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An Empirical Overview of Women Empowerment in India

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Abstract:

Bringham Young says "You educate a man; you educate a man. You educate a woman you educate a generation." By this we can easily tell that women are the root of any society. This paper examines that how a woman is important to the future of the society and the empowerment of women is very much linked with bank linkage programme. SHGs are playing crucial role in this regard. In this research paper we will try to establish a logical relationship between literacy and women empowerment at large. At first we will discuss the graphical presentation of data related to India and after that we will position West Bengal among that. Recent time West Bengal implement various schemes by which the Government give inspiration to women at their work. The heavy impact on the social status of the rural women becoming bread earners of their family through SGHs.

Introduction: Though Indian society is still governed by men but female has immense effort to build a complete society. If we consider a bud which has its stalk men are playing that role in every society. And the women are the petals of that bud by which bud can show its beauty to us. Thus men as well as women co-operate with each other to the prosperity of the society. Women are inherent part of our society so we cannot neglect them because of less power. The basic ingredient of our society is women. First of women make a family. Family makes a home and finally home makes a society. A society cannot exist without education. If we go through the education procedure we can see that a child's best school is a mother's lap. Indian constitution states about Fundamental Rights, Fundamental Duties and Directive Principles. The Indian government has expressed a strong commitment towards education for all; however India still has one of the lowest female literacy rates in Asia. This low level of literacy not only has a negative impact on women's lives but also on their families' lives and on their country's economic development. Numerous studies show that illiterate women have very low earning capacity that is why they have a little autonomy within the household. The Indian government's commitment to education is stated in its constitution with an article promising "free and compulsory education for all children until they complete the age of 14". Women's movement and worldwide network is giving an added advantage to women empowerment.

Keywords: *Economic Development, Sustainability, Independence, Capital Formation, Financial Incurability.*

1. Background of Women Empowerment and Self Help Group (SHGs)

On 1st June' 1990 The Foundation of Development Corporation (FDC) felt the need of people and introduce the concept of "Banking for the poor". Because World Bank felt that the billion of people is poor they are not close contact with bank or any other financial institution. They are not capable to meet their three basic needs of life. A number of SHGs as well as NGOs are formed especially in third world countries. The Foundation Organisation arranged a workshop in Philippines From 13th to 17th May 1991 where many important organisation such as Asian Development Bank (ADB), World Bank and other regional organisations. By adopting such policies from the very beginning Government has been operationalising this technique through various legislative programmes. Women constitute around half of the total world population in India. Self Help Group is a homogeneous group of micro entrepreneurs with a member of 10 to 20 people to save their own earning potential and willing to contribute to a common specific fund for a specified pre- determined motto from which they can take loan for meeting their productive and emergent credit needs at such rate and period of loan and other terms and conditions are determined at their will. Swami Vivekananda said "There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly only one wing..."

1.1. Objective of the Study

The objective of the study is broad enough from the perspective of the society. Because if we cannot properly develop the women, a society will not go ahead. A woman acts as mother who is the best teacher of a child. If a child will prosper a country can strong its arm. The male female ratio though improved over the last few decades but it is not satisfactory at present. The urban elite class of women are benefitted undoubtedly but the women who lives in village and suburbs are still lack the benefit of equalise. Though many

NGOs as well as reformers took so many steps regarding women empowerment but ground realities are very poor. The study reveals the cause and its linkage through financial inclusion with SHGs at large.

1.2. Goal and Objectives

Women are actively participated to the every corner of the society. The generic goal is to advance and develop the society at large. Here we will discuss the objectives of the women empowerment as below:

1. **Positive economic belonging:** To bring proper advancement and development in society there is a need to create an environment which is positive in favour of women. There is a need to frame such an environment in which women can realise their full potential.
2. **Fundamental Freedom:** In 20th century women and men all have their fundamental right to an equal basis in all spheres of the society such as politics, education, cultural etc. After independence there are so many schemes adopted by different Govt. to get the women in main stream.
3. **To Re-energise the women:** There are many threats and weaknesses in our society for gender discrimination. To eradicate the problem there is a holistic mission to establish SHGs to re-energise the women.
4. **Reduction of discrimination:** The birth of a girl is considering an evil in 20th century also. Through women empowerment we can reduce the discrimination of men and women by setting up SHGs which can make the women financially independent through their own creativity such as beautician course, embroidery work tailoring etc.
5. **Financial stability:** In normal course women are dependent upon men for financial support that is why men are imposed control upon them. SHGs establish financial literacy centres (FLCs). They also organise training programmes on agriculture development including modern farming techniques, craftworks etc. The motto is to make use of idle household capacity, both in terms of physical and financial efforts.

