

## GOVERNMENT INITIATIVES IN EMPOWERING WOMEN IN INDIA

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### ABSTRACT

The Women Empowerment and promoting Women Rights have emerged as major global movements and are continuing to gain more and more momentum in recent years. The days like International Women's Empowerment Day are also gaining popularity. In Indian mythology, woman symbolizes 'Shakti' i.e. the power and the Former U.S. Secretary of State Ms. Hillary Clinton, claims women as the most underutilized resource in the world. Women are breaking all the gender related barriers in every field and are proving most competent and powerful. At the current stage of human evaluation, the rights of human i.e. of all the genders and not only of men have to be acknowledged. May it be armed forces, space, finance, sports or academics; women are consistently refuting all the mind blocks and myths to emerge as leaders. Women are now turning 'Role Models' for the future generations. The findings of varied studies carried out through the world suggest the role of women in the society is increasingly getting acknowledged. Recent Governments have contributed a lot in empowering girls and women through different policies and schemes. *This paper is an attempt to analyze the impact of diverse Government schemes on women empowerment. This study is based on secondary data like available literature, different facts and information available on the issue under study. The prime aim of this paper is to make readers aware of different Government Schemes for women empowerment and the facilities extended through these schemes.* The study concludes that women empowerment schemes of the Government have created new opportunities for women who wish to work through their innovative ideas. Despite a significant progress in empowering, the women and girls still continue to face discrimination and violence everywhere in India.

**Keywords:** Women Empowerment, Government Schemes, Gender Equality, Different Government Schemes for Women Empowerment

### INTRODUCTION

**Gender Equality** is not only a basic human right, but is a prerequisite for a peaceful,

prosperous and sustainable world. Over the past many years, there has been notable progress in the condition of women. The strength of girls going to school has increased significantly and the number of girls being forced into early marriage has decreased drastically. More and more women are now handling key positions in parliament, leadership and administration. Many laws are being reformed time to time to promote and ensure gender equality. Despite many reforms and improvements, many [challenges](#) like biased laws and social norms are still in force and are impeding the interests of women everywhere in the country including administrations and political leadership. The women and girls are still facing physical abuse and mental distress.

**Women's Empowerment** is broadly meant to promote, in women, the sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. Women may be empowered in true sense if they attain:

- **Power Within** to set their own aspirations and strategies for change.
- **Power to** develop the desired skills and to have access to the necessary resources to achieve their aspirations.
- **Power with** other women to explore and establish their collective interests, plan to achieve them and to link with other women's and men's organizations for change.
- **Power over** changing the underlying inequalities in power and access to resources that restrict women's desires and their ability to achieve them.

Empowering women is essential to the health and social development of families, communities and countries. When women are living safe, productive and fulfilled lives, they can perform to their full potential and contribute to the skilled workforce and can raise their children happier and healthier.

Women's empowerment and promoting their rights have emerged as a major global movement and is continuing to touch new heights in recent years. The special days like International Women's Day are also gaining wide popularity.

## **REVIEW OF LITERATURE**

This enables females to make their life choices, which in turn, effectively improves their well-being. Gender equality and women empowerment are essential to global progress and it can be enhanced by providing affordable financial services to women (**Holloway, Niazi, & Rouse, 2017**).

Our literature scoping also identified a cluster of studies focusing on women's economic

empowerment. Reviews of economic empowerment interventions include community-based programmes such as economic self-help groups where some reviews identified positive effects on women's political and economic empowerment (**Brody et al., 2017**).

Others focus on the role of economic resources transfer for women's empowerment (Kabeer & Waddington, 2015). A third type of economic empowerment focuses on the impacts of business-oriented programmes such as business and vocational training to improve women's labour market outcomes that tends to have more impact when they are combined with cash transfer or life skills training (**Balarin et al., 2017**).

'Empowerment' is a multidimensional concept and illustrates proliferation of end results. Owning bank account improves financial well-being of women (**Ashraf, Karlan, & Yin, 2010; Swamy, 2014**).

The political dimension of empowerment is also highly reliant on the community level of the ecological framework through the mobilisation of civil society groups to serve empowerment purposes notably in the subcategory of reproductive health for marginalised groups (**Handanagic et al., 2016; Moore et al., 2014**).

