

## **Women Empowerment through Employment Opportunities in India**

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### **Abstract**

Indian women are almost 50% of the Indian population and they directly as well as indirectly contribute to the economic parameters of the nation. Since ages most of their economic contributions have not been accounted and their humble services have been taken for granted. It's high time to recognize the role of women fraternity in the growth of an economy and take necessary steps to involve the rural uneducated females in the growth process simultaneously along with the urban uneducated as well as educated females.

Generally it has been observed that females are more involved into small scale business activities as entrepreneurs but with time change has been noticed and they are moving towards IT/ITES, Apparel/accessories and Food & Beverages. Also traditionally wage employment was noticed in agricultural sector but now service and industrial sectors are witnessing the growth of female workers. Government has come up with several sachems to enhance the role and contribution of women.

This paper will look into various growth prospects financial empowerment of women and highlight the major issues that hinder these growth processes. The basic objectives of the paper have been mentioned below.

Objectives of the paper:

1. Overview of the currently self-employed and wage- employed women.
2. Financial issues and other major problems faced by women entrepreneurs
3. Government schemes to empower women through skill formation, financial assistance, education etc.
4. Growth trends in women employment in recent years.
5. Impact of women employment on economic parameters for Indian economy.

**Keywords:** Empowerment, Employment, Equity, Growth, Economy.

## 1. Introduction

The early Vedic period suggests that Indian women enjoyed the status of equality with men in terms of social freedom, education and other rights. But with time their condition deteriorated as we started living in a male chauvinistic society. In the present social and economic environment women are not treated on equal parameters with the males regarding issues like having authority in the family, property rights, employment opportunities, social and security aspects. Females face different kinds of exploitation in Indian economy and the panacea to all female exploitation is women empowerment in terms of financial status. A strong patriarchal society with deep-rooted socio-culture values continues to affect gender equity and women's empowerment. With time Indian women have evolved under the British rule as well as in the independent economy due to various cultural and economic exposures. Now they participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc.

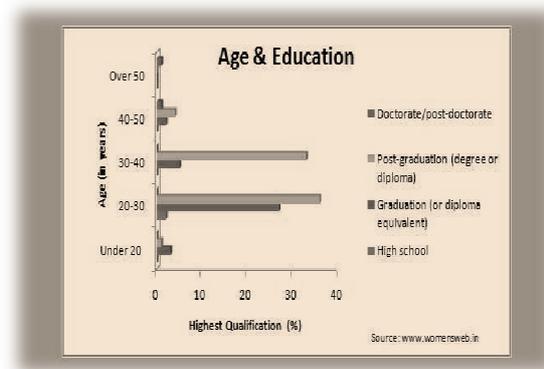
## 2. Overview of the Currently Self-employed and Wage-employed Women

**Education and employment** are the two basic tools which can change the economic and social status of females in the near future as well as over a long time. Further women empowerment is the utmost requirement for the inclusive growth and development of a nation like India which is emerging over time and accounts for 614.4 million female population (1.27 billion total populations). According to the 2011 census female literacy rate happens to be 65.56% as compared to male literacy of 82.14%. If we consider the next major issue which can lead to female empowerment then disguised employment underpayment of remuneration is quite visible. Contrary to common perception, a large percentage of women in India work. National data collection agencies accept that statistics seriously understate women's contribution as workers. However, there are far fewer women than men in the paid workforce. In urban India, women participate in the workforce in impressive numbers.<sup>i</sup> According to the ILO's Global Employment Trends 2013 report, India's labor force participation rate for women fell from just over 37 per cent in 2004-05 to 29 per cent in 2009-10. Out of 131 countries with available data, India ranks 11th from the bottom in female labor force participation.

<sup>ii</sup>Also according to the International Labor Organization, India ranks in the bottom 20 of a list of 131 countries in female labor force participation. "Senior level female employees in India are just 5 per cent compared to the global average of 20 per cent," In India almost 48 per cent women drop out of workforce before they reach the middle of their careers, compared to the Asia regional average of 29 per cent."