1.3. Linkage of Women Empowerment with Financial Inclusion

Broadly speaking Financial inclusion means to cover that are to link the financially backward area or excluded sector for sustain them in long run. Such financial backward area covers urban slum dwellers, migrants, unorganised sector enterprises, small hawkers. As financial dependency is high in case of women, gender gap is prominent in case of banking also. For every 1000 deposit accounts opened in the name of men, just 394 opened in the name of women. In 1987, NABARD made an attempt to improve the financial access of poor for cost effectiveness with the help of Reserve Bank of India (RBI) and Central Government. In February 1992 NABARD launched “Pilot Project” as SHGs Bank linkage programme. After that, RBI formed a special guideline to maintain a micro-credit for all banks. It is stipulated that micro-credit is given to individual borrowers directly or by any intermediary. Over 95 million rural people are part of world’s largest micro-credit initiative. Internal credits accumulated by the SHG members are disbursed as loans among them at a nominal interest. SHGs are allowed to avail credit from Regional Rural Banks (RRBs) and Districts Co-operative Banks (DCBs) after successful operation for a few months. During 2012-2012, 41082 branches of 573 banks participated in the SHG –Bank Linkage Programme. Economically the formation of SHG is a positive leap further for poverty eradication. There is an abrupt change for the status and role of women after forming SHG. SHG-Bank Linkage programme is a revolutionary step of financial inclusion in rural areas of India.

2. Review of Literature

1. **Women Empowerment:** Though Women Entrepreneurship (Muneshwar Pd. Singh & Raj Kishore Singh): Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate business enterprise. In spite of various problems women of India will go ahead only because of their mental strength. They take new challenges as well as opportunities for fulfilment of their goal ie, to be succeed n life. The key of success is excellent educational performance especially by which they can outperform in the industry to empower the women many NGOs, Government, Non-Government organisation play essential role. They will provide some support services and motivation to them.
2. **Micro- Finance:** A Tool for women Empowerment in India (Dr. Ajay Kumar): Women are the reflection of prosperity of the society. She can give birth to a new generation. Now-a-days women secure gender equality in the society. Micro credit is a financial innovation which is implemented to enable the people to encourage them in self employment. It has a specific objective that micro credit programmes are effective for accruing benefit and general welfare of the family. SHGs are there to take up the production of the household financial linkage and agency wise financial progress is going on rapidly for easy access of women empowerment.

2.1. Women Empowerment in Indian Context

If we remember the early Vedic period, women enjoy equal right with men. Gargi, Maitrey and Apala are the famous women in this period. After that, the status of women tends to deteriorate from Mughal period. Raja Ram Mohan Roy, Iswar Chandra Vidyasagar take some vital steps to eradicate all social taboos and reform the society at large. Before independence the ruler of India Britishers use women as an entertaining media. Reformers change the society after independence. Some laws are enforced which are in the favour of women such are Widow Remarriage Act’ 1956,” Abolition of practice of Sati” etc. After independence women enjoys many privilege such as voting right, act as a single mother is also legal from the perspective of the society are equally granted.

2.2. Remedies Regarding Women Empowerment

Various remedies are taken women's equality in power sharing and active participation in decision making. All measures will be taken to guarantee women equal access in society. These are listed below:

