



Women Empowerment and Inclusive Growth – A Review

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KEYWORDS :

INTRODUCTION

Entrepreneurs are the creators and builders of new ventures that not only fulfill their own dreams, bring them huge fortune but also make a strong impact on the society and improve the lives of people.

A successful venture will lead to new or improved products/services, create new jobs and add values for owners, investors and the society. Starting up a venture is not difficult if you know how although a successful venture requires more than knowledge on entrepreneurship.

Definition of 'Entrepreneur'

An individual who, rather than working as an employee, runs a small business and assumes all the risk and reward of a given business venture, idea, or good or service offered for sale. The entrepreneur is commonly seen as a business leader and innovator of new ideas and business processes.

Empowerment

The word empowerment is used by many in the sense of gaining power. Gaining confidence and capability. Empowerment in general sense is giving power. The word power has many facets and is multi-complex as far as human beings are concerned. Empowerment thus a complex and multidimensional concept, it is described a process rather than an event. According to Kabeer's (2001) simple and illustrative definition, empowerment is the "the expansion in people's ability to make strategic life choices in a context where his ability was previously denied to them."

Women's Empowerment

It is difficult to precisely define the word women empowerment as it encompasses many aspects of human life, feelings and inner thoughts. Women are subjected to lot of deprivation. They are denied of the dignity and honour with which a normal human being wants to live. Their lives are devoid of many fundamental freedoms. Thus women empowerment is continuous process of empowering all the denied aspects of life such as dignity, freedom, to take the decision which effect their lives, vulnerability, bargaining power, decision making power, control of income, self esteem, planning the household budget, self confidence, mobility and social capital. United Nations Inter-Agency Task Force on the Implementation of the International Conference on population and development could give a definition to their coordinators. Accordingly the women empowerment consists of five components:

- Women's sense of self-worth;
- Women's right to have to determine choices;
- Women's right to have to access to opportunities and resources'
- Women's right to have the power to control their own lives, both within and outside the home'
- Their ability to influence the direction of social change to create a more just social and economic orders, nationality and internationally.

According to Batliwala (1994), a developmental researcher, women empowerment is the process of challenging patriarchal relationship, distributing power in such a way that women gain greater equality than men.

Goetz (2001) defined women's empowerment as "weakening the basis of gender subordination".

According to United Nations (2000) millennium goals gender equality promotes sustainable development and reduces poverty. Many studies proved that micro finance schemes helped women empowerment. Some of the aspects include decreased vulnerability, increased bargaining power, decision making power, control of income, self-esteem, planning the household budget, self confidence, mobility and social capital.

The micro finance movement and women empowerment has become a vehicle for change and development, particularly in rural areas of developing countries. Kaleen's (1999) in his work "does gender inequality reduce growth and development" categorical is asserting that women empowerment is essential for sustainable economic growth and reduction in poverty in developing countries. In the World Bank Policy Research Report, it is unambiguously suggested that women empowerment is being progressively recognized as an important policy goal for improving not just the well-being of women themselves but also for its positive impact on the family (King and Mason, 2001).

OPPORTUNITIES FOR WOMEN ENTREPRENEURS

Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector. A desirable environment is necessary for every woman to inculcate entrepreneurial values and involve greatly in business dealings. The additional business opportunities that are recently approaching for women entrepreneurs are:

- Eco-friendly technology
- Bio-technology
- IT enabled enterprises
- Event Management
- Tourism industry
- Telecommunication
- Plastic materials
- Mineral water
- Sericulture
- Floriculture
- Herbal & health care
- Food, fruits & vegetable processing

LET'S TAKE A PEEP IN TO THE LIVES OF SOME OF THE MOST SUCCESSFUL WOMEN TODAY AND LEARN AND GET INSPIRED FROM THESE "WONDER WOMEN", WHO EPITOMIZE PURPOSE, STRENGTH AND EMPOWERMENT:

• Dr. Kiran Mazumdar Shaw, CEO, Biocon:

Founder of India's Largest Biotech Company to produce Biocon's first proprietary drug, for Head and Neck Cancer. Decorated with Padamshri in 1989 and Padam Bhushan in 2005.

• Ekta Kapoor,

creative head of Balaji telefilms is the daughter of actor Jeetendra. Ekta dominates Indian television, producing more than eight television soaps. At the 6th Indian Tele Awards 2006, she bagged the Hall of Fame Award for her contributions.

• **Mrs Sulajja Firodia Motwani,**

Joint Managing Director, Kinetic Engineering and MD Kinetic Finance.

• **Ms. Anuradha Desai, Chairperson:**

Venkateshwara Hatcheries Second largest company producer of eggs in the world.

