

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

IJRCM



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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	SOCIO-ECONOMIC CHALLENGES IN A REBASED ECONOMY: A CASE STUDY OF NCHANGA TOWNSHIP OF CHINGOLA DISTRICT, ZAMBIA <i>DR. B. NGWENYA & C. MWANTAKAMA</i>	1
2.	DYNAMIC FORECASTING ON ENERGY INTENSITY BY GREY THEORY FOR GREATER CHINA REGION AND IMPLICATION OF SUSTAINABLE ECONOMIC DEVELOPMENT <i>PENG JIANG, GHI-FENG YEN, YI-CHUNG HU & HANG JIANG</i>	5
3.	ECONOMIC SCALE OF NON-LIFE INSURANCE COMPANIES IN INDIA <i>M. MUTHUMEENA & DR. A. MUTHUSAMY</i>	11
4.	COINTEGRATION APPROACH TO ESTIMATE INDIA'S TRADE ELASTICITIES <i>DR. AMAL SARKAR</i>	19
5.	CHALLENGES AND ITS MEASURES IN CORPORATE TAKEOVER AND ACQUISITIONS <i>NARESH KUMAR GOEL, ANINDITA CHATTERJEE & KULDEEP KUMAR</i>	25
6.	DETERMINING QUALITY OF WOMEN HEALTH CARE SERVICES IN RURAL INDIA <i>T. KANNIKA & DR. J. FREDRICK</i>	30
7.	INDIA: AGRICULTURE'S CONTRIBUTION TOWARDS CLIMATE CHANGE <i>SATRAJIT DUTTA</i>	35
8.	AN EVALUATION, COMPARISON AND MANAGEMENT OF NON PERFORMING ASSETS (NPA) IN STATE BANK OF INDIA & ITS ASSOCIATES <i>DR. K. JAGADEESAN</i>	40
9.	ECONOMIC EMPOWERMENT OF WOMEN IN INDIA <i>JASBIR SINGH & SONIA KUMARI</i>	46
10.	THE IMPACT OF THE INFORMAL SECTOR ON NATIONAL DEVELOPMENT: STUDY OF THE HUMAN RESOURCE DEVELOPMENT (HRD) ISSUES AND THE CONTRIBUTIONS OF THE ROAD SIDE MECHANICS, ARTISANS/TECHNICIANS ETC. TO THE ECONOMY IN OSUN STATE, NIGERIA <i>DR. S. O. ONIMOLE</i>	49
11.	GROWTH OF VAT REVENUE <i>T. ADILAKSHMI</i>	55
12.	EMPOWERMENT OF PEOPLE WITH LEARNING DISABILITIES (DYSLEXIA) TOWARDS SUSTAINABLE DEVELOPMENT: AN INDIAN PERSPECTIVE <i>K. JAYASREE</i>	63
13.	NON-PERFORMING ASSETS: A STUDY OF SCHEDULED COMMERCIAL BANKS OF INDIA WITH REFERENCE TO GROSS NPAs AND AMOUNT RECOVERED <i>VIBHUTI SHIVAM DUBE</i>	65
14.	AGRICULTURAL FINANCING SCENARIO IN THE INDIAN STATE OF TRIPURA, A COMPARATIVE STUDY FOR THE PERIOD 2008-09 TO 2012-13 <i>PURANJAN CHAKRABORTY</i>	68
15.	MAJOR POVERTY ALLEVIATION PROGRAMMES IN HIMACHAL PRADESH: AN INTRODUCTION <i>KHEM RAJ</i>	79
16.	INFRASTRUCTURAL FACILITIES AND AGRICULTURAL DEVELOPMENT IN INDIA: WITH REFERENCE TO AGRICULTURAL CREDIT <i>R. KESAVAN</i>	85
17.	STATUS OF DALITS IN INDIA: AN EFFECT OF THE ECONOMIC REFORMS <i>NAZEEFA BEGUM MAKANDAR</i>	88
18.	FINANCIAL INCLUSION: PROGRESS OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) <i>KAPIL RAHANG</i>	91
19.	MAJOR CHANGES IN ADULT EDUCATION OF ANDHRA PRADESH <i>BILLA RAJA RUBI KISHORE</i>	95
20.	VOLATILITY AND FINANCIAL DERIVATIVES IN NATIONAL STOCK EXCHANGE <i>GAURAV GAUTAM & DR. BHUPINDER SINGH</i>	98
	REQUEST FOR FEEDBACK & DISCLAIMER	102