1. Taking active decision: Now-a-days, women are actively participated in all legislative body, judicial, corporate, committee, trusts etc. we are proud of the women who are actively participated in state or central Government, Rajyo Sava, loke Sava, cabinet ministry etc. Constitution also frames such policies as well as rules which are directly in favour of women.
2. Micro- credit and women empowerment: Micro means small and credit means loan that is small financial help to women to access for consumption and production. In many cases women are situated in below poverty level. If we can help them financially then they can be independent economically. Men control and dominate women for their financial dependency.
3. Poverty Eradication: Poverty is one of the main reasons for women who live in rural areas of India. Indira Gandhi is the first women in India who takes many action plans to eradicate poverty and take the women in main flow of life. For taking this crucial step employment is must because unless and until they can earn they become dependent with the male members of the family.
4. Globalization and financial inclusion: Globalization is taking place throughout the globe. Many banking, Non-Banking financial intuitions, NGOs are taking active part for making women financially stable. Various kinds of strategies are formed for enhancing the capacity of the women and broadening the scope at large.
5. Literacy campaign: education is the main key to develop and rescue the women from their utter depressions. Remedies are taken for equal right in education; reduce illiteracy rate, gender discrimination as well as compulsory education up to class eight for especially female students.
6. Health in relation to women empowerment: An approach is taken for health of women because unless health is good they cannot survive in their life cycle. Infant Mortality Rate, Maternal Mortality Rate, affordable. As health consequences of HIV/AIDS and other sexually transmitted diseases will be tackled from a gender perspective

3. Methodology and Research Design

- a) Time Period of Study: To evaluate the theme and expansion of women empowerment in India as well as West Bengal, a considerably long period of time extending over 110 years from 1901-2011 have been selected and relevant data were collected from different sources like National Population Commission and web portal of West Bengal relating literacy.
- b) Materials and Methods: The study is both exploratory and empirical in nature. To evaluate the analysis we take secondary data of relevant reports.
- c) Techniques of Analysis: While analysis the effect and current scenario of women empowerment, SHGs, financial linkage and financial performance of women in West Bengal some tools of analysis is used. In this study we specially concentrated on graphical representation of the numerical data. Charts are line chart and bar chart.

4. Limitation of the Study

1. Study Period: The study is limited to 110 years starting from 110 years starting from 1901-2011 in the literacy rate performed by Indian women and West Bengal because literacy has a great impact in women empowerment.
2. Financial Information: The financial information used in this study has been taken from published sources for 110 years.
3. Primary Data: Due to non- availability of time the primary data has been collected from field survey and no personal interview of respondents in the study area have been taken according to the requirement of groups and sub- groups.
4. Tools and Techniques: For making a clear cut opinion, some charts and graphs are used namely line chart and bar chart but any descriptive statistical techniques are not considered.

5. Analysis and Interpretation

A data has been collected about literacy rate in India from 1901 to 2011. The respondents are divided in two groups such as male and female.

Year	Crude literacy rate			Change in %points		
	Persons	Males	Females	Persons	Males	Females
1901	5.35	9.83	.60	-	-	-
1911	5.92	10.56	1.05	.57	.73	.45
1921	7.16	12.21	1.81	1.24	1.65	.76
1931	9.5	15.59	2.93	2.34	3.38	1.12
1941	16.1	24.9	7.30	6.6	9.31	4.37
1951	16.67	24.95	7.93	.57	.05	.63
1961	24.02	34.44	12.95	7.35	9.49	5.02
1971	29.45	39.45	18.69	5.43	5.01	5.74
1981	36.23	46.89	24.82	6.78	7.44	6.13
1991	42.84	52.74	32.17	6.61	5.85	7.35
2001	54.51	63.24	45.15	11.67	10.5	12.98
2011	64.32	71.22	56.99	9.81	7.98	7.98

Table 1: Indian Male-Female Literacy Rate
Graphical Representation of Literacy Rate
Source: National Population Commission

