

An Overview to the Women Empowerment Programs in India

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Abstract

Women are the most vulnerable group in a major part of India. Women occupy nearly half of the World population but, women in every parts of the world lack support for fundamental functions of life. They face lot of obstacles in the workplace and to participate in political life effectively. Government of India thus introduced a number of schemes for the welfare of the people and more specifically for the Women and girls. Mostly the schemes provided by the Government are empowering the women to take their own decisions for their personal dependent. Women development has become very significant topic in today's society. By providing various schemes for women, the government helps to make them powerful. The ultimate objective in all these efforts is to make women economically independent and self-reliant. Efforts are being made to bring into an integrated approach in the development of women through convergence of existing services available under various sectors. In this paper, the researcher attempts to enlighten the Importance of women Empowerment in India and highlight the significance of policy statements and assess the effectiveness of govt. programs and schemes for women. The necessary information about the Women Empowerment Schemes in India and its various components are collected from Books, Journals, Internet Source or related topic. Both primary and secondary data are used.

KEYWORDS: Empowering, Schemes, Services

INTRODUCTION

'Women are the full circle within her is the power to create, nurture and transform.'
Women are the most vulnerable group in a major part of India. Women occupy nearly half of the World population but, women in every parts of the world lack support for fundamental functions of life. They face lot of obstacles in the workplace and to participate in political life effectively. Government of India thus introduced a number of schemes for the welfare of the people and more specifically for the Women and girls. For empowerment of women and all round development of women, the ministries of Govt. of India have come up with various schemes time to time. Mostly the schemes provided by the Government are empowering the women to take their own decisions for their personal dependent. Women development has become very significant topic in today's society. By providing various schemes for women, the government helps to make them powerful. A society that proudly advocates the empowerment of a women. It is interesting that in a parallel manner, government of India has been successfully running a number of schemes to promote the upliftment of woman on both rural and urban areas. Women have in large numbers are availed benefits from these schemes. Also such schemes helps them to access basic needs, education, skill, information, employment outside the home and it ensures their control over allocation of resources both within household and socially. Such policies come to denote women increased control over their own lives. It will help them to

take decisions, ensure their economic self-reliance, inheritance and protection against all forms of discrimination. Government schemes enable women to realize their full identity and power in all spheres of life. Mainly the Government schemes sets itself three objectives: - improving the quality of women's lives, eliminating economic, social and political constraints on them, and ensuring that women are treated as productive members of the society. It is an attempt to highlight the significance of policy statements and assess the effectiveness of govt. programs and schemes for women. The ultimate objective in all these efforts is to make women economically independent and self-reliant. Efforts are being made to bring into an integrated approach in the development of women through convergence of existing services available under various sectors.

OBJECTIVES

- To identify various women empowerment schemes in India.
- To study the awareness level of women regarding various government enacted schemes for women.
- To review the Importance of women Empowerment in India.

SCOPE OF THE STUDY

Women development has become a significant topic of discussion in development and Economy. By providing various schemes helpful for women, Government helps to make them more powerful. So, they can take their own decisions regarding their lives and well-being in the family and society. And also helps them to earn something to their own needs. Government policies and schemes for women development has always helpful for a regressive society.

Research methodology

The sampling method used here is convenient sampling. The sample size taken as 100 women through Social Media.

Methods of data collection

'An overview to the women empowerment programs in India is an analytical study based on both primary and secondary data.

1. Primary data collected through questionnaire drafted in google forms.
2. Secondary data collected from books, journals, websites, etc.

Govt. enacted schemes for women-an overview

Under article 15(3), the constitution of India allows for positive discrimination in favor of women. The article, under right to equality states, "nothing in this article shall prevent the state from making any special provision for women and children. The government launched various schemes to upgrade skill of poor and asset less women and provide employment on sustainable basis by mobilizing them in viable cooperative groups, strengthening marketing linkages, support services, and access to credit. The ultimate endeavor of each project is to develop the group to thrive on a self-sustaining basis in the market place or society with minimum governmental support and intervention even after the project period is over.

Anganwaadi center is the focal point of most schemes for the delivery of the services. The govt. of India is committed to promoting gender equality and has adopted gender budgeting as a tool to address the inequalities faced by women. Women have in large numbers availed benefits from govt. schemes for decades now. It plays a significant role in shaping the lives of women. These schemes are monitored under the central ministry of women and child development of govt. of India. It consists of women helpline schemes that aims at protecting the women from any form of violence, Rajiv

Gandhi national crèche scheme for the children of working mothers to provide maternity benefit to working women, BetiBachaoBetiPadhao scheme to promote the idea of accepting the birth of female child and encourage parents to provide education to the girl child, one stop center, working women hostel scheme that focus on women working in urban areas, SwadharGrehYojana to ensure survival of women during their difficult times, etc.

