



A Study on Impact of Women Empowerment in Rural Area

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Abstract Women's empowerment refers to the process of enabling women to have greater control over their lives and to be able to make their own decisions. This can include empowering women to participate fully in the economy and in the political process, as well as empowering them to make decisions about their own health and well-being. Women's empowerment is important because it can lead to a range of positive outcomes, including increased economic growth and development, improved health and well-being, and greater gender equality.

In India, women's empowerment has been a key issue for many years. Despite some progress in recent decades, women in India continue to face significant challenges when it comes to gender equality. These challenges include discrimination, lack of access to education and employment, and gender-based violence.

The success of the credit guarantee scheme was assessed by comparing the performances of beneficiaries and non-beneficiaries, which led to the creation of this article. The social, political, and economic aspects of women's empowerment are examined in the current article.

Keywords Women Empowerment, Financial inclusion

Introduction

Rural locations where individuals are uninformed of banking services and the advantages of other financial services can gain from financial inclusion. The current study focuses on the contribution of government inclusion plans through a variety of channels in rural areas. The study additionally discusses the importance of financial inclusion for rural women's empowerment as well. Women's empowerment refers to giving women the freedom to make their own decisions on their own dependents. Women's empowerment is the process of giving them the freedom to decide for themselves, for the good of society as a whole, and for their individual needs. Equal rights for men and women should be granted in order to truly empower women. The majority of problems are connected to women's safety, health, and poverty. After gaining its independence, India faced many difficulties that widened the gender gap, particularly in the area of education.

A woman can benefit from women's empowerment when:

- She enjoys the same social privileges as men.
- Whether she is inside or outside, on her own property, she feels safe and secure.
- She makes her own decisions and leads an independent life, both inside and outside the house.
- She feels empowered to make decisions based on her preferences.

Despite making up 48% of India's population, women only make up 29% of the labour force, according to statistics. 90% of the workforce in rural areas, particularly in agriculture and animal care, is made up of women, with 80% of them employed in unorganised industries. However, it is shown that 66% of women in rural areas are underutilised. Particularly in rural areas, women's social, economic, and political standing is appalling. According to census data, rural Indian women's literacy rates are only 58.75 percent, while men's rates are 78.57 percent. Both the sex ratio and the fact that only 26% of women have access to formal credit are abhorrent.



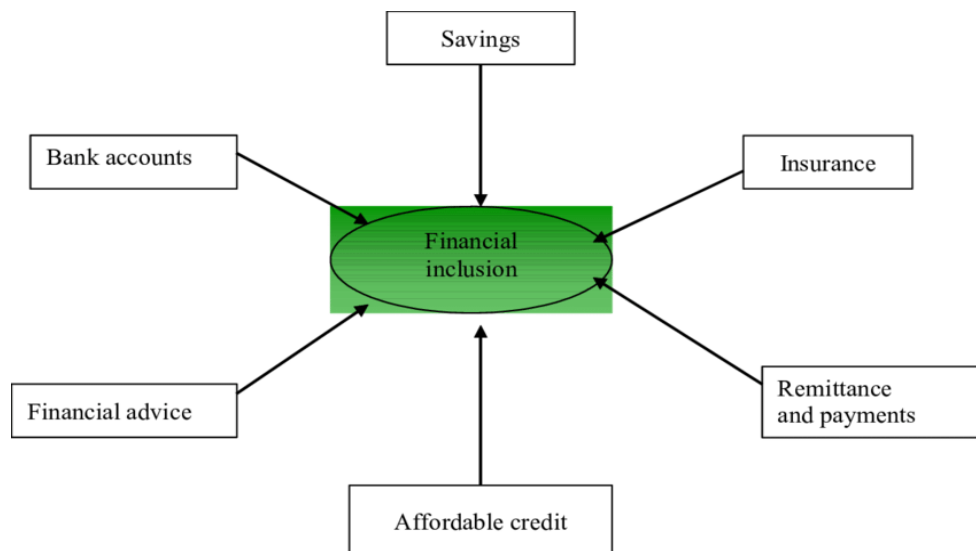


Figure 1: Financial Inclusion

In order to build robust economies that promote sustainability and quality of life, women must be given the freedom to participate freely in all facets of the economy. However, since empowerment has many facets, dimensions, and layers, it necessitates that women take on a greater share of control over resources, including those that are material, human, and intellectual, such as knowledge, information, and ideas. It also involves financial resources like money, giving women access to it and giving them authority over decision-making at all levels at home, in their communities, in society, and at the national level so that they can obtain "power." Women will have more opportunities based on their ability to participate in, contribute to, and benefit from the growth processes in ways that ensure their contributions are valued, their dignity is respected, and it is possible to negotiate a fairer distribution of the benefits of growth. This is accomplished by encouraging women to be multifaceted. As a result, women's control over economic resources will be improved, and their financial security will be strengthened. Women in rural areas must be empowered in order to end social violence and other crimes committed against them. In this research paper, numerous recommendations have been made that would raise knowledge of the environment and society in which women live, encourage their active participation, and help them advocate for their rights.