State/UT Code	India/State/UT	Literacy Rate		Rank		Decadal Difference in Literacy Rate
		2001	2011	2001	2011	
	India	64.83	74.04	-	-	9.21
1	J&K	55.52	68.74	32	30	13.22
2	Himachal Pradesh	76.48	83.78	11	11	7.30
3	Punjab	69.65	76.68	15	21	7.03
4	Chandigarh *	81.94	86.43	5	8	4.49
5	Uttarakhand	71.62	79.63	14	17	8.01
6	Haryana	67.91	76.64	19	22	8.73
7	NCT Of Delhi *	81.67	86.34	6	9	4.67
8	Rajasthan	60.41	67.06	29	33	6.65
9	Uttar Pradesh	56.27	69.72	31	29	13.45
10	Bihar	47.00	63.82	35	35	16.82
11	Sikkim	68.81	82.20	17	13	13.39
12	Arunachal Pradesh	54.34	66.95	33	34	12.61
13	Nagaland	66.59	80.11	20	15	13.52
14	Monipur	69.93	79.85	22	16	9.92
15	Mizoram	88.80	91.58	2	3	2.78
16	Tripura	73.19	87.75	13	4	14.56
17	Meghalaya	62.56	75.48	27	24	12.92
18	Assam	63.25	73.18	25	26	9.93
19	West Bengal	68.64	77.08	18	20	8.44
20	Jharkhand	53.56	67.63	34	32	14.07
21	Orissa	63.08	73.45	26	25	10.37
22	Chattisgarh	64.66	71.04	23	27	6.38
23	Madhya Pradesh	63.74	70.63	24	28	6.89
24	Gujrat	69.14	79.31	16	18	10.17
25	Daman& Due *	78.18	87.07	9	6	8.89
26	Dadra & Nagar Haveli*	57.63	77.65	30	19	20.02
27	Maharastra	76.18	82.91	10	12	6.03
28	Andhra Pradesh	66.64	75.60	21	23	8.96
29	Karnataka	60.47	67.66	28	31	7.19
30	Goa	82.01	87.40	4	5	5.39
31	Lakshadweep *	86.66	92.28	3	2	5.62
32	Kerala	90.86	93.91	1	1	3.05
33	Tamil Nadu	73.45	80.33	12	14	6.88
34	Puducherry *	81.24	86.55	8	7	5.31
35	Anadamn & Nicobor Island *	81.30	86.27	7	10	4.97