<sup>iii</sup>In the area of women's entrepreneurship, and although government policies and promotion strategies have been giving new opportunities to women, few have come forward. According to the same *MSME Annual Report 2011-12*, only 13.72 per cent of enterprises in the registered MSME sector were enterprises managed by women. It is

primarily since the last two decades that attempts to design programmes to promote women entrepreneurs as a part of national development plans have begun to be taken notice of by women.



**Fig. 1:** Age and Education of Females.

If we consider women employment in general than Indian women lack behind when compared to south Asian countries or even the BRICS. Female employment in India grew by 9 million between 1994 and 2010, but the ILO estimates that it could have increased by almost double that Fig. if women had equal access to employment in the same industries and occupations as their male counterparts. As per Census of Central Government Employees, in 2001, the female employment in Central Government is 2.92 lakhs which is only 7.53 % of the total employment in Central Government. As per Census 2001, at all India level, 10.35 % households are female headed and the average size of female headed households is 4.00 whereas the average household size for male headed households is 5.4. further the knowledge economy has certainly created a large number of never before opportunities for women particularly in the service sector. Today one can see a women entrepreneurs in almost every field, be it ICT, retails, service sector, health-care, insurance, tourism, education and even international trade. In our day to day life we meet many management and techno-savvy women professionals who are eager to plunge into the world of business.

Over time, the share of the self-employed has been rising among women. Large sections of women are self-employed in both rural and urban areas, with their share being higher in the villages (close to 64 per cent of women workers). Women are more inclined towards achieving economic independence and as there is limited number of opportunities in the male dominated society, they look for small business organizations. It is the need of the hour to support such women so that economic potentiality of the fair sex increases which will help in the overall growth.<sup>iv</sup> Recent statistics show that as per Census 2011, the work participation rate for women is 25.51 percent as compared to 25.63 per cent in 2001. The Work Participation Rate of Women has reduced marginally in 2011 but there is an improvement from 22.27 per cent in 1991 and 19.67 per cent in 1981. The work participation rate for women in

rural areas is 30.02 per cent as compared to 15.44 per cent in the urban areas. In so far as the organized sector is concerned, in March, 2011 women workers constituted 20.5 percent of total employment in organized sector in the country which is higher by 0.1 percent as compared to the preceding year. As per the last Employment Review by Directorate General of Employment & Training (DGE&T), on 31<sup>st</sup> March, 2011, about 59.54 lakh women workers were employed in the organized sector (Public and Private Sector). Of this, nearly 32.14 lakh women were employed in community, social and personal service sector.

### **3. Financial Issues and other Major Problems Faced by Women Entrepreneurs**

Women in India and even other countries face gender biasness and at times working in government or private organizations lead to many types of exploitations like low wage rates as compared to their male counterparts, sexual harassment, family pressure etc. Self-employed women or upcoming female entrepreneurs are free from few of the above mentioned problems. The government is also trying to tap the skills of these ambitious females by providing them the required support. But the fact remains that females face immense problems in rural as well as urban areas to start a business. Developed countries like Britain and Canada show that females own one third of the business in the society and they enjoy much more freedom as compared to females in emerging economies.

Gender budgeting at the government's end and family support on the personal front is a must for females in a patriarchal society like India. Given these conditions, the basic problems still jolting on women entrepreneurship are the following:

- Stiff competition from male establishments.
- Shortage of raw materials
- Family conflicts
- Legal awareness
- Low risk taking ability
- Limited financial capacity
- Requirement of Entrepreneurial training

Apart from these basic problems, availability of finance and credit facilities for females is a big issue. Generally banks or other credit lending institutions fail to recognize women entrepreneurial aptitude and do not want to take a chance by providing them financial assistance. Hence the role of the government becomes very important.