Women are the most important members of the society service multitude roles such as being a mother, sister, daughter, wife and a friend etc. These days the role of women hasn't been restricted to household rather many women are occupying a high position in society they are excelling in every field whether its sports, finance, education, etc . Thus, in the past few years, the govt. has launched many scheme for women aimed at their upliftment and help them to evolve better.

Objectives of women focused schemes

- To protect women from violence.
- To provide maternity benefits for women.
- Encouraging education of girl child.
- To help women of gender violence and domestic abuse.
- Ensure the women get empowered.
- To provide financial assistance.
- To raise standard of living.
- Life skill education and accessing public services.
- Socio- economic empowerment of women.
- To promote self-employment opportunities.
- To create livelihood options.
- To provide credit facilities to poor women.
- To generate an income and enhances savings.
- To provide health-welfare facilities.

Various schemes provided by Government for women

There are various schemes mainly focused on women provided by the Government of India and Government of Kerala. Most of the schemes provided by the Government of India is not yet popularized in Kerala. Some important schemes available in Kerala are provided below:-

Kudumbasree

Kudumbasree is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication mission (SPEM) of the govt. of Kerala. Kudumbasree is a community organization of Self Help Groups (SHG's) of women in Kerala, has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or for empowerment.

Kudumbasree, a female-oriented, community-based, poverty reduction project of Government of Kerala. The mission aims at the empowerment of women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives.

Sukanyasamridhi account

SukanyaSamridhi Account (*Girl Child Prosperity Account*) is a Government of India backed saving scheme targeted at the parents of girl children. The scheme encourages parents to build a fund for the future education and marriage expenses for their female child.

The scheme was launched by Prime Minister Narendra Modi on 22 January 2015 as a part of the BetiBachao, BetiPadhao campaign. The account can be opened at any India Post office or branch of authorized commercial banks.

The account can be opened anytime between the birth of a girl child and the time she attains 10 years age by the parent/guardian. Only one account is allowed per child. Parents can open a maximum of two accounts for each of their children (exception allowed for twins and triplets). The account can be transferred to anywhere in India.

A minimum of 250 must be deposited in the account initially. Thereafter, any amount in multiples of Rs 100 can be deposited. However, the maximum deposit limit is 150,000. If the minimum deposit of 250, (initially which was 1000) is not made in a year, a fine of 50 will be put on.

The girl can operate her account after she reaches the age of 10. The account allows 50% withdrawal at the age of 18 for higher education purposes. The account reaches maturity after time period of 21 years from date of opening it. Deposits in the account can be made till the completion of 14 years, from the date of the opening of the account. After this period the account will earn only applicable rate of interest. If the account is not closed, then it will not earn interest at the prevailing rate. If the girl is over 18 and married, normal closure is allowed.

Indira Gandhi Matruv Sahyog Yojana

The Government of India in the Ministry of Women and Child Development is implementing a centrally sponsored scheme namely, Indira Gandhi Matruv Sahyog Yojana (IGMSY), Conditional Maternity Benefit (CMB) for pregnant and lactating women to improve their health and nutrition status to better enabling environment by providing cash incentives to pregnant and nursing mothers. It is being implemented using the platform of Integrated Child Development Services (ICDS) Scheme. The scheme was introduced in October 2010 on pilot basis now operational in 53 selected districts. Currently, the beneficiaries are paid Rs.6000/ in two instalments through bank accounts or post office accounts. The first instalment is given in third trimester i.e. seven to nine months of pregnancy and the Second instalment is given six months after delivery on fulfilling specific conditions. All Government/PSUs (Central & State) employees are excluded from the scheme as they are entitled for paid maternity leave.

The scheme aims to improve the health and nutrition status of pregnant and lactating women and their young infants. It also aims to inculcate better care and institutional health services, safe delivery and promote correct maternal and young infant feeding practices. Lastly, it also partially provides compensation for the wage loss incurred due to pregnancy.

Any woman is entitled to receive the benefits of the scheme if she is a pregnant woman not less than 18 years and if it is her first or second child birth. She or her husband should not be a government employee and she should not be receiving any paid maternity leave from the government.