Table 2: State-Wise Literacy Rate in India

Source: National Population Commission

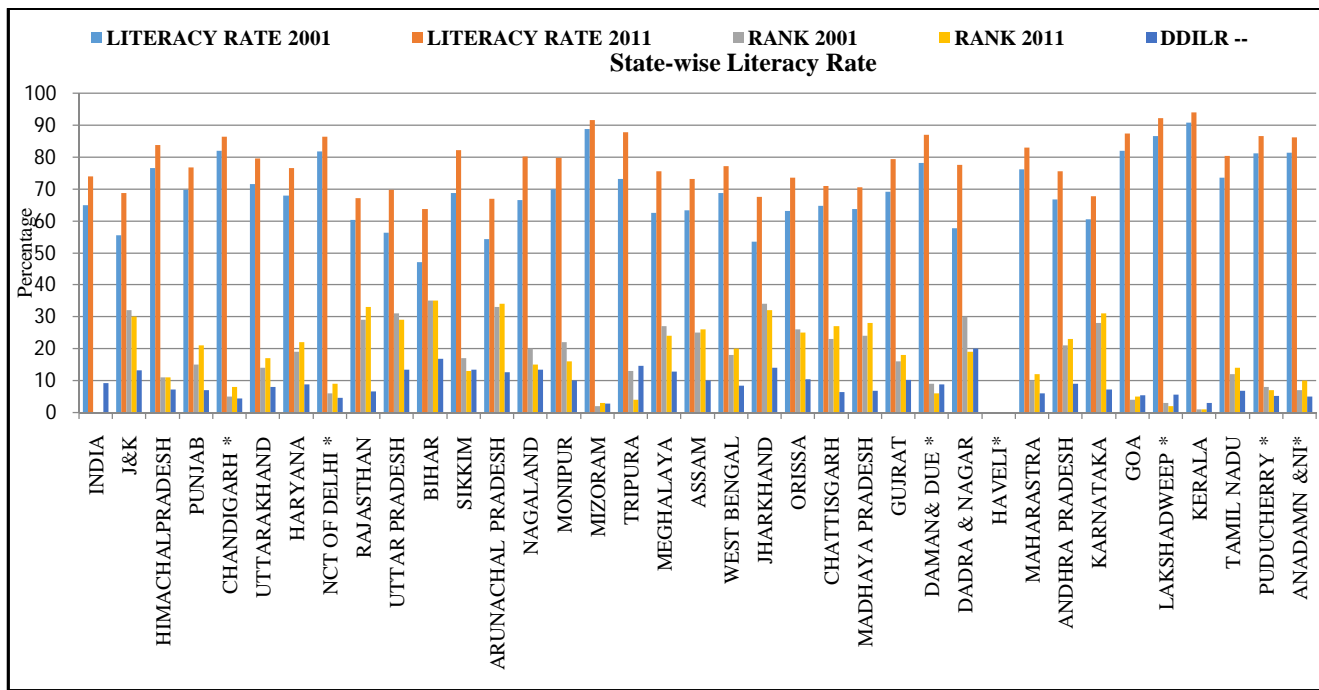


Figure 1: State-Wise Literacy Rate in India
Source: National Population Commission

Year	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	2011
Females	0.6	1.05	1.81	2.93	7.3	7.93	12.95	18.69	24.82	32.17	45.15	56.99

Table 3: Female Literacy Rate in India

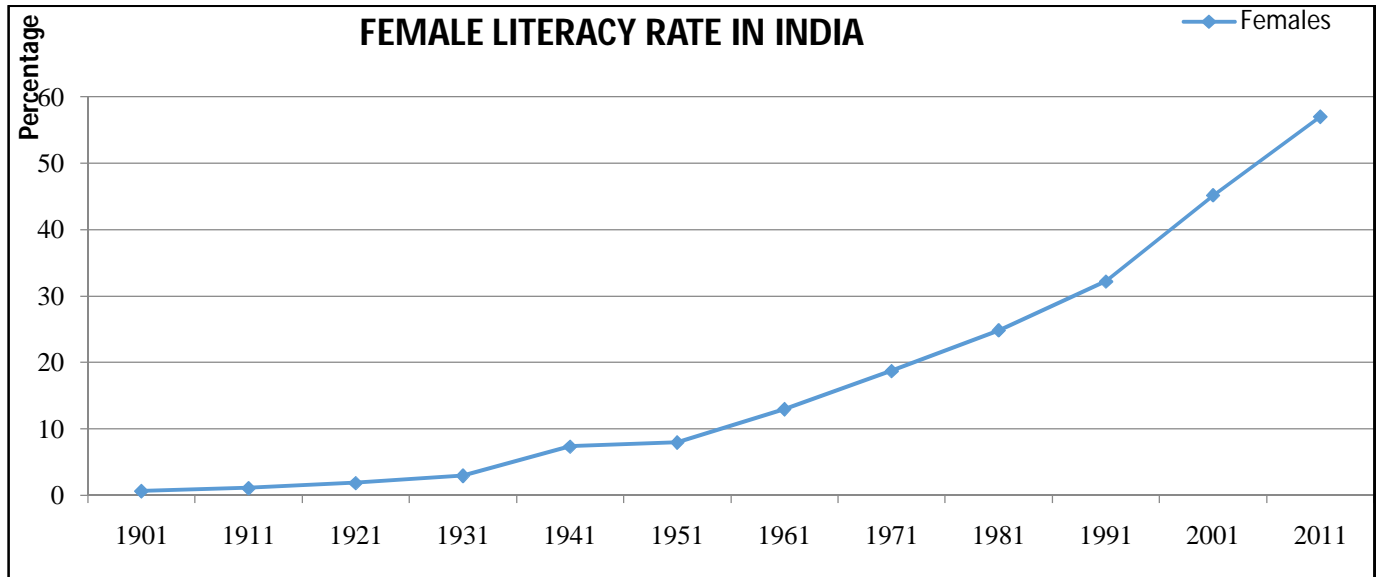


Figure 2: Female Literacy Rate in India
Source: National Population Commission

5.1. Dynamics of Micro-Finance

In recent few years micro-finance is a buzzword for socialists. Micro means small and credit means loan. So, short term loan given to poor family especially women are the target group of it. It meets a positive credit need of the rural people. It helps them to generate revenue and alleviate poverty. The main function of micro-finance is that to tap all the corners of the society including urban as well as rural. To provide timely and adequate credit to the weaker section of the society to strengthen the overall economic development of the society. At the rural level micro-finance creates more job opportunity, skill base training, economic development as well as increase the potential at large. SHGs are preferred anti poverty strategies for development of women in society. Access to finance at reasonable interest rates has become one of the important features for achieving the growth.