Objectives of the Study

- To assess various government initiatives for rural Indian women's economic empowerment.
- To propose a few fresh strategies for rural Indian women's economic emancipation.

Review of Literature

Sahu, S., & Pradhan, S. (2016) Despite the fact that the government has launched many developmental programmers' for increasing entrepreneurship, the women micro entrepreneurs in Cuttack has not been able to exploit the resources at a fullest level. Lack of awareness about the policies and programmes of govt. About the entrepreneurship is major issue in cuttack distric

Gautam, R. K. & Kumar, Y. (2016) Factors that influence women to become entrepreneur are economic independence, establishing self identity, need for additional income and status equity. Women are getting more opportunities not only in entrepreneurial work but also in other domains of human life keeping pace in this Globalized Era.

Jyothi (2015) The study reveals that lack of training, un easy access to loans from nationalised banks, lack of education, inadequate govt. support and problems at home are major hurdles that women entrepreneurs faced. Effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges, global markets.



Sahu, A. (2015) Government has launched various schemes and training programmes to help women entrepreneurs. Many association has been setup to help women entrepreneurs. Women entrepreneurs need to be encouraged positively in terms of understanding the reality of entrepreneurship with exceptional potential. They have to be directed in a righty way to come up with lot of ideas into their focus.

Khan, N., & Bhatt, A. A. (2014) The Ministry of MSME is implementing the promotional schemes for the development of micro, small and medium enterprises. The schemes and programs generally focus on capacity building in states and regions. The government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship.

Kumar, P., & Kumar, D. (2014) Uttaranchal and Jammu & Kashmir the proportion of women employment was significantly higher as compared to the total employment in other states of North India. Women that are involved in enterprise are better off compared to those that are not. Realizing the importance of women entrepreneurship, India government has taken several steps to encourage women getting involved in various MSME.

Dangi, N. (2014) Women's face many challenges but the most common problem are lack of education and distrust in the entrepreneurial abilities of women in different departments has been set up by govt which focus only on women needs. Women Entrepreneurs in modern society are capable of managing both their family and business. They face many problems and challenges in their path of becoming a successful entrepreneur but the government has taken many initiatives for the growth of women entrepreneurs.

Singh, A., & Raina, M. (2013) Various training and support services are provided by govt but due to lack of awareness women are not able to access these services. Govt polices need to be more women centric in regards of entrepreneurship, networking need of women entrepreneurs must be addressed by the govt. and more awareness must be created by govt.

Research Methodology

For the purposes of the study, a conceptual research design has been chosen. The current study investigates the different economic challenges that have become feminised in rural India and are ultimately posing several obstacles to India's sustainable economic progress. The study's primary source of secondary data is a variety of reputable publications, national and international papers, and other secondary sources. To explore the numerous measures done by national and international organisations, including the World Bank, towards empowering rural women in the economic sector, a thorough analysis of the literature from available journals has been conducted. This research study goes farther by offering some inclusive concepts and methods for rural Indian women's economic empowerment.

Suggestions

The first and most effective method for empowering women in society and the first step towards economic empowerment is literacy or providing women with education. Schools, colleges, and even universities must be created specifically for women in order to promote education of women at all levels and to lessen gender bias in the delivery and understanding of education. The government and various NGOs have been working hard and offering a package of incentives to encourage more girl students, particularly those from BPL families who are marginalised, to enrol in mainstream classes. Women's access to mainstream employment is improved by life skills, literacy, and vocational training programmes that assist them gain marketable skills and better decision-making ability.

Consolidated efforts are made to support rural women's access to resources including land and loans. Measures for the distribution of land to the landless women are taken into consideration in order to encourage women's access to land. Policies regarding the distribution of joint deeds to husband and wife as well as the short-term operational ownership of land by female farmers are set up. Since fiscal and monetary policies will soon have an impact on women's lives, they need to be examined and altered from a gender viewpoint. Through different incentives, such as a decrease in stamp duties for women if assets are registered in their names, a lowering of



income tax brackets, a lowering of loan interest rates for women, etc., the gender-affirming function of direct taxation must be further strengthened.

Financial inclusion policies must be made more commonplace in order for women to develop better financial identities. They must also be directed at giving rural women better access to financial services including credit, savings, insurance, loans, and pensions. Special financial literacy training must be developed to accommodate rural women's needs, as well as their use of transfer benefits and government subsidies. All financial inclusion programmes must include procedures for monitoring and evaluating gender results for women, particularly for the women who belong to the disadvantaged and marginalised sections of society. The establishment of women's empowerment organisations in villages may be assisted by district-level nonprofit organisations. To better serve rural women, credit organisations should streamline and clarify their policies, and lending practises should be geared towards women. To instill knowledge among women, credit camps must be organised in the community specifically for them. Farm women should also be eligible for lending options where asset ownership is not required.

