

# Indian Women: Safety and Empowerment in 21<sup>st</sup> Century

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**Abstract** - Women's empowerment in India is heavily dependent on many different variables that include geographical locations, educational status, social status, and age. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the Society. This paper suggests measures to protect women and giving way to empowering their capacity.

**Keywords** - women development, empowerment, panchayat

## I. INTRODUCTION

Economically empowering women may be one of the most impactful sets of development interventions, both in terms of growth and job creation. Women's Empowerment in India will take a look at our rich heritage and enlightened societies of the past where women were treated as equals, the concept of —Indial itself evolved quite recently, relative to the sum of its parts' histories. But the truth is that in the modern India, the woman has always been a second grade citizen in work place. The National Crime Records Bureau reported in 1998 that by 2010 growth in the rate of crimes against women would exceed the population growth rate.

### *Status of Indian women today*

- Treated as second hand citizen
- Practicing to act as the decisions made by male
- Lesser literacy rate
- Denied of opportunities
- Lack of communication skill even among educated women
- Cultural set up at family base
- Lack of interest in knowing current events
- Hesitation to take challenges

### *Women's Empowerment Principles in Brief*

- Establish high-level leadership for gender equality.
- Treat all women and men fairly at work – respect and support human rights and nondiscrimination.
- Ensure the health, safety and well-being of all women and men workers.
- Promote education, training and professional development for women.
- mplement enterprise development, supply chain and marketing practices that empower women.
- Promote equality through community initiatives and advocacy.

## II. CHALLENGES FACED BY WOMEN'S IN INDIA

### *Education*

While the country has grown from leaps and bounds since its independence where education is concerned, the gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. Not only is an illiterate women at the mercy of her husband or father, she also does not know that this is not the way of life for women across the world. Additionally, the norms of culture that state that the man of the family is the be-all and end-all of family decisions is slowly spoiling the society of the country.

### *Poverty in the Country*

About a third of the country's population lives on less than 1.25USD per day. The GINI index keeps rising slowly over the years, indicating that the inequality in the distribution of wealth in the country is increasing, currently hovering a little close to 33.9. Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to abject poverty, women are exploited as domestic helps and wives whose incomes are usurped by the man of the house. If poverty were not a concern, then the girl child will be able to follow her dreams without concerns of sexual exploitation, domestic abuse illiteracy.

### **Health & Safety**

The health and safety concerns of women are paramount for the wellbeing of a country, and are an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

In its 2013 report, UNICEF came up with shocking figures on the status of new mothers in India. The maternal mortality report of India stands at 350 per 1000, with as many as 83,000 women in India dying of childbirth complications in that year. Today, due to the burgeoning population of the country, that number is sure to have multiplied considerably. While there are several programs that have been set into motion by the Government and several NGOs in the country, there is still a wide gap that exists between those under protection and those not. The empowerment of women begins with a guarantee of their health and safety.

### **III. WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP**

Indian women have basic characters in themselves in the present sociological and cultural setup

#### ***Qualities required for an entrepreneur: as follows***

- Indian women are considered as Shakti, which means source of power.
- Able to effectively coordinating the available factors and resources.
- Able to efficient by execute decisions imposed on them
- Have clear vision and ambition on the improvement of family and children.
- Patience and bearing the sufferings on behalf of others and
- Ability to work physically more at any age.

#### ***An effective entrepreneur requires certain basic qualities, which can be listed as follows.***

- Innovative thinking and farsightedness.
- Quick and effective decision making skill.
- Ability to mobilize and marshal resources.
- Strong determination and self-confidence & Preparedness to take risks.
- Accepting changes in right time.
- Access and alertness to latest scientific and technological information.

Matching the basic qualities required for entrepreneurs and the basic characters of Indian women reveal that, much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in productive and service sectors for the development of the nation.