5.2. Features of Micro-Finance

The main features of micro-finance are stated as below:

- a. Loans are given to the members or targeted group for continuous frequency.
- b. The targeted groups are poor families located in rural and suburbs area.
- c. All loans are given in equal instalments with interest repayable at a short span of time.
- d. The credit usually given to women forming the small groups and assessing the social impact at the village level.
- e. Micro-finance through SHGs is a broader approach which aims to eradicate poverty and malnutrition.

6. Micro- finance in West Bengal

In India women are still deprived for their rights in the society. Men treat them as slave of them and use them as entertaining device and treat them as a dependant media because of only financial inferiority. The lives of women passes through different stages in which they are adjusting with different people and sacrifice a lot but in return get nothing. At the early stage of life they are serving father, then husband after that child and lastly grandchild. For improving the condition of women at state as well as national level Government of India is taking various schemes.



Figure 3

Government of West Bengal recently has taken some steps forward regarding the rehabilitation of women of this state. After elected as chief minister Mrs Mamata Banerjee is implementing such schemes for the girl child along with disabled women who are behind all.

6.1. Schemes implemented in West Bengal for Women Empowerment

Many schemes are now implemented in West Bengal for development of girl child especially for women empowerment and eradicate the utter poverty in the society. Such schemes are enumerated below:

1. Kanyashree Prakalpa: Child marriage is one of the evil of the society of West Bengal. Generally, if the family members are many in number and earning is limited then father wants to reduce their burden as early as possible. There is hardly any scope of education for girl child. So, if there is a chance then the elder member utilise it by means of giving child marriage. As a result girl child cannot go further for her future and she is becoming mother at an age they are not out of childhood themselves. To give remedy for this problem the Department of Women Development and Social Welfare of the state formulated the Kanyashree Scheme. It is a scheme of cash transfer for schooling of girl child and so that the marriage can be delayed at least until the age of 18 years. The scheme is applicable to all girls between the ages of 13 and 18 studying in classes between VIII and XII in a government-recognised school or madrasah or vocational/technical training centre, and whose family income is less than Rs 1.2 lakh per annum. This condition is not applicable for any orphan child or physically challenged girl child. The cash transfer limit is Rs 500 per month or Rs 25000 after completing the age of 18 years for higher education from any school.
2. Sukanya Scheme: It is another scheme implemented by West Bengal Government to rescue the girls themselves from any sudden attack. The scheme expertises the girls to train them in martial art. It is given for the students who are studying in and above class VIII. The martial art helps to boost them, increase self esteem, develop team work skills, a sense of respect for others etc. The state government of West Bengal has taken initiative to set up State Resource Centre for Women (SRCW) to ensure the socio-political empowerment of women.
3. Sabla: It is one of the schemes sponsored by Central Government implemented by West Bengal Government. The full name of the scheme is Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG). The scheme concentrated specially a specific group of women. The scheme provides family and health checks up of the women and give concentration on their medical as well as nutrition problem. It will give training under National Skill Development Programme (NSDP).
4. Swabalamban: It is the scheme give training to poor women of urban as well as rural areas. The scheme concentrated on for giving training to weaker section of the society such as SCs, STs etc.
5. Support to Training and Employment Program for Women (STEP): It is also a scheme sponsored by Central Government. It increases the self reliance of the women and ensures the skill up gradation of the women.
6. Swayamsidha: The scheme develops the women who demand rights from the family. This scheme ensures and control over social and political resources. It can increase the mobilisation of resources.

7. Swadhar: It is a scheme which targeted the widows, prisoners released from jail, mentally challenged girls and women having HIV specially who are drive out from their families for some reason.

7. District Wise Literacy Rate Change in West Bengal from 2001 to 2011 Census

We have collected the literacy data of West Bengal from portal of literacy rate of women of different districts. From 2001 to 2011 census there is a remarkable change in literacy rate in this state. Here we have seen that there is a positive relation between the literacy rate and women empowerment. If women are enough literate they can easily establish themselves according to their own desire. Here we have seen that West Bengal has nineteen (19) districts all together. The change in literacy rate over the period is depicted with the help of a graphical representation.

