ECONOMIC INCLUSIONS - A RAY OF HOPE FOR THE ECONOMIC EMPOWERMENT OF RURAL WOMEN

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The forbs International have recently announced the world’s most powerful 100 women in the world for the year 2012 in which 5 women have been nominated from India. It is interested to know that the success stories of the five Indian women reveal that they are well educated and born and brought up from socially and economically developed families. While appreciating the Indian women who are making the best in their respective professions in and around the world, one should go through the news about the globally identified and recognised Indian rural women who reaping the success fruits despite many impossibilities. A newspaper produced entirely by women in rural India is among the four winners of this year's Literacy Prizes awarded by the United Nations Educational, Scientific and Cultural Organization (UNESCO). The award ceremony will be held at UNESCO Headquarters in Paris Sep 8th 2012. It is evident that the 21st century Indian woman has
proved herself in every field of professions and established milestones globally irrespective of her social, economic and educational status. The development of women has always been the central focus in development planning since independence. The Indian government together with the State governments have been implementing Economic inclusions by introducing special programmes for holistic development of women.

At the above scenario, the present paper attempts to analyze the Economic Inclusions which aimed to implement various programmes relating to the women welfare and development in India so as to achieve economic empowerment.

Economic Inclusion is the term used to describe policies, programmes and interventions targeted at groups of people or places which are not fully able to participate in economic life either as a consumer, producer or both. It is not just about being in employment – people can be excluded from other elements of the economy such as access to financial services; many people are in and out of employment on a regular basis. The Government of India as well as the State governments are trying to initiate various programmes as to make the word women empowerment more meaningful.

FIVE YEAR PLANS - ECONOMIC INCLUSIONS

During the 7th plan Ministry of Human Resource Development set up (1985), Department for Women and Child Development constituted in HRD Ministry, 27 major women specific schemes identified for monitoring to assess quantum of funds/benefits flowing to women. The Eighth Plan (1992-97) for the first time highlighted the need to ensure a definite flow of funds from general developmental sectors to women. Special In 9th plan, Women’s
Component Plan- 30 percent of funds were sought to be ear-marked in all women related sectors – inter-sectorial review and multi-sector approach and Special vigil to be kept on the flow of the earmarked funds/benefits. Further, during 10th plan, reinforces commitment to gender budgeting to establish its gender-differential impact and to translate gender commitments into budgetary commitments. Aims at initiating immediate action in tying up the two effective concepts of Women Component Plan (WCP) and Gender Budgeting to play a complementary role to each other, and thus ensure both preventive and post-facto action in enabling women to receive their rightful share from all the women-related general development sectors. The following are the women welfare schemes which highly influence the economic status of the women in general and rural women in particular. Since the paper is based on secondary data an attempt is made to discuss on some of the above mentioned schemes.

RASHTRIYAMAHILAKOSH - (NATIONAL CREDIT FUND FOR WOMEN)

The RashtriyaMahilaKosh (National Credit Fund for Women) was set up in 1993 with a corpus of Rs. 31 crore, against the backdrop of socio-economic constraints faced by poor women to access micro – credit from the formal financial system in the country, especially those in the rural and in unorganized sectors. The principal corpus has increased to Rs.100.00 crore by 2009-10. The main objective of setting up of RashtriyaMahilaKosh (RMK) under the Department of Women and Child Development (now Ministry) was to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development. The RMK is now being restructured as a NBFC with a corpus of Rs.500.00 crore. Till 31.3.2011, 6, 87,512 women beneficiaries
have been sanctioned Rs.307.52 crore and disbursed Rs.251.82 crore. However, with the proposed induction of funds and conversion to NBFC, the projected yearly number of beneficiaries and loans are at the end of five year period in FY 2015-16 is likely to be 2,19,500 and Rs.492.02 crore respectively.

WORKING WOMEN HOSTELS AND TRAINING CENTERS

The Government of India launched a programme in 1969 in the Central sector called the Short Stay Home for women and girls. The need for providing Short Stay Homes for women and girls has been due to the changing pattern of life, rapid urbanization and industrialization and the resulting migration from rural to urban areas.

The scheme of Working Women Hostel with Day Care Centers for children was started in 1972-73 as a Central Sector Plan Scheme, for working women belonging to low income groups who migrate to cities for employment. Under this scheme, financial assistance is provided to the extent of 75 percent of the cost of construction of the hostel building and 50 percent of the cost and land by the Central Government. Women getting training for employment and girl students studying in professional courses are also eligible to stay in the hostels. The scheme is implemented by Voluntary Organizations, Women Development Corporations, Public Trusts, Universities, Schools/Colleges of Social Work, Local Bodies, Cooperative Institutions, etc.

During the year 2000-01, an amount of Rs. 4.92 crore was sanctioned for the construction of 7 new hostels to benefit 1275 women. The total number of hostels was 861 and 60865...
women were benefited in the year 2001. Under the scheme, so far 887 hostels have been sanctioned throughout the country to benefit approximately 65,000 women. In 2008-09, 11 new hostels were sanctioned to benefit approximately 1000 working women. No new Hostels have been sanctioned in the year 2009-2010 as the scheme is under revision.

**SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMMES (STEP)**

Support to training and employment Programmes was launched in 1987 to update the knowledge and skill of poor and asset less women in traditional occupations such as agriculture, animal husbandry, dairying, series, handlooms, handicrafts, khadi and village industries, social forestry, wasteland development etc. by enhancing their productivity and earning capacity. During 2009-10 there are 118 projects in operation including 11 new projects sanctioned during the year. The total number of beneficiaries that the schemes could reach out to during 2009-10 was 13986 women.

The scheme also provides for enabling support services in the form of health check-ups, legal and health literacy, elementary education, gender sensitization and mobile crèches. The ultimate endeavor of each project is to develop the group to thrive on a self-sustaining basis in the market place with minimal governmental support and intervention even after the project period is over. Since inception, around 250 projects have been provided financial assistance under the scheme. The ten traditional sectors identified for project funding under STEP comprise of agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, waste land development and social forestry. The scope and coverage of the scheme is being broadened with
introduction of locally appropriate sectors being identified and incorporated into the scheme.

SWAVALAMBAN

This programme was launched in 1982-83 with assistance from the Norwegian Agency. Financial assistance is given to Women's Development Corporations, Public Sector Corporations, autonomous bodies and voluntary organizations to train poor women mostly in non-traditional trades and to ensure their employment in these areas. Some of the trades are computer programming, electronics, watch assembling, radio and television repairs, garment working, secretarial practices, community health work, embroidery and weaving etc. Financial assistance is provided to the grantee organization for hiring of training-cum production sheds, training costs, cost of machinery and equipment’s, stipend to trainees and remuneration to trainers.

SWAYAMSIDHA- SHGs

On 29th November 2001, an integrated scheme for women's empowerment known as Swayamsidha was introduced by replacing the erstwhile IndraMahilaYojana and subsuming the MahilaSamridhiYojana. The programme is based on the formation of women into Self-Help Groups (SHGs). It aims at establishment of self-reliant women's SHGs; creation of confidence and awareness among members of SHGs regarding economic up-liftment and other economic issues; strengthening and institutionalizing the saving habits in rural
women and their control over economic resources; and improving access of women to micro-credit.

SWADHAR

This scheme was launched by the department during the year 2001-02 as a central sector scheme for the benefit of women in different circumstances such as destitute widows deserted by their families in religious places like Virandhawan and Kashi; women prisoners released from jail and without family support; women survivors of natural disasters who have been rendered homeless and are without any social and economic support; trafficked women/girls rescued or run away from brothels or other places or victims of sexual crimes, who are disowned by family or who do not want to go back to their respective families for various reasons; women victims of terrorist violence who are without any family support and without any economic means for survival, mentally disordered women who are without any support of family or relatives etc. The project is implemented through the Women and Child Development Departments of State Government, Social Welfare Boards, Women Development Corporation, urban bodies, etc. provided they have the required experience and expertise in the rehabilitation of such women on a project to project basis.

Integrated Rural Development Programme (IRDP): It was the single largest antipoverty programme launched in 1978-79. The number of women benefited under the procurement during the 8th plan was 39.33 lacks equaling to 18.89 percent to the total benefited families.
Training of Rural Youth for Self –Employment: The major objective of TRYSEM launched in 1979 was to remove poverty and unemployment among the rural youth by providing them the appropriate technical know-how and thereby enable to take up self-employment. During the 8th plan, 459 505 women were trained.

Indira AwasYojana: It was started as an important component of RLEGP (under JRY) aiming at the construction of dwelling units, free cost for the poor. Under IAY in all houses are allotted to the women only.

CAPART: The Council for Advancement of People’s Action and Rural technology scheme promotes rural technology and innovations designed to reduce the drudgery of women in several areas of household activities. The government has providing funds to voluntary agencies which have working for welfare of the rural women.

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT ACT (MGNREGA)

The recent introduced programmes for women have supporting them to get economic status and to better life style. The MGNREGA stipulates that priority shall be given to rural mass women. One of the most important observations in all the chapters is the emergence of women’s identity and their empowerment with the coming of MGNREGA as an economic opportunity provider. In terms of implementation it mandates that a minimum of one-third of the beneficiaries are women who have registered and have requested for work. Wage and work indiscrimination is one of the main objectives of the scheme. As recent studies,
women participating are at significant level in this scheme. The progress of the scheme shows that women have including in economic/wage justice.