• **Ms. Vidya Chhabria, Chairperson:**

Jumbo Group

• **Ms. Ritu Kumar:**

The diva of Indian Fashion; One of the earliest and most famous designers of India. She has been in the Fashion Designing Business since 1977. She has pioneered the term "fashion" in the Indian Context, and more importantly, has demonstrated that hand made products can be as profitable and even more glamorous than those made by machine

Financial Inclusion

Sometimes it is easier to define a phenomenon, by stating what it is not, i.e., define financial exclusion (rather than inclusion). A target group can be considered as financially excluded as financially excluded if they do not have access to mainstream formal financial services such as banking accounts, credit cards, insurance, remittances, payment services, etc. A World Bank report states, "Financial inclusion, or broad access to financial services, is defined as an absence of price or non price barriers in the use of financial services." It recognizes the fact that financial inclusion does not imply that all households and firms should be able to borrow unlimited amounts or transmit funds across the world for some fee. It makes the point that credit worthiness of the customer is critical in providing financial services. The report also stresses the distinction between 'access to' and 'use of' financial services as it has implications for policy makers. 'Access' essentially refers to the supply of services, whereas use is determined by demand as well as supply. Among the non-users of formal financial services a clear distinction needs to be made between voluntary, and involuntary exclusion. The problem of financial inclusion addresses the 'involuntarily excluded' as they are the ones who, despite demanding financial services, do not have access to them.

The United Nation paid its attention towards the sections that were excluded from the organized financial services. These sections were denied of the fruits of development. There is lack of equitable distribution of income, forget about wealth. Indeed United Nations General Assembly took it seriously and while declaring the 2005 as the International Year of Micro credit to address the constraints that exclude people from full participation in the financial sector. Why are so many people and firms in developing countries excluded from full participation in the financial sector? That is the fundamental question that claims the attention of Building Inclusive Financial Sectors for development.

Status of Women in India

The Economic Survey for 2003-04 estimated that 18.1% women are employed in the total organized sector. In 2006 CII conducted a survey on white-collar staff in 149 member companies across different sectors and regions and the results were quite disturbing: on an average, these companies had only 6% women on their rolls. Women own 1% of the world's wealth, have a 10% share in global income and occupy 14% of leadership positions in the private and public sector. In UN, there are currently more women in senior posts in the organization than at any other point in UN history, rising 40 per cent in the last three years.

In India, women employment is the highest in the traditional low wage activities like agriculture, forestry and fishing. While women represent 48% of the total population of India, they constitute only 31% of the employment market. Of this proportion, only 4.06% of women are employed in the organized sector while the remaining 95.93% are employed in the unorganized sector. The past three decades have witnessed a steadily increasing awareness of the need to empower women through measures to increase social, economic and political equality, and broader access to fundamental human rights, improvements in nutrition, basic health and education.

In many societies around the world, women never belong wholly to themselves; they are the property of others throughout their lives. Lack of education and poor quality of education combine with girl's and women's low status to create a particular human development problem.

Women's work is harder than men's, and usually for longer hours, yet their toil is unrecognized. There are about 500 million females in India today, 150 million of whom are girls below 15 years. Three quarters of the women live in villages. Lack of access of women to proper information and health-care facilities have translated into high infant mortality rates, maternal morality rates, reproductive diseases and a greater incidence of sexually transmitted diseases. They are not in a position to exercise their rights to decide how many children they want.

Education is another key factor in women empowerment. While efforts are being made to ensure quick access to education for women and girls through initiative such as the Sarva Shiksha Abhiyan, a great deal remains to be done to eliminate the discrimination within the system completely. Female drop-out rates are still very high at all levels of education. In fact these problems persist due to wrong mindset which can be changed only by sustained campaign of awareness generation.

The current situation demands an integrated approach with strict target oriented goals which would ensure better education, vocational training and health related facilities, thus empowering rural women with multiple livelihood options suitable for the socio-economic set up. While across most countries women compare well to men on health and education indices, resources in India are not being leveraged to be better the lot of women, experts said.

Literacy Rate in India by Sex: 1901-2001

Census year	Literacy Rate		
	Persons	Males	Females
1901	5.35	9.83	0.60
1911	5.92	10.56	1.05
1921	7.16	12.21	1.81
1931	9.50	15.59	2.93
1941	16.10	24.90	7.30
1951	16.67	24.95	7.93
1961	24.02	34.44	12.95
1971	29.45	39.45	18.69
1981	36.23	46.89	24.82
1991	42.84	52.74	32.17
2001	55.30	64.13	45.84

Note:

- Figures of 1901, 1911, 1921, and 1931 are for undivided India.
- Figures for 1981 excludes Assam as 1981 Census could be conducted in this due to disturbed conditions.
- Figures for the 1951 and 1991 Censuses do not include Jammu and Kashmir.
- Figures for 2001 do not include figures of entire Kachchh district, Morvi, Maliya-Miyana and Wankaner talukas of Rajkot District, Jodiya taluka of Jamnagar district of Gujarat State and entire Kinnaur district of Himachal Pradesh where population enumeration of Census of India, 2001, could not be conducted due to natural calamities.