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ECONOMIC EMPOWERMENT OF WOMEN IN INDIA**JASBIR SINGH****ASST. PROFESSOR****LNT COLLEGE OF EDUCATION****PANIPAT****SONIA KUMARI****LECTURER****AAROHI MODEL SR. SEC. SCHOOL****GEONG****ABSTRACT**

The UN theme for International Women's Day 2014 is "Equality for Women is Progress for all." It focuses on the equality of women in all fields of life whether social or economic. And it is worthy to note that women cost half the population of any country. And when a nation with large population like India is concerned then the contribution of women in economy becomes countable. The objective of 'Faster, Sustainable and More Inclusive Growth' can be achieved only when both men and women work jointly for the growth of economy. So investing in women's economic empowerment sets a direct path towards gender-equality, poverty eradication and inclusive economic growth. Hence this paper deals with problems associated with the economic empowerment of women and also gives some suggestions to improve the status.

KEYWORDS

women empowerment, economic status, gender-bias, culture, old myths.

INTRODUCTION

While women have no less contribution in social and national development as compared with men, their contribution hitherto remains inadequately measured. Women work longer hours than men, and carry the major share of household and community work that unpaid and invisible. Although the Ministry of Rural Development and Indian government run various programs to bring about women in mainstream and to encourage their participation in the national development. But there are some leakages like illiteracy of women, unaware women, low credit facilities, man dominated society etc. pave the way to low economic empowerment of women in India.

OBJECTIVES

This paper mainly deals with the economic empowerment of women in India. The sound objective of this paper is to present the hurdles in the economic empowerment of women in India and also given some suggestions to tackle the problems.

METHODOLOGY

This paper is based on secondary data. The secondary data is collected from organizations as well as publications such as journals, newspapers, magazines, books, internet and other studies taken by government or other independent organizations such SIDA, WEF, and HDI GDI etc.

REVIEW OF LITERATURE

Desai and Jain exerted that majority of women in India enter the labour force due to economic compulsions and the benefits of their economic contributions are likely to be mediated by the socio-cultural context of women's work and their work burden. Sen (1990) stated that the characteristics of work regularity and visibility of work (location outside home) and regularity of income earned will increase the empowerment potential of women. In addition, women who perceive that their earnings constitute a substantial portion of total family earnings are more likely to be empowered than other employed and unemployed women. Roy and Niranjana (2004) cited that empowerment is associated with indirect indicators like education and work participation of women and direct indicators of female autonomy (empowerment) such as decision-making, mobility and access to economic resources that can be viewed both as an outcome and a process. Sida gender equality team (2009) defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in societies. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities and the elimination of structural gender inequalities in the labor market, including a better sharing of unpaid care work. The International Center for Research on Women puts forward a concise definition of women's economic empowerment as-A women is economically empowered when she has the ability to succeed and advance economically and the power to make and act on economic decisions. Dhurba Hazarika (2011) stated that empowerment of women means equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. Rekha Mehra and Annie Marie Golla (2011) stated that economic empowerment is one of the most powerful routes for women to achieve their potential and their rights. Women who are economically empowered contribute more to their families, societies and national economies. It has been found that their extra income in their children-providing a route to sustainable development. The OECD DAC Network on Gender Equality (2012) propounded that women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and achievement of all the MDGs. At the same time it is about rights and equitable societies. Women experience barriers in all aspects of work. Employment opportunities need to be improved. At the same time women perform the bulk of unpaid work. This is an area of greater attention by devilmant actors through increased recognition and valuing of the ways in which care work supports thriving economies. Diana Wu (2013) proposes four domains to represent economic empowerment-power of decision making, systems of values, norms, institutions and policies that shape economic and social environment, income, assets, resilience and return on labor. Dr. Soochi Loomba found that despite in substantial contribution of household and national economy, their work is considered just an extension of household domain and remains non-monetized.