Integrated child development services

Integrated Child Development Services (ICDS) scheme is world's largest community based program. The scheme is targeted at children up to the age of 6 years, pregnant and lactating mothers and women 16–44 years of age. The scheme is aimed to improve the health, nutrition and education of the target community. Launched on 2 October 1975, the scheme has completed 25 years of its operational age.

Mahila Shakti Kendra Scheme

Mahila Shakti Kendra (MSK) is an initiative put into effect by the Finance Minister during the budget speech of 2017-18. The scheme is aimed at providing one-stop convergent support services for empowering women with opportunities for skill development, employment, digital literacy, health, and nutrition. Mahila Shakti Kendra Scheme was approved as a centrally sponsored scheme for implementation from 2017-18 to 2019-20 to empower rural women through community participation and to create an environment in which they realize their full potential. 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.

Rashtriyamahilakosh

The Rashtriyamahilakosh (National Credit Fund for Women) was set up in 1993 to make credit available for lower income women in India.

Rashtriyamahilakosh (RMK), also known as the National Credit Fund for Women (NCFW), is an initiative of the Indian Government that caters to the credit needs of the poor and asset-less women in the informal sector. The autonomous body formed under the aegis of the Ministry of Women and Child Development provides micro-credit through Micro Financing Institutions (MFIs) for various activities including the setting up of micro enterprises.

RMK provides micro-credit facilities to women in these sectors in a client friendly, non-collateral and hassle-free manner so as to encourage the pursuit of income generation activities. Till now, RMK has initiated a host of measures to popularize the concept of micro-financing, enterprise development, thrift and credit, formation and strengthening of Women-SHG's through intermediary organizations.

One stop center scheme

This Scheme of One Stop Centre for Women is implemented since 1st April 2015 with total project cost of 18.58 Cr. is funded under Nirbhaya fund. One Stop Centre's (OSC) are centres established by the Government of India through the Ministry of Women and Child development (MWCD) to support women affected by violence of any sort.

The main objectives of the scheme are to provide support and assistance to women affected by violence at private or at any public place, irrespective of caste, class, religion, region, sexual orientation or marital status.

These centres will provide immediate access to a range of services including medical, legal, psychological and counselling support to the victims.

The OSC will support all women including girls below 18 years of age affected by violence, also for girls below 18 years of age, institutions and authorities established under Juvenile Justice (Care and Protection of Children) Act, 2000 and the Protection of Children from Sexual Offences Act, 2012 will be linked with the OSC.

STEP (Support to Training and Employment Programme for women)

The STEP Program aims to increase the self-reliance and autonomy of women by enhancing their productivity and enabling them to take up income generation activities. It provides training for skill up gradation to poor and asset less women in the traditional sector viz. agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries sericulture, social forestry and wasteland development. The Ministry of Women and Child Development (MWCD) has revised 'Support to Training and Employment Program for Women (STEP) Scheme Guidelines in December, 2014. The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable

women to become self-employed/ entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country

Mahila E-haat

Mahila E-Haat is an initiative for meeting aspirations and needs of women entrepreneurs. It is an online marketing platform for women, where participants can display their products. It is an initiative for women across the country as a part of 'Digital India' and 'Stand Up India' initiatives. The platform has been set up by the Ministry of Women and Child Development, Government of India under RashtriyaMahilaKosh (RMK).

Working Women Hostel Scheme

Working Women Hostel Scheme has been implemented by the Ministry of Women and Child Development. As the advancements are going in the financial texture and our nation ladies are leaving their homes looking for the work openings in every huge city and surely understood urban and provincial modern bunches. The main reason which are the fundamental troubles looked by such ladies is an absence of wellbeing and helpful convenience. Taking into consideration regarding this issue the government has started the working women hostel scheme. The scheme was first launched in the year 1972-73 in the grant-in-aid for construction of new or expansion of existing buildings for providing the hostel facilities for all the working women, those who are leaving homes and working in other places.

SwadharGreh scheme

The Ministry of Women and Child Development is implementing the SwadharGreh Scheme which targets the women victims of difficult 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 these women.

National nutrition mission

POSHAN Abhiyaan (National Nutrition Mission) is a flagship programme of the Ministry of Women and Child Development (MWCD), Government of India, which ensures convergence with various programmes i.e., Anganwadi Services, Pradhan MantriMatruVandanaYojana (PMMVY), Scheme for Adolescent Girls (SAG) of MWCD Janani Suraksha Yojana (JSY), National Health Mission (NHM), Swachh-Bharat Mission, Public Distribution System (PDS), Department Food & Public Distribution, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Ministry of Drinking Water & Sanitation. Government is implementing several schemes and programs under the Umbrella Integrated Child Development Services Scheme as direct targeted interventions to address the problem of malnutrition in the country. All these schemes address one or other aspects related to nutrition and have the potential to improve nutritional outcomes in the country.

