



## Poverty Alleviation and Economic Empowerment of Women

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### ABSTRACT

*The Art of Living empowers women to face the present challenges by providing tools and techniques that help to eliminate individual stress. A sense of community spirit is created that allows for women to face these similar challenges as a team rather than individually. The Art of Living encourages women to find practical solutions to their challenges so that each one becomes self-dependent in their own right. In India, We still have illiterate and poor village women financially dependent on their family members even though they are hard working & have their own abilities to be financially self dependent. But, they won't get any good job and no financial support to start their own house hold businesses. For such huge group of people and by keeping women empowerment in mind there are some organizations which provide all facilities & job opportunities for women in housekeeping & security services. Empowering women in developing countries is essential to reduce global poverty since women represent most of the world's poor population. Eliminating a significant part of a nation's work force on the sole basis of gender can have detrimental effects on the economy of that nation. In addition, female participation in counsels, groups, and businesses is seen to increase efficiency*

### KEYWORDS : The National Mission for Empowerment of Women (NMEW)

Economic Empowerment is the key to open up avenues of such power by enabling women to gain personal identity and social status. It involves reaching women all basic amenities and services through broad based efforts, addressing their problems arising out of gender bias and social constraints that confront Indian women and help achieve linkage between women and available economic/social services and provide them with economic opportunities. Till recently, the most important innovation in the attempt to promote economic empowerment has been formation of thrift and credit based self-help groups (SHGs) formed by women. Though initially, non-governmental agencies (NGOs) backed this movement. The SHG route gained currency when the Government and the Planners reposed faith in SHGs by linking them to formal financial institutions and giving them access to credit in the organized money market. The successful linkages between SHGs and Micro-Finance institutions such as RMK, NABARD, SIDBI besides private micro-finance institutions have immensely helped in generating additional income, jobs and create small enterprises for women. It is this innovation that needs to be developed and built upon by achieving synergy in the SHG activities through formation of clusters and federations, building institutions for imparting skill and achieve social and economic empowerment of women. When the National Mission for Empowerment of Women speaks of socio-economic empowerment of women in India, it envisages a number of steps mentioned below that would take us towards the goal of attaining economic empowerment of women through inter-sectoral convergence of schemes and programmes of partner ministries/departments:

- Economic empowerment of women cannot be achieved in isolation by a single department. Other Ministries/Departments would need to be brought on board through a mechanism which ensures not only engendering of their schemes/programmes but also would achieve inter-sectoral convergence of the programmes/schemes. MNEW would coordinate effective implementation of women centric and pro women schemes and programmes of all Ministries under one umbrella as women's issues has a cross cutting requirement. It would bring about coordination between Central Government and State Governments for implementation of schemes for gender empowerment and equality.
- Various Ministries and their organizations, e.g., Ministry of Rural Development (SGSY), Ministry of Women and Child Development (STEP, Rashtriya Mahila Kosh), Ministry of Agriculture (National Horticulture Mission), Department of Financial Services (Micro Finance Institutions), Ministry of Social Justice and Empowerment (NSCFDC), Ministry of Labour & Employment (National Skill Development Corporation), etc. are actively engaged in promoting Self Help Groups through awareness generation, formation of Self Help Groups (SHGs), upgradation of skills, establishing effective linkages with micro credit institutions and

promoting distribution and marketing support. The Mission will identify core strengths of all such activities and suggest a unified plan of action to synergise all identified efforts to promote self employment through skill development, provisioning of micro finance to ensure an economically viable and sustainable SHG movement using the existing framework available with various Ministries.

- Expansion of women's economic empowerment schemes and programmes of various Ministries.
- Identify elements of sustainability in livelihood options, document and disseminate.
- Strengthen micro-credit delivery system to ensure adequate fund flow at reasonable rate of interest to livelihood generating endeavors through SHGs.
- Support institutions of MFIs to create advocacy for self regulations and support institutions on financial literacy of women.
- Help build up capacities of various stake holders implementing economic initiatives for women.
- Reallocation of resources keeping in view the demands of the emerging scenario.
- Ensure effective regulation of the financial functions of the Micro Finance Institutions .
- Setting up Special Economic Zones for Women where all needs for successful entrepreneurship, e.g.: facility for training and skill upgradation, information about products, designs, market trends etc, assistance in procurement of credit, inputs etc, assistance for linkages to marketing and distribution network etc.

### To sum up, the economic empowerment of women as envisaged under the NMEW would include:

1. Institutional capacity building for women's development through strengthening of SHGs and the NGOs/ line departments. The objective would be to strengthen their delivery system and enable them to provide better services to poor women. Taking steps to monitor and regulate interests on loans to be given to SHGs belonging to both BPL and non BPL categories at the lowest possible rate of interest so that women can involve themselves in economically productive activities.
2. Ensure provision of skill training, technology transfer, technical support and promotion of market linkages.
3. Work towards giving women access to social programmes and leverage funds for asset creation in their society, which would reduce drudgery, access to clean drinking water, fuel and fodder (for e.g. provision of hand pumps, biogas for cooking, solar energy .
4. Establish effective delivery system at the state, district and village level by strengthening delivery system through gender budgeting and preparation of gender sensitive programmes.

women's empowerment does not occur easily or overnight. In the In-

dia case described, there was evidence of such change beginning, to which the project had apparently contributed. It was most noticeable among certain types of women. Perhaps one of the most important emerging lessons is that women's groups themselves, in their social aspects, play a role in such empowerment.

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