Thus, accomplishing complete financial inclusion does not just determine the issues identified with financial structure rather its centre is annulling the condition of social exclusion (**Rangarajan Committee, 2008**).

Women empowerment has received increased scholarly attention in last several decades as an avenue of enhancing mobility, health, economic condition, and participation in decision-making by women (**Afrin, 2008**).

Women empowerment is a radical approach to transform power relations in favour of female gender that leads to better gender equality (**Batliwala, 2007**).

Thus, the inclusive financial model has emerged as an arrangement in developing nations to achieve formative objectives. Formulation of mechanism to achieve women empowerment through affordable financial services is a rigorous approach to achieve sustainable growth globally.

#### **OBJECTIVES OF THE STUDY**

- To study popular schemes of Government for women empowerment.
- To study the objectives, features and eligibility requirements of different women empowerment schemes.

#### **INDIAN GOVERNMENT INITIATIVES FOR WOMEN EMPOWERMENT**

The current and previous Governments at centre and states have started many women welfare and empowerment schemes to address the issues like unbalanced sex-ratio,

gender discrimination, etc. Some of the well-known and successful schemes are:

### **BETI BACHAO BETI PADHAO PROGRAM**

Beti Bachao Beti Padhao is a central government program launched on 22 January 2015 with Initial Funding of 100 crores that assists girls all around the country. The fundamental goal of this program is to protect girl child from social issues like gender-based abortions and to improve child education across the country. This initiative was originally designed for districts with low sex ratio and later it was replicated to other parts of the country. This is mostly an educational program that aims to modify society's attitude rather than financial support.

The Ministry of Women and Child Development, the Ministry of Health and Family Welfare, and the Ministry of Human Resource Development collaborated towards this initiative. The following are the broad objectives of the program:

- To generate awareness and improve the efficiency of welfare services meant for girls.
- To prevent sex determination and selective gender abortion
- To Ensure girl infant survival along with wellbeing in childhood
- To Ensure the girl child's education and inclusion
- To Challenge gender stereotypes and supporting gender equality
- To Give a safe as well as stable atmosphere to girls
- To endorse the right of girls to inherit property

### **SUKANYA SAMRIDDHI YOJANA**

Sukanaya Samridhi Yojana Account is a small savings scheme for girl children. The program allows parents to create fund for their child's future education and marriage expenditures. It encourages parents to set aside money for their daughter's higher education and marriage in order to eliminate the idea that a girl child is a financial burden on her parents. Among other Government Schemes for girl child, SSY is more popular among the parents.

Furthermore, the Ministry of Finance manages and the Post Office of India operates the scheme. Following are the SSY rules regarding eligibility, withdrawal, maturity, etc.:

- The girl child must be ten years of age or younger.
- A family can open a maximum of two **SSY accounts**, i.e. secure two girls under this scheme.

- In the case of twin girls after the first child, the parents can open a third account.
- The minimum amount of investments is **Rs 250** and maximum amount of investment is **Rs 1.5 lakhs**
- The account matures once the girl child is 21 years of age or on occasion of marriage after attaining **18 years** of age
- The principal amount and interest can be withdrawn on maturity.
- A premature or partial withdrawal out of the amount in the account can be made on the occasion of the marriage after the girl child attains the age of 18 years.

### **ONE STOP CENTRE SCHEME FOR WOMEN**

The One Stop Centre Scheme is a Centre Government sponsored scheme and is funded through the Nirbhaya Fund. State governments receive 100% central assistance to protect women affected by violence such as acid attacks, rape, and sexual harassment. The One Stop Centres are established at various locations in India for providing shelter, police desk, legal, medical and counselling services to victims of violence under one roof integrated with a 24-hour toll-free Helpline 181.

The aims of the scheme are:

- To provide support and assistance to women affected by violence both in private and public spaces.
- To facilitate immediate services including medical, legal, psychological and counseling support to fight against any form of violence against women.

### **WOMEN HELPLINE SCHEME**

Women Helpline Scheme launched on April 1, 2015 is one of the government schemes for women empowerment that intends to give 24x7 emergency responses to women affected by violence in private or public spaces. The women helpline numbers has been made universal in every State and Union Territory through a single toll-free number (181) that provides immediate support to women nationwide. Further, this scheme creates awareness about women empowerment schemes and programs.