### **3.1 Challenges in Women entrepreneurship**

#### ***Inadequate Access to Finance***

The greatest barrier facing women entrepreneurs in India is access to finance is an issue because of requirements of collateral. In India only 1% of women own property and that makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification'. The financial aspects of setting up a business are without doubt the biggest obstacles to women entrepreneurs often lack information about how to get a loan, lack the necessary collateral to obtain one and /or face discriminatory laws or practices related to finance and credit Common wealth secretariat (2002) Finding the finance to get a new business going, or to grow an existing one is a difficult challenge.

#### ***Discrimination***

Another challenge that women entrepreneurs in India face is discrimination. Even when women entrepreneurs do approach banks for financing, they tend to face discrimination. Women report that bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. The fact that banks engage in gender bias prevents many women from even approaching them. Some women get so discouraged that they do not bother to seek bank financing and turn instead to informal savings groups.

#### ***Multiple Responsibilities***

One other challenge is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide.

#### ***Lack of Education***

Lower education levels puts women entrepreneurs is a disadvantage compared to men. While gender gap in primary education in India has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and

thereby contribute to the country's overall economic growth. Lack of sufficient education and training for women is another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training which tends to affect effective performance in later life .

### ***Managing Employees***

Managing employees is another challenge that women entrepreneurs in India face. Finding and retaining good employees is essential for the success of a business, but can be difficult for women entrepreneurs in India. Since women owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent. Some women find that they are not taken seriously by their employees, especially in non-traditional sectors.

### ***Competition***

While micro-enterprises are very often the source of innovation, they are also especially vulnerable to competition from counterparts who introduce new products or services, or improve their production processes, lacking the resources to respond rapidly. Competition (markets) and information related factors are said to be major challenges. Competition is seen in form of the size of market share in the rural setting. Most of these markets are not expanding and new competitors such as mini-super markets with wide varieties of products for those who were engaged in selling household products are emerging.

### ***Barriers of women empowerment***

Barriers to women empowerment and equity lie ingrained into the cultures of certain nations and societies. Many women feel these pressures, while others have become accustomed to being treated inferior to men. Even if men, legislators, NGOs, etc. are aware of the benefits women empowerment and participation can have, many are scared of disrupting the status quo and continue to let societal norms get in the way of development.

The increasing access to the internet has also resulted in the exploitation of women. As a result, the idea of releasing personal information on various interactive websites has created fear among many women. For example, in 2010, Working to Halt Online Abuse stated that 73% of women were victimized through such sites. Types of victimization include cyber stalking, harassment, online pornography, and flaming. Risks of being harassed in such manner prove that men continue to dominate women through ICTs.

Recent studies also show that women face more barriers in the workplace than do men. Gender- related barriers involve sexual harassment; unfair hiring practices, career progression, and unequal pay where women are paid less than men are for performing the same job. Such barriers make it difficult for women to advance in their workplace career wise.

### **3.2 Action Plan for Women Empowerment**

We wanted to illustrate ways to increase citizens' awareness and understanding, as well as to stimulate some kind of mutual responsibility.

#### ***Public safety for women***

Although the exact topics of the master thesis projects were very open at the beginning, our students managed to select two areas that became even more relevant along the way. The first thesis was done by Dhanfia Rahman at Uppsala University. It focuses on public safety within the context of Mumbai, India and in particular the safety of women who increasingly are employed and move around the city at different times. The main outcome of the thesis is a three- part concept that builds on a model in which trusted men in the community more actively supports the group of women.

#### ***Education***

Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender- sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination.

#### ***The Internet as a tool of empowerment***

The growing access of the web in the late 20th century, has allowed women to empower themselves by using various tools on the Internet. With the introduction of the World Wide Web, women have begun to use social networking sites like Face Book and Twitter to start activism. Through online activism, women are able to empower themselves by organizing campaigns and voicing their opinions for equality rights without feeling oppressed by members of society. For example, on May 29, 2013, an online campaign started by 100 female advocates forced the leading social networking website, Face Book, to take down various pages that spread hatred about women. Such achievement is a big step towards the empowerment of women regarding gender equality rights.