The above table shows the literacy rate in India by sex during 1901-2001. The literacy rates designated as literacy rates in this table have been computed with total population as base without removing the mandatory illiterate population aged 0-4 or 0-6 from the denominator. The literacy rate starting from 1901 onwards show a consistent increase both for males and females.

The literacy rate in 1901 started with a low level of 5.35 per cent and steadily increased by 1931 to reach a figure of 9.50 per cent. If further improved sharply to 16.10 per cent during 1931-41, recording an in-

crease of 6.60 percentage points. The improvement in literacy during 1941-51 was barely visible with a gain of only 0.57 percentage point. In post-independence period, there has been a more rapid growth in literacy rates. It has grown more than three times from 16.67 per cent in 1951 to 55.30 per cent at the Census of India, 2001. The literacy rate crossed the significant milestone of fifty per cent in the current census.

The jump of 12.46 percentage points between 1991 and 2001 compares extraordinarily with the decadal literacy growth of previous decades since 1901. It is for the first time since 1901 that an increase in two digit percentage points during 1991-2001, has occurred in case of all the three categories of persons, males and females. The male literacy has moved forward by 11.39 percentage points from 52.74 per cent to 64.13 per cent and among females it has gone up by 13.67 percentage points from 32.17 percent in 1991 to 45.84 in 2001.

In pre-independence period, the male literacy rate increased from 9.83 per cent in 1901 to 24.90 per cent in 1941, whereas the corresponding increase in female literacy rate was from 0.60 per cent to 7.30 per cent. In post independence era the literacy rates in males has gone up by almost forty per cent. The corresponding increase among females is thirty eight per cent.

Work Participation Rate of Women

"Women constitute one half of India's population and without their engagement and empowerment, rapid economic progress is out of the question," asserted Dr.Vandana Shiva. The women work participation rate indicates to a great extent the economic empowerment of women in the society. Education along with participation of women in workers has been universally recognized as an important element in the adoption of small family norms which leads to empowerment of workers in the family set up.

Government figures indicate an impressive participation of women in the NREGA. It is above 33 per cent in 15 states. Tamil Nadu, with 82 per cent, shows the highest participation with Kerala and Rajasthan also showing impressive figures (71 and 69 per cent respectively). At an all-India level, women's employment as a percentage of total employment in NREGA works was 40 per cent in 2007-08. The first four months of 2008-09 have already seen this figure go up to 50 per cent.

WOMEN'S PARTICIPATION IN NREGA

(Women workers as a percentage of all NREGA workers) States	2008-09 (%)
Tamil Nadu	82.01
Kerala	71.39
Rajasthan	69.00
Andhra Pradesh	57.75
Karnataka	49.77
Gujarat	46.54
Tripura	44.51
Uttaranchal	42.77
Chhattisgarh	42.05
Madhya Pradesh	41.67
Maharashtra	39.99
Sikkim	36.73
Orissa	36.39
Haryana	34.44
Mizoram	33.62

Manipur	32.80
Meghalaya	30.87
Assam	30.85
Himachal Pradesh	30.11
Arunachal Pradesh	29.58
Nagaland	29.36
Jharkhand	27.17
Bihar	26.62
West Bengal	16.99
Punjab	16.29
Uttar Pradesh	14.53
Jammu and Kashmir	1.08
All India	49.33

Source: Official data (for the first four months of the financial year 2008-09) available at www.nrega.nic.in as on 17th July 2008.

The Constitution of India grants equality to women in various fields of life. Yet a large number of women are either ill equipped or not in a position to propel themselves out of their traditionally unsatisfactory socio-economic conditions. They are poor, uneducated and insufficiently trained. They are often absorbed in the struggle to sustain the family physically and emotionally and as a rule are discouraged from taking interest in affairs outside home.

Women's political participation has been considered a major measure of women's empowerment. More than one million women have now entered political life in India and 43% of the seats are occupied by them district, province and national level. Women's participation is understood in terms of voter turnout, number of women contestants apart from the number of those who succeeded in winning.

Women's tremendous role in growing the World's food supply means their participation should be central in any program to improve farming techniques or natural resource management. Women around the world are left to work harder to grow the crops and raise the animals that sustain their families.

Most of the women work in agricultural sector either as workers, in household farms or as wage workers. The government's policies for alleviating poverty have failed to produce any desirable results, as women do not receive appropriate wages for their labour. There is also significant amount of unpaid or non-marked labour within the household. They should be provided with proper wages and work at par with men so that their status can be elevated in society. There is a need to have women-friendly economic policies that can enhance their social and economic position and make them self-reliant.

A woman needs to be physically healthy so that she is able to take challenges of equality. A clear vision is needed to remove the obstacles to the path of women's emancipation both from the government and women themselves. Efforts should be directed towards all round development of each and every section of Indian women by giving them their due share. Empowerment of women is closely related to formal informal sources of education. Women's education is extremely important intrinsically as it is their human right and required for the flourishing of many of their capacities. Training of women in leadership market research and entrepreneurship with follow ups must be institutionalized.

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