Tiwari et al (1981) found that the government was assisting the women for entrepreneurship development by providing financial assistance in the form of term loans, interest, subsidy, unsecured loans and concession in the form of subsidies in the capital, self employment loan etc. Kumar (1998) reported from Bangalore that Canara Bank's *Centre for Entrepreneurship Development* gives training to women

and helps them to set up small industrial units besides providing assistance for marketing their product.

The assistance by the government to women entrepreneurship has been provided through various institutions like *SIDO, DIC, EDI, NAYE, NISIET, SIDBI, SEF, WCFC* and commercial banks etc. In an earlier research (Bindiya 2001) undertook a study on Women and Agriculture. He found that the Regional Rural Banks are playing an important role in empowerment of rural women through various credit schemes for entrepreneurship development. Various financial institutions have special financial schemes for women entrepreneurship development. These include *KVIC, NABARD, Cooperative Societies and Regional Rural Banks*. They provide loan opportunities to rural women entrepreneur for dairying, poultry, beekeeping, food processing and preservation, mushroom cultivation, spices process, potato chips, dalia and other cottage industries.

Still in various studies it was reported that more than 70% of the problems faced by the women entrepreneurs are related with credit. With a view to encourage women in setting up their own ventures, Government launched a Scheme, namely, “*Trade Related Entrepreneurship Assistance and Development (TREAD)*” during the 11th Plan. Even in the early years of independence schemes like community development programs, Mahila mandals etc were set up for the growth of women entrepreneurs. Further are the details of ministry of labor.

**Table 1:** Year-Wise Details of Funds Allocation/Released During Last Five Years.

Year	Fund (in lakhs)	Expenditure (in lakhs)	No. of NGOs	No. of women benefitted
2007-08	50	37.81	48	60000 (approx.)
2008-09	50	13.55	28	33774
2009-10	46	15.03	20	68700
2010-11	75*	13.51	21	29850
2011-12	68*	15.28 (approx.)	39	52630
2012-13	75	12.46	13	19,100
2013-14	75	13.39	10	14,700

\* Combined allocation for Women Cell and Planning Unit

Source: <http://labour.nic.in/content/division/grant-in-aid-scheme40.php>

#### **4. Government Schemes to Empower Women through skill Formation, Financial Assistance, Education etc.**

Development of women has been a policy objective of the government since independence. Until the 70s the concept of women's development was mainly welfare oriented. In 1970s, there was a shift from welfare approach to development approach that recognized the mutually reinforcing nature of the process of development. <sup>v</sup>In the 80s a multi-disciplinary approach was adopted with an emphasis on three core areas of

health, education and employment. Women were given priorities in all the sectors including SSI sector. Government and non government bodies have paid increasing attention to women's economic contribution through self employment and industrial ventures.

Further the government has come up with many schemes from time to time to educate females. To name a few: *Mahila Samakhya Programme*, *Kasturba Gandhi Balika Vidyalaya Scheme (KGBV)*, and *National Programme for Education of Girls at Elementary Level (NPEGEL)*. Also a *Nirbhaya* scheme was started in the union budget in 2013 to support initiatives by the government and NGOs working towards protecting the dignity and ensuring safety of women in India.

Though the government has come up with many schemes for social welfare of the weaker sex, the end result has been depressing because the implementation process is either very slow or graft and nepotism is very prevalent in the economy. Government should take special care to implement the policies with honesty and on time so that the growth process of the nation speeds up. Along with it the private sector should also take the initiative in assisting women skill formation. And finally well educated, financially sound and resource full women should take necessary steps to help uneducated and poor women in attaining education as well as vocational trainings for required skill formation which open up employment opportunities for the needful.

There are such NGOs, training centers and government schemes which aid urban as well as rural females. Few recent initiatives need mention eg, Federation of Indian Women Entrepreneurs (FIWE), a National-level organization, founded in 1993 and registered under Society Act of India in May 1999, is today, one of India's Premier Institution for Women thoroughly devoted towards Entrepreneurship Development in the country. It has branches in different states of India with membership base of 15,000 individual members /professionals and more than 28 Member Associations spread throughout the country. Another such example is Shri Mahila SEWA Sahakari Bank; a separate bank of poor, self-employed, women workers was established at the initiative of 4,000 self-employed women workers with a capital of Rs 60,000 in 1974.