Limitations of Government enacted schemes for women.

- Lack of awareness of govt. programs enacted for women
- Delay in receiving benefits
- Slow response of concerned authorities
- Lack of awareness of possible benefits of such schemes
- Unaware about procedures and formalities of each scheme

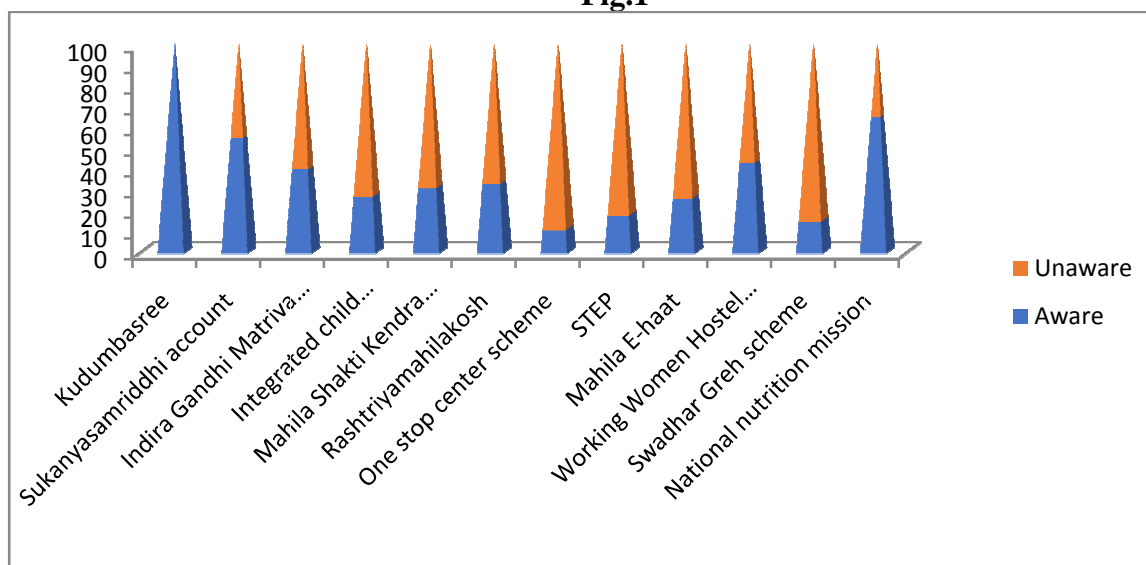
AWARENESS LEVEL

Schemes	Aware (Number/Percentage)	Not aware (Number/Percentage)
Kudumbasree	100	-
Sukanyasamridhi account	55	45
Indira Gandhi MatrivaSahyogYojana	40	60
Integrated child development services	27	73
Mahila Shakti Kendra Scheme	31	69
Rashtriyamahilakosh	33	67
One stop center scheme	11	89
STEP	18	82
Mahila E-haat	26	74
Working Women Hostel Scheme	43	57
SwadharGreh scheme	15	85
National nutrition mission	65	35

Source: Primary Data

AWARENESS LEVEL

Fig.1



Source: Primary Data

CONCLUSION

Women constitute almost half of the total population in India but they are not enjoying their freedoms, equalities, privileges, on par with their male counterparts. Womenempowerment is very necessary to make the bright future ofthe family, society and country. In order to make thecountry fully developed country, women empowerment is anessential tool to get the goal of development. The governmentand other private institutions are supporting women in the

leadership positions in public sector. Leadership of women in the public sector is the key of development in the nation. Since implementation of planning in India, several policies and approaches were made to reduce inequalities between women and men. As a result a shift from 'welfare' to 'development' to 'empowerment' to 'human development' approaches has taken place to change the position and status of women. Both government and NGO's sectors were intervening to empower the women. The study conducted on awareness level of women through social media using questionnaire prepared in google form regarding Government enacted schemes for women helped to understand that how aware the respondents about various schemes provided for them. As per the study, it can be concluded that most of the women are unaware of various Government enacted schemes for themselves. So, it is necessary to conduct awareness programs to educate the women about various schemes and should aware all of them about the possible benefits, formalities and procedures of various schemes. Women across the different sections of the society can benefit from the different schemes offered by the Government. The arrangement for coordination and monitoring should be strengthened in order to improve such programs.

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