Sr No.	Districts	Literacy Rate in 2001	Literacy Rate in 2011
1	Purba Medinipur	80.16	87.66
2	Kolkata	80.86	87.14
3	24 Pgs (N)	78.07	54.95
4	Hawrah	77.01	83.85
5	Hoogli	75.11	82.55
6	Darjiling	71.79	79.92
7	Paschim Medinipur	70.41	79.04
8	24 Pgs(S)	69.45	78.57
9	Bardawan	70.18	77.15
10	Nadia	66.14	75.58
11	Koch Bihar	66.3	75.49
12	Dakshin Dinajpur	63.59	73.86
13	Jalpaiguri	62.85	73.79
14	Bankura	63.44	70.95
15	Birbhum	61.48	70.9
16	Murshidabad	54.35	67.53
17	Puruliya	55.57	65.38
18	Maldah	50.28	62.71
19	Uttar Dinajpur	47.89	60.13

Table 3

7.1. Graphical Representation

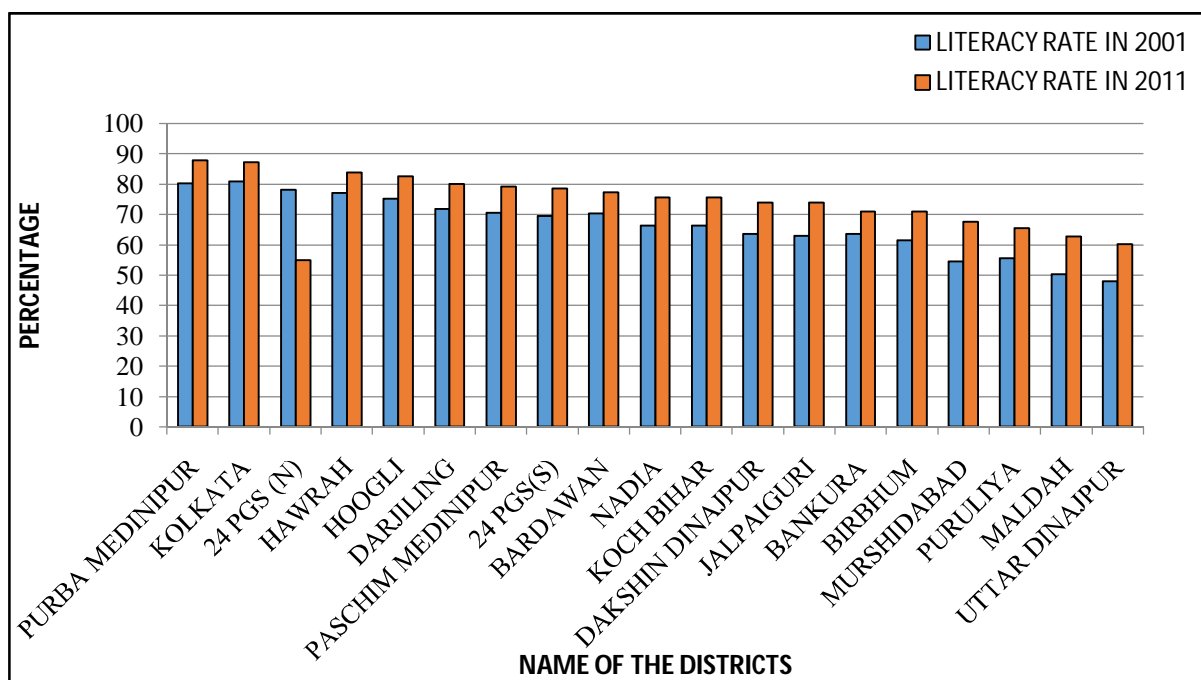


Figure 4: District Wise Literacy Rate in West Bengal

8. Conclusion

From the above study we can conclude that women are taking initiative to improve themselves with the help of SHGs and commercial as well as regional banks, NABARD etc. The literature established the important roles played by the Government of the respective states for eradicating poverty, capacity building and self reliance. All capacity builders help for alleviating poverty and social development at the macro level and lead the country towards sustainable community development. NGOs and other Government and Non- Government organisational body implementing various programmes for changing the quality of life of the poor. If we are more aware about the role of women and their current position then we can develop its status as early as possible.

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