The aims of the Scheme are:

- To provide 24 hours immediate and emergency response to women affected by violence.
- To provide toll-free 24 hours telecom service to women affected by violence seeking support and information.

- To provide crisis and non-crisis intervention through referral to the appropriate agencies such as Police, Hospitals, Ambulance, District Legal Service Authority (DLSA), Protection Officer (PO) and many others.

### **MAHILA E-HAAT**

This is an initiative by the Ministry of Women and Child Development which provides an opportunity to the women entrepreneurs to use technology to display their products on an online platform. With a mobile phone and an internet connection, women entrepreneurs can showcase their products along with descriptions and photographs. The buyers can also reach them telephonically, physically, through email or any other medium by using the contact details available on this portal. The list of products can include clothing, fashion accessories, pottery, boxes, home décor, toys and many other things. This initiative supports the 'Make in India' program through an online platform. This startup Rashtriya Mahila Kosh website by means of technology showcases products made or manufactured and sold by women entrepreneurs.

The aims of this scheme are:

- To strengthen financial inclusion of Women Entrepreneurs in the economy.
- To meet needs of Women Entrepreneurs.
- To provide a web-based marketing platform to the women entrepreneurs to directly sell their products without having to physically go out to market.
- To support 'Make in India' through online marketing platform.

### **NAND GHAR**

Nand Ghars is a scheme to benefit rural children and women in India initiated by Vedanta under the Anil Agarwal Foundation Initiative and the Ministry of Women and Child Development (MoWCD). The project was launched on 24<sup>th</sup> June 2015 with an aim to ensure that rural India is included in India's march towards progress. The state-of-the-art Anganwadis are a well-established and a well-known form of Nand Ghars all over India.

The objectives of the scheme are:

- To design and create Anganwadis as a community center for children and mothers.
- To provide teaching aids like solar-power system, television, etc.
- To provide supplementary nutrition to children (0-6 years) and pregnant and lactating to fight the problem of malnutrition.

### **PRADHAN MANTRI UJJWALA YOJNA**

Pradhan Mantri Ujjwala Yojana was launched by Prime Minister of India Narendra Modi on 1<sup>st</sup> May 2016 in Balia, Uttar Pradesh to distribute 50 million LPG connections to women of Below Poverty Line families. A budgetary allocation of ₹80 billion was made for the scheme. The scheme aims to safeguard the health of women & Children by providing them with a clean cooking fuel i.e. LPG so that they don't have to compromise their health on smoky kitchens and risk their safety while going in unsafe areas for collecting firewood. Under this scheme, 5 Cr LPG connections were proposed to be provided to BPL families with a support of Rs 1600 per connection in 3 years out of the allocated fund of Rs 8000 Cr towards the implementation of the scheme. Identification of the BPL families was done using Socio Economic Caste Census Data.

The main objectives of the scheme are:

- Curbing health issues that result from using fossil fuels for cooking
- Reducing casualties that occur as a result of unclean fuels used for cooking
- Minimizing respiratory issues that are caused due to pollution in the home as a result of using fossil fuel that does not burn cleanly.

### **SHE-BOX PORTAL**

She-Box Portal, launched in 2018, aims to provide speedier help to the women facing sexual harassment at workplace.

The objective of the portal is:

- To report complaints of Sexual Harassment at Workplace
- To provide a prompt response to the complaints reported on She Box, each case goes directly to the central/state authority having jurisdiction to take action in the matter.

### **WORKING WOMEN HOSTEL SCHEME**

To ensure safe accommodation and environment for working women and provide daycare facilities for their children, the Government of India has introduced the 'Working Women Hostel Scheme'. Through this women empowerment scheme, the Government provides grant-in-aid for construction of new hostel buildings and extension of an existing building in rented premises. The objective of the scheme is to promote the availability of safe and conveniently located accommodation for working women anywhere in urban, semi urban, or even rural areas where employment opportunity for women exist.

### **SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN (STEP) SCHEME**

One of the most effective women empowerment schemes in India is STEP (Support to Training and Employment Program for Women). It was introduced to provide training for skill development and to assure employment to women. This government-backed scheme offers grants to institutions and organisations to conduct such training programmes.