So government and the private organizations have been aware about women welfare but the process needs to pick up the momentum.

## **5. Growth Trends in Women Employment in Recent Years**

The ministry of labor and employment has published few facts regarding growth trends in women employment. Women form an integral part of the Indian workforce. According to the information provided by the office of Registrar General & Census Commissioner of India, As per Census 2011, the total number of female workers in India is 149.8 million and female workers in rural and urban areas are 121.8 and 28.0 million respectively. Out of total 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural laborers. Of the remaining females workers, 8.5 million are in household Industry and 43.7 million are classified as other workers.

<sup>vi</sup>According to one study few facts are worth mentioning:

- The workforce participation rate of females in rural sector was 26.1 in 2009-10 (NSS 64th Round) while that for males was 54.7. In Urban sector, it was 13.8 for females and 54.3 for males.
- Among the States/Union Territories, workforce participation rate of females in the rural sector was the highest in Himachal Pradesh at 46.8% and in the urban sector it was the highest in Mizoram at 28.8%.
- In the rural sector, 55.7% females were self-employed, 4.4% females had regular wage/salaried employment and 39.9% females were casual laborers compared with 53.5%, 8.5% and 38.0% males in the same categories respectively.
- A total of 20.4% women were employed in the organized sector in 2010 with 17.9% working in the public sector and 24.5% in the private.
- The labor force participation rate of women across all age-groups was 20.8 in rural sector and 12.8 in urban sector compared with 54.8 and 55.6 for men in the rural and urban sectors respectively in 2009-10 (NSS 64th Round).

## **6. Impact of Women Employment on Economic Parameters for Indian economy**

India is an emerging economy with eye catching demographic dividend within its reach. As the economy has to compete with developed south Asian countries as well as western economies, full utilization of the available limited raw material as well as manpower resources is the only way to grow faster and capture international markets. Indian women have proved their mettle in large as well as small industries. Few big names are KiranMazumdar Shaw, IlaBhatt ,IndraNooyiandChandaKochar.

An eye opener is the fact that under SEWA some 60000 poor women could create assets worth Rs. 200 million (6.6 million U.S.\$).Therefore women literacy and women employment will add to the gross domestic product of the nation and raise the per capita income of the country also. With rising incomes and education there is a profound impact on consumption. The rates of growth of several discretionary categories are nothing short of dramatic as a result. Female consumers have impacted the market structure. The rural as well as urban women have shown interest in having financial status in the family. So with the increase in population and female awareness, the growth prospects of a nation will also change leading to development in the long term. Indian women are moving towards achieving high growth targets along with their male counterparts and adequate assistance will embrace a bright future in rural and urban areas.

## **7. Conclusion**

Despite significant problems in a male dominated society, Indian women have found their way out for growth and empowerment either through self-help groups, NGOs,

banks, government assistance, and micro finance institutions or through private sectors. In the coming years the role of women will be of immense importance for competing with the developed world as they are man power source as well as diverse consumer group. The civilization of the country will undergo a noteworthy positive change with educated and financially sound women folk. Given that one-third of the estimated 480 million jobs in the country are being performed by women, more than half of the advertising is targeted towards the homemaker.

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<sup>iii</sup>Creating an enabling environment for women's entrepreneurship in India. Hina Shah, May 2013

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<sup>v</sup>ZENITH International Journal of Multidisciplinary Research Vol.1 Issue 5, September 2011, ISSN 2231 5780 [www.zenithresearch.org.in](http://www.zenithresearch.org.in) 202

<sup>vi</sup>[http://www.wikigender.org/index.php/Women\\_and\\_Men\\_in\\_India,\\_2012](http://www.wikigender.org/index.php/Women_and_Men_in_India,_2012). A publication by the Central Statistics Office under the Ministry of Statistics and Programme Implementation, Government of India