### ***Economic benefits of women empowerment***

Most women across the globe rely on the informal work sector for an income. If women were empowered to do more and be more, the possibility for economic growth becomes apparent. 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. If implemented on a global scale, the inclusion of women in the formal workforce can increase the economic output of a nation. Therefore, women can also help businesses grow and economies prosper if they have, and if they are able to use, the right knowledge and skills in their employment.

### ***Rights awareness***

Many of the most impoverished women in India are confined to their households. They lack mobility and freedom of association and have no opportunity to learn their rights and take action to improve their lives and those of their family members. At least two of the most dynamic women volunteers in each village receive intensive training in the legal and reproductive rights of women. Given the trust and respect they already have in the village, they bring rights awareness to the doorstep of women currently confined to their homes. The Barefoot Lawyers become the one link impoverished women have to the worldwide movement for social justice, as well as to resources and educational opportunities.

### ***Equal leadership***

Women are denied a voice in the decisions that affect their lives. The best way to transform this condition is to uncompromisingly require that at least 50 percent of leadership positions be reserved for women: from village councils to parliaments. Studies show that when women become leaders in their local community, they transform the development agenda—focusing on water, sanitation, health, education and nutrition, and combating corruption, social exclusion and domestic violence.

### ***Organize***

In unity, there is strength: economic, political and social. Investments in building strong grassroots women's organizations, federations and cooperatives provide women sustainable platforms for advocacy and mutual empowerment.

### ***Financial services***

Muhammad Yunus has called access to financial services a human right. The recent book, *Portfolios of the Poor* shows how women need credit not only for starting or supporting small enterprises, but also for coping with great seasonal fluctuations in family income. Poor women often juggle multiple loans at usurious rates just to survive. Numerous studies show that when women control money, it is far more likely to be invested in the health, nutrition and education of children than when men control the money. And in cultures where women even touching money has been taboo, the visible presence of women as economic players in the community, to the benefit of all, catalyzes progress towards social and political equality.

### ***Functional adult literacy***

Hundreds of millions of women have never had the opportunity of formal education. Women are twice as likely to be non-literate as men. Literacy is more than skill acquisition; it is the reclamation of autonomous selfhood and agency. This means women experiencing themselves as makers of history rather than the victims of it. It means they can avoid being cheated in the marketplace, learn far more rapidly, and connect and find themselves in the great currents of human discourse worldwide.

### ***Health services***

Access to affordable health services is a fundamental human right for women and their children, a right that is out of reach for hundreds of millions of women. Treating the illness of a child can bankrupt a family. The lack of prenatal care and attended childbirth can be fatal. Most women are constrained by the distance they are able to walk back and forth in a day with their child—meaning it is vitally important that health care be within 10 kilometers, including reproductive health and pre-natal care, nutrition training and micronutrient supplements.

Expanding the number of nurse midwives and providing them with a suitable clinic, housing, basic supplies and regular supervision can meet the vast majority of unmet medical needs—and is already doing so for millions of people. Scarce professional skills can be greatly leveraged by the voluntary efforts of community health committees and trained volunteers who can fan out from the nurse midwife and bring health education and services to the remotest locations. This is just one step needed to overcome the social barriers women face when coming to a health center to give birth.

### ***Halting child marriage***

Marriage before age 18 is a profound violation of human rights. It cuts short a girl's education and freedom of choice. It also often costs her life, because early pregnancy is a leading cause of maternal mortality. As women have organized and gained voice, they have made halting child marriage a top priority. Awareness campaigns are coupled with direct action to intervene and halt child marriage.

### ***Prosecuting gender-based violence***

In many cultures, domestic violence (including rape, incest and murder) is endemic and nearly always occurs with impunity. Women's faces are burned with acid when they spurn romantic advances; honor killings occur if women fall in love. In many



areas, if a woman were to report abuse or rape at a police station, she may be attacked again or imprisoned for having had unlawful sex.

### **Entrepreneurship**

Proper planning and execution are required at all levels. Proper training in right direction is to be planned meticulously.