Although there have been some technical advances, they have not been specifically designed with farm women's needs in mind. Transplanting, weeding, harvesting, threshing, winnowing, and other drudgery-prone tasks and jobs are often performed by women. It may be possible to take steps to realign the research system to meet the demands of farm women, which would result in the development of women-specific technology. The farm scientist must pay particular attention to developing pertinent technologies or changing the ones that already exist. The employment of indigenous practises by women in mixing with cutting-edge agricultural technologies should be given fair consideration in order to increase the adoption of new skill development initiatives. In order to design, develop, and test agricultural machinery with the active involvement of rural women, it is necessary to consult local artisans. This will benefit the farming community and lighten the load on women farmers.

A key factor in the improvement of ability, knowledge, and attitude is training. To improve the technical competency of farm women, specialised need-based and skill-oriented training should be organised, preferably at the village level. Rural women require training in a number of important fields, including resource conservation and management, pest control, renewable energy sources, seed production technology, fertiliser use, post-harvest management, and use of cutting-edge agricultural equipment. Trainings must be scheduled appropriately for effectiveness, especially pre-seasonal training, combined with correct programme synchronisation and follow-up.

It is crucial to design and mainstream important macroeconomic policies to ensure that women's concerns are effectively represented and that they share equitably in the benefits of development. It is necessary to address the gender wage disparity in both rural and urban areas, in agricultural and non-agricultural jobs, and in permanent and temporary work. Ensuring pay equality and comfortable working conditions are crucial issues for women, especially in formal employment. It is important to effectively address the growing informalization and casualization of women's job and labour in rural areas.

Microfinance must be used to promote female entrepreneurs in rural regions, and their goods and services must be integrated into supply chains. A growing market of connected women who can be connected to business prospects can be created by improving women's access to the most recent digital media. The private sector must also invest in women's protection against assault as well as take steps to assure their mobility through inclusive transit because it is their employer.

The majority of unpaid care work, including as raising and teaching children, caring for elderly relatives, treating the ill, and doing domestic chores, is done by women, who also serve as the rural community's unseen lifeline. Women's engagement in the economy is undermined by this unshared responsibility of unpaid care and nurturing that a woman is required to provide. In order to integrate unpaid work with programmes and measures to free women's time for paid work through time-saving technologies, infrastructure, child/parental care services (Crèches), and child care/parental leave, it is necessary to recognise that women perform unpaid work. Appropriate strategies and support services should also be implemented. Such rules would foster a cooperative atmosphere and guarantee full participation in social, political, and economic life.



It is important to identify women who are differently abled, provide them with counselling and education, and make special provisions under various rural and urban livelihood initiatives for women with various sorts of disabilities. A system of new registration of tribal migrants by panchayats must be ensured in order to prevent the marginalisation of female migrant workers in their place of arrival. By registering, monitoring, and holding people accountable, further efforts must be taken to protect the rights of migratory tribal workers, particularly domestic women workers.

On women living in urban slums in the Punjabi industrial town of Ludhiana, financial inclusion has been achieved through programmes like Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). The 737 ladies with PMJDY bank accounts who resided in urban slums provided the data. The findings showed that the PMJDY programme has been highly effective, particularly for slum-dwelling women, and that it has a good impact on the social, political, and economic facets of women's empowerment. The study advances the conversation on women living in urban slums and points out the critical necessity for the creation of a formal financial system in order to increase the scope of financial inclusion.

Conclusion

This study examined many economic problems that rural women faced. In fact, women encounter challenges as they work towards empowerment. In order to overcome them, society must actively work to lessen gender-discriminatory norms and practises and make sure that public institutions are held responsible for upholding gender equality. The percentage of women in the population is roughly 50%. Women's employment may contribute to increased GDP and economic growth. Women's access to economic resources and opportunities, such as employment, financial services, real estate and other productive assets, skill development, and market intelligence, is subsequently increased through economic empowerment. This study has made some recommendations. The difference between the labour force participation of women and men will narrow as women and girls are educated more and work more, which will boost economic growth. This will create harmony in a culture where men are heavily predominate and offer women a chance to become independent. It lessens reliance on outside sources of income and offers a chance to confront widespread discrimination and gender stereotypes. With women in the community feeling confident and included in mainstream social processes, there is a push for an equal society with improved voice and involvement in all aspects of society. Finally, it has been determined that the integrated approaches used by the UN have a significant influence on economic growth. A fundamental recommendation has been made that a possible plan of action is very important for juggling unpaid job.

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