There are many provisions in the Act that are attractive for women workers. First, the Act provides that at least one-third of the workers should be women. Secondly, the wage is the same in case of both men and women. And thirdly, there is a special provision for child care. MGNREGA work can also protect women against migration in search of work. This leads to an improvement in the quality of their life through the avoidance of costs and risks associated with migration. It also helps women who are to look after their ill relatives. Moreover, women have been able to avoid harsh working conditions and hazardous works of the private work place. What is more important is that government work through NREGA has allowed women to leave work with unscrupulous private employers where they often become the prey of abuse and exploitation. As per the national level consolidated figure, during the financial year 2008-09, out the total laborers, 47 per cent were women. During the year 2009-10 (six months), the percentage of women’s participation was 51 per cent. It shows that the involvement of women in NREGA is moving upward in the national perspective.

TRENDS IN QUALITY OF WOMEN EMPLOYMENT- ECONOMIC INCLUSION

Employment opportunities help women to more economic inclusion. The distribution of workers across, self, regular and casual status is widely taken as an indicator of the quality of employment and conditions in the labour market. Table 1 summarized the trends in distribution of workforce by nature of employment. During the initial years of this century,
there has been a significant increase in self-employment in both male and female workers in rural and urban areas.

Utilisation of self-employment opportunities by nature of UPSS employment

<table>
<thead>
<tr>
<th>Year</th>
<th>Employment status, area and gender</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td></td>
<td>Self-Employed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td>57.7</td>
<td>58.6</td>
<td>41.7</td>
<td>45.8</td>
<td>52.90</td>
</tr>
<tr>
<td>1999-00</td>
<td>55.0</td>
<td>57.3</td>
<td>41.5</td>
<td>45.3</td>
<td>52.80</td>
</tr>
<tr>
<td>2005-10</td>
<td>58.1</td>
<td>63.7</td>
<td>44.8</td>
<td>47.7</td>
<td>54.21</td>
</tr>
<tr>
<td></td>
<td>Regular employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td>8.5</td>
<td>2.7</td>
<td>42.0</td>
<td>28.4</td>
<td>17.0</td>
</tr>
<tr>
<td>1999-00</td>
<td>8.8</td>
<td>3.1</td>
<td>41.7</td>
<td>33.3</td>
<td>14.0</td>
</tr>
<tr>
<td>2005-10</td>
<td>9.0</td>
<td>3.7</td>
<td>40.6</td>
<td>35.6</td>
<td>18.25</td>
</tr>
<tr>
<td></td>
<td>Casual labour</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td>33.8</td>
<td>38.7</td>
<td>16.3</td>
<td>25.8</td>
<td>30.10</td>
</tr>
<tr>
<td>1999-00</td>
<td>36.2</td>
<td>39.6</td>
<td>16.8</td>
<td>21.4</td>
<td>33.20</td>
</tr>
<tr>
<td>2005-10</td>
<td>32.9</td>
<td>32.6</td>
<td>14.6</td>
<td>16.7</td>
<td>27.54</td>
</tr>
</tbody>
</table>

Source: various rounds of NSSO data. Note: UPSS= Usual principal subsidiary status

The increase is more visible in the case of rural women accounting for nearly 2/3 of all jobs. Alongside the trend of increasing self-employment, there has been a discernable shift in
the wage employment in general. The latest round data exhibits a visible deviation for the earlier data on casual employment, which indicated and overall trend of increased nasalization of employment, except for urban women workers. During 1999-2000 to 2004-05, the share of casual employment in total employment declined by more than 7 percent. Though shares of regular employment improved slightly in all categories except urban males, the fall in casual employment was so prominent that the aggregate share of wage employment has fallen considerably (Chandrasekhar and Ghosh, 2006). A closer examination reveals that even the increase in regular employment was largely in low paid segments such as domestic services which is indicative of the deteriorating quality of wage employment.

NATIONAL POLICY FOR THE ECONOMIC EMPOWERMENT OF WOMEN

The national policy for the empowerment of women recognized the economic empowerment of women and concentrated on some issues like economic empowerment, need of micro credit. Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macro-economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps will be taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities.
In order to enhance women’s access to credit for consumption and production, the establishment of new and strengthening of existing micro-credit mechanisms and micro-finance institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit.

Women’s perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up.

CONCLUSION

The economic role played by women, who constitute almost half of the population in the world as well as in India isolated from the framework of development until recent. The societal and male domination conditions Wage and work discrimination which lead to exploitation is common thing in case of rural Indian women. Despite all the barriers the Indian rural woman has been playing two deferent roles such as in the family and outside the family which lead to economic development of total family as mentioned Adam Smith that individual’s development leads to economic development. Hence ignorance of women mostly effects on family and nation’s development. Regarding, the attitude of policy makers
and planners have been changed and concentrating on empowering them by implementing economic inclusions.

Effective implementation of economic inclusions should be ensured through proper coordination, monitoring and evaluation. Effective participation of people is also required for the achievement of objectives of the programmes meant for women development. This can be possible through involving the beneficiaries’ right from the very beginning to the completion of projects and schemes.

There is no denying the fact that some important programmes for the development of women are being implemented but more attention is required towards newly started programmes. Sufficient funds, adequate staff, sincere efforts, etc. can help in improving the quality of women development programmes. All these can include the women into the mainstream of the economy which can be lead to fast economic development.

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