Hence women's economic empowerment is considered when women are economically advance, when they make their decisions themselves, when they step out for innovative purposes and most importantly when they contribute in economy and gain their economic as well as social status in the society. In the western societies women have got equal rights and status with men in all walks of life. But in India women are in very dark condition. They are humiliated and discriminated anytime-anywhere. To gain its power and status women must be economically empowered. But again the path is not so easy; they have to face a number of problems in between. Some of the major problems women faces are here as-

WOMEN ENCIRCLED IN CUSTOMARY CULTURE OF INDIA

It is severe truth that government in India takes major steps for the upliftment of women in India. Inauguration of new women bank in Mumbai is one such major step. But the implementation of these kinds of schemes here in this nation of old traditions is rather a tight task. Since women are considered a house administrator

only. They are considered only for indoor duties like child care, cooking, dusting the house, washing clothes and utensils. In the man dominated society of India working of women is not welcomed. It is assumed that their families will not be moved by women. Men feel ashamed to be fed by working women in house. Many a times disputes are caused highly by man if his wife earns more. The condition is much pitiable in rural areas where women are bound only to the four walls of house. They are kept under purdah (veil) in the house. They are mainly engaged in agricultural activities and household duties.

STATISTICS DOES NOT REFLECT MUCH OF HOUSEHOLD ACTIVITIES

Women constitute almost 50% population of the world, performs 66% of world's work, produce 50% of the food but they earn only 10% of the income. They are found engaged in every task like producing in the fields, serving the animals, milk the cows and buffaloes, rearing the children in the house, managing all the mess in the house, dusting the house and even after that she looks after every family member in the house. In spite of all these tasks done, many a times she is found engaged in other activities like weaving, sewing, making handy toys etc. But it is severe truth that although a woman works hard from morning to late night daily to make her family survive better way. But truth is bitter. In fact, a woman always depends on others. Her household work or household duties are not counted in statistics. Rather it is considered that women are made only for household tasks and caring children.

FEMALE EMPLOYMENT DOES NOT ENSURE ECONOMIC INDEPENDENCE AND STRESS FREE TIME

The number of working women in India is increasing. They are contributing to the economy. But these working women are also not economic sound as well. Their income is controlled by the head of the family or their husbands. They cannot spend or save their incomes accordingly. They do not make their economic decisions. All the decisions are made by the head of the family. We can ignore all this fuss for a moment. Now we move to the life of a working woman. A working woman in India means double burden on her shoulders. She works at the working place and manages the home also. A working woman Vidya Subramanian writes in The Hindu-it looks like the house revolves around me. Everyone whether my child or husband or maid calls for me. I shudder to think how a day at home would be in my absence. Working outside the home and bringing up children and running the home full-time is no mean task. I work like an oiled machine for the whole day. So I quit the job after the birth of my second child. It is not the case only of Vidya but a number of working women face this stress and lastly they resign the job.

WOMEN EDUCATION

Literacy level and education attainment are vital indicator of development for any nation. Higher level of literacy and educational development lead to greater awareness on one hand and help people in acquiring new skills on the other. But education in India seems one fold. In traditional set up of India women education is very low. There is wide gap in the literacy levels of men and women in India. This gap further creates a gap in the economic status of men and women in India. The under given table shows the difference.

TABLE 1

Census year	Persons (%)	Male (%)	Female (%)	Male-Female gap in literacy rate
1951	18.33	27.16	8.86	18.30
1961	28.3	40.4	15.35	25.05
1971	34.45	45.96	21.97	23.98
1981	42.57	56.38	29.76	26.62
1991	52.21	64.13	39.29	24.84
2001	64.83	75.26	53.67	21.59
2011	74.04	82.14	66.46	16.65

Source: census of India.

