank, United Nations and also Non-Government organisations have focused on women's issues mainly the women in rural areas. Indian government is continuously been adopting programmes aiming to ameliorate the impoverished conditions of rural women specifically by introduction of Five Years Plans. Empowering women economically, developing their work capacities, poverty alleviation, employment and justice, self-reliability in agriculture, education, income, women and children health care were the primary objectives. Equal Remuneration Act, 1976 and various constitutional protections are done for accounting wage inequality between men and women. The Ministry for Women & Child Development was established with the intension and power to formulate plans, policies and programs; enacts and amend legislation policies, guide and co-coordinate the efforts government and non-government organizations working in the field of Women and Child Development. National Commission for Women was launched by the government of India on International women's day in 2010 to provide a single window service for all programs run by the Government for Women under guidance of various Central Ministries. The introduction of National Rural Employment Guarantee Scheme (NREGS) in the year 2006 which was rechristened as the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) is one of the affirmative programmes. It was introduced with twin objectives of rural employment and development and been perceived as a powerful instrument for inclusive growth in rural India because of its triple impact on social protection, livelihood security and democratic and economic empowerment. The World Bank is helping the Indian

government to scale up a women's empowerment initiative in India to bring transformational change in the lives of rural women, their families, the economy, and society. National Rural Livelihoods Project (NRLP) has promoted women's economic empowerment in many states in India as part of its backing to the government of India's flagship rural poverty reduction program. This program supports rural women producers through agriculture and livestock productivity enhancement, value chain development, and non-farm activities along with supporting women to form producer groups for collective training and skill development, to aggregate their produce, and to control quality.

Suggestions/ Approaches for Economic Empowerment of Rural Women:

Literacy or providing education to women is foremost and the most powerful instrument in empowering women in the society and main step towards economic empowerment. In order to encourage education of women at all levels and to dilute gender bias in the provision and acquaintance of education, schools, colleges and even universities must be established exclusively for women. Government and several NGO's are striving hard and been providing a package of concessions to bring more girl children, especially from marginalized BPL families, into the main stream of education. Vocational and technical training, life skills and other literacy programmes for women to help them develop marketable skills and better decision-making abilities are undertaken which enhances the mainstream employment of women. For rural women to promote access to resources like land and credits, concerted efforts are taken. To promote access to land by women, measures for the distribution of land to the landless women is considered. Policies on distribution of joint deeds to husband and wife and short term operational ownership of land female farmers while giving land on leasing is arranged. Though several technological breakthroughs have been observed they are not tailored to the specific needs of the farm women. Some of the tasks and jobs which women specifically are involved with are drudgery prone include transplanting, weeding, harvesting, threshing, winnowing etc. Measures to reorient the research system to cater to the needs of the farm women may be taken that would lead to women specific technologies. Special attention must be given by the farm scientist for evolving relevant technologies or modifying the existing ones. While evolving agricultural technologies; indigenous practices used by women should be paid due attention for blending with the frontier ones for greater adoption of new skill development programmes. Local artisans must be consulted for designing, development and testing of agricultural implements and machinery should be undertaken with the active participation of rural women and it should serve as a blessing and reduce the burden on the farming women folks.

Integrated approach by United Nations for women's Economic Empowerment: An Exclusive Approach

Women Empowerment requires a holistic approach that addresses their multi-faceted lives. The overall empowerment would subsequently lead to socio-economic-political empowerment. The United Nations Population Fund has characterized women's empowerment through five note worthy components - Women's realization of self-worth and self-esteem; their entitlement to have and decide on choices; their entitlement to have access to prospects, opportunities and possessions; their entitlement to have the ability to control their very own lives both within and outside their home; and their ability to influence and impact changes to create a more just social - economic order globally. These five constituents are predominantly pertinent to women's economic empowerment. Furthermore, strengthening their legal status and rights and ensuring their voices are perceived by including their participation in economic decision-making are few other initiatives to expand women's economic opportunities. Intensifying women's economic opportunities leads to more and better opportunities, jobs for women across a wider range of sectors, a business environment that supports women in starting their own businesses, and building their management and entrepreneurial skills. Commercial banks and microfinance institutions provide women with access to a range of financial services and products personalized to their requirements and needs with additional credit and savings instruments. Also, providing with livelihood support and security in times of inflation for women from rural areas. Of all the strategic priorities identified by the Millennium Project Task Force on Education and Gender Equality the following policies are of particular importance for women's economic empowerment.

Conclusion

This research assessed several economic issues faced by rural women. In reality, women face obstacles throughout the process of empowerment. Overcoming them require society to actively reduce gender discriminatory norms and practices, as well as ensuring that public institutions are accountable for putting gender rights in to practice. Women population constitutes about 50 per cent of the population. Employment of women can help to boost economic growth and in turn the GDP. The economic empowerment in turn upsurges women's access to economic resources and prospects including jobs, financial services, property and other

productive assets, skills development and market information. Some suggestions have been provided in this study. Increasing women's and girls' education and women employment will higher the economic growth and there will be reduction in the gap between women's and men's labour force. This will bring about equilibrium in a society which is highly dominated by men and give an opportunity for women to be self-sufficient. It reduces economic dependency and provides with an opportunity to challenge many gender stereotypes and discrimination. It is strive towards an equitable society and improved voice and participation in all spheres of society with women in the community feeling confident, and accorded to the main stream social processes. At last it has been concluded that the integrated approaches implemented by UN has a great impact on economy growth. A core suggestion has been given that a potential strategy is quite essential for balancing unpaid work.

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