### **MAHILA SHAKTI KENDRAS (MSK)**

Another popular women empowerment scheme in India is Mahila Shakti Kendra. It aims to provide support services to women to develop skills, generate employment opportunities, and increase digital literacy. This scheme is operational at multiple levels, such as national level, state level, and district level. The Government intends to cover the 115 most backward districts by establishing 920 Mahila Shakti Kendras to empower rural women.

### **PRADHAN MANTRI MAHILA SHAKTI KENDRA SCHEME**

The MSK scheme was launched in 2017 with an aim to enhance women's quality of life. Starting from saving and surviving of girl child, their primary as well as secondary education and overall quality of life will be improved through the implementation of this scheme. MSK will be implemented with a cost sharing ratio of 60:40 between the Central Government and State Govt., except in respect of North Eastern and Special Category States where the cost sharing ratio shall be 90:10. In the UTs the scheme will be implemented with 100% central funds. All payments made under the scheme must be through PFMS under DBT mode.

### **E-SAMWAD**

The E-Samwad, launched in 2018, acts as an interactive portal allowing NGOs to contact the Union Ministry of Women and Child Development and share their feedback, suggestions, grievances and their best practices. All inputs so received will be directed to the concerned Additional/Joint Secretaries within the Ministry of Women and Child Development where all inputs will be considered and recorded and the appropriate actions will be taken.

### **NARI**

The NARI portal, Launched in 2018, aims at providing one-stop information centre to notify all the Centre and State Government-run welfare and development schemes for women and their benefits. This portal covers 350 plus schemes and other important information like job search, legal advice, and many other facilities which are updated on real-time basis. Indira Gandhi National Widow Pension Scheme, old age pension scheme, Maulana Azad medical schemes are some of the schemes that portal helps to create awareness about.



### **BALIKA SAMRIDHI YOJANA**

The Balika Samridhi Yojana is a scholarship program that gives financial assistance to poor girls and their families in both urban and rural regions. The scheme's main goal is to improve girls' social status, increase their marriageable age, and increase their enrolment in schools.

Following are some of the features of the program:

- Each girl child receives Rs.500 at the moment of her birth.
- The maximum age for enrollment to avail benefits of the scheme is ten.
- Up to two of a family's daughters are eligible for the scheme.
- While in school, the girl child receives an annual scholarship of Rs. 300 to Rs. 1000 till she completes her class/grade 10.
- The beneficiary must be from a 'Below Poverty Line' family.
- The saving account of the girl child can be opened with one of the designated banks authorized to handle the application procedure for this scheme.

### **MUKHYAMANTRI LAADLI YOJANA**

The Mukhyamantri Laadli Yojana is a savings plan that intends to mainly serve the parents of girl child. Following are the features and requirements of the program:

- The parents must keep a sum of Rs.6000 fixed in a post office account for five years.
- After that, the girl child receives monetary incentives at regular intervals: Rs. 2,000 when she enters Grade 6, Rs. 4000 when she enters Grade 9, and Rs. 7,500 when she reaches Grade 11.
- A monthly stipend of Rs. 200 is given to the girl child.
- Only 'Below the Poverty Line' families are eligible for this scheme.

### **CONCLUSION**

Women Empowerment is one of the central issues in the process of achieving a country's sustainable development. Around the world, the governments and other organizations are trying to empower women through financial help schemes to promote sustainable development and human rights. The introduction of various women empowerment schemes in India has benefited women in a number of ways. The social security of the women has improved. They are getting almost free basic and professional education and skill trainings to get employment or start their own ventures as entrepreneurs to achieve financial freedom. Women can address their issues more freely and quickly with the government or local authorities now. Working mothers can now ensure proper care of

their children by keeping them at government-run daycare facilities. Thus, they need not compromise their jobs/careers for family commitments. Also, they can themselves comfortably stay at government hostels located in cities of their employment away from their home cities. Although majority of the women in India are getting the benefits of these schemes meant for empowering them but still there are countless number of women who, due to the unawareness about these schemes and lack of needed documents, are still living under distress and hardships. The challenge before the governments is to how to bring these women under the umbrella of these empowerment schemes to save them from living an unsafe and unprivileged life. The governments are making lots of efforts to bring awareness among the women about empowerment schemes through television advertisements, hoardings, posters in banks and other public places, by organizing awareness camps and also by creating one-stop information portals like NARI and all the official websites of the state and central governments etc.

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ISBN: 978-81-955611-1-7