#### **The steps to be taken can be listed as follows:**

1. identifying women with different literary levels in proper groups and to create
2. Awareness about entrepreneurship and its importance as job providing avenues rather than job seeking ventures.
3. Skills to be provided to selected women group are to be identified.
4. making them to realize the income generation and social status and recognition
5. giving orientation and skill training on selected trades on their choice and suitability
6. Assisting them in preparation of project reports for their own proposed units and helping them to follow up the venture to start the new enterprise.
7. Providing consultancy and guidance, continuously.

A training capsule of around 15 days may be provided by expert institutions, voluntary agencies and Govt. departments. The financial resources are to be mobilized to provide this type of programs, by the government organizations like banks, public sector organizations and voluntary agencies.

The higher education institutions, which are spreading throughout the country, may conduct programs like this, regularly, in addition to their academic programs, with or without govt. aid. Young graduates of that area and the final year students of U.G/P.G courses may also be provided with such training. Normally, infrastructures are available with such institutions. Getting expertise and mobilizing other requirements will also be easier for such institutions, since they are already having good establishment facilities.

Voluntary agencies like Rotary clubs, Lions clubs, and etc. Govt. sponsored institutions like UGC, Science and technology Councils may interact with the colleges/universities, through financial assistance, to carry out the programs.

With proper financial assistance and effectively using them, each college/university may train 300 to 1000 youths, annually, in the area of entrepreneurship development. When women are going to be the target groups, the benefit will reach a larger section of the society.

Thus ED culture is to be developed gradually among the women, in addition to providing educational facilities to use the vibrant women force in right direction. Thus programs combining, technical skill and entrepreneurship skill, to selected groups, will make the Indian women more self-reliant and confident and would lead them to be envied by people at the international level.

### **Training Components**

Even though there are very efficient institutions at the national lifeline EDI Ahmadabad, NSTED BOARD, New Delhi, NISIE, Hyderabad and at State level, CED in Madurai and Chennai, TANSTIA in Chennai, such programs are to be conducted at regional level, at the residential area of the women, in their vernacular language and to the specific requirement of the people of that area.

#### **The essential components of such training may be listed as follows.**

1. Awareness, career building and attitudinal change towards enterprise formation.
2. Effective training on building up self-confidence and communication skills.
3. Skill training on specific trades suitable to their option.
4. Training on quick and effective decision making techniques and managerial skills.
5. Training on marketing strategies.
6. Training on effective financial management.
7. Training on project formulation and implementation.
8. Scope for increasing access to new technologies and scientific knowledge.
9. Information on persons/offices to be contacted.
10. Interaction with successful entrepreneurs for sharing their experiences

Training in such areas is not going to have much financial burden to the govt., when compared to other developmental projects. This type of programs can be conducted in all the parts of the country. A consistent and continuous effort in this project will add more dimensions Indian women and their empowerment. And to the economic development of the nation as a whole.

### **Suggested list of appropriate areas suitable to Indian women entrepreneurs**

1. Food products manufacturing and preservation.
2. Catering services and fast food centers
3. DTP and Book binding.
4. Maintenance of Dairy, Poultry and their products.
5. Stationeries retailing & Diagnostic lab & pathology clinics.
6. Communication centers with telecom, fax, browsing and Xeroxing facilities.
7. Readymade garments, embroidering and fashion designing.

8. Art and painting works on commercial decoration.
9. Beauty center& Running old-age homes And so on.

#### IV. CONCLUSION

The women play a strategic role in the society and in the economy. The status of women in India is not even in all the times and in all the places. During British rule and after independence many efforts are being made for improving the status of women in India. The government of India, by passing timely and essential Acts and implementing rules and regulations trying to empower and strengthen the women. No doubt the government of India has many weapons to fight for women empowerment, the prompt and strict implementation is quite essential. Unless the Acts, Policies, Rules, Regulations, etc., are strictly implemented the idea of women empowerment remains unachieved. Hence the efforts of the government are still inadequate and the process of empowering women in India is long way to go.

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