URBANIZATION PROCESS IN INDIA

In the present age of innovations and modernization, people of India are living a very simple life in villages where people are engaged in agriculture based activities. Women there are engaged in agriculture and household activities. They are not aware of urban life of cities. They lack the basic facilities like education, means of communication, jobs etc. and more than half the nation lives in rural areas and beware of these facilities. The urbanization process in India is very low that leads to the low economic growth of the nation and low economic empowerment of women as well.

URBANIZATION PROCESS IN INDIA

TABLE 2

1	2	3	4
Year	Total population (mn.)	Urban (%)	Rural (%)
1901	238.4	10.84	89.16
1911	252.09	10.29	89.17
1921	251.32	11.18	88.82
1931	278.98	11.99	88.01
1941	318.66	13.86	86.14
1951	361.09	17.29	82.71
1961	439.23	17.97	82.03
1971	548.16	18.24	81.76
1981	683.33	23.34	76.66
1991	846.42	25.72	74.28
2001	1028.61	27.78	72.22
2011	1210.19	31.16	68.84

Source: cso data.

WOMEN'S LITERACY RATE IN RURAL-URBAN AREAS

TABLE 3

Census year	Rural (%)	Urban (%)
1961	26.49	43.75
1971	26.12	52.54
1981	26.91	58.07
1991	30.17	64.05
2001	46.13	72.82
2011	58.75	79.92s

Source: census of India.

WOMEN LACKS ACCESS TO FINANCE

It is noteworthy that women perform 66% of the total work and produces 50% of the food but earns only 10% of income. Women lack access to finance partly because of illiteracy, remote locations and lack of documentation but also because of patriarchal attitudes which mean men will control family budget. Many Indian women typically give their earnings to their husbands. Access to a bank account is essential for women's economic empowerment as it provides a safe place to save money and opens up a channel to credit which can be used for investing in education, property or in a business. But the sad reality is that just 26% of women in India have an access with a formal institution compared with 46% of men. Many factors like lack of financial institutions in remote areas, lack of transport

facilities, unawareness among women, lack of savings because of low income and high prices of basic goods, expensive nature of people in India work behind the low level of finance among women.

SUGGESTIONS AND CONCLUSIONS

Opening of Bhartiya Mahila Bank in Mumbai and creation of ₹1000 crore non-lapsable Nirbhya fund focuses on the dignity and safety of women both socially and economically. There are many other schemes like Kishori Shakti yojana, Sabla yojana etc. that steer the empowerment of women somehow. But still there is more to do to make women economically empowered. Some suggestions are given here to improve the situation

- There is need for the timely revision and effective implementation of government oriented programs.
- Investment should be made in the women's general education including literacy.
- Make schools more affordable by reducing cost and close to girls' home
- Microfinance is also an important source of economic empowerment of women which provides credit for impoverished women who are usually excluded from formal credit institutions.
- Guidance to women on maintaining a balance between family and work responsibilities.
- Business training and skill development programs can be fruitful to women for their economic empowerment.
- Male members of society must recognize her contribution in every aspect of life and should look into her abilities and provide her chance to drive.
- Women must utilize their leisure time in economic activities.
- Woman herself must be aware enough and develop herself crossing the outdated barriers imposed on her and step out in the market to grab new opportunities.
- Woman must know her property rights.
- We must make quality education that can provide quality jobs to all.
- We must provide incentives to self-help groups and small scale industries.

Thus implementing these incentives, we can build a platform for the upliftment of women as well as a nation. There is strong need for awareness among women for their rights and government should also renew its policies, share of budget for education must be increased. Lastly one key point we must say is that a woman can be economically empowered only when she steps outside the home breaking all the old myths and barriers, works hard to the depth of her caliber and knows her right of equal opportunity.

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