



Short Review Paper

Women empowerment and government policies: A pathway to progress

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Abstract

This paper discusses various schemes launched by government of India to empower women. These initiatives are designed to supplement traditional resources with additional support. Resources can include human resources like labor, skills, and interests; intellectual resources such as information, ideas, and knowledge; and material resources like money, financial capital, and natural resources. As a result of these schemes, a significant transformation has been observed in the lives of women, shifting from traditional roles to modern ones, and from informal occupations to entrepreneurial projects. Investment in women and girls has shaped the strategies, tools, and programs of Opportunity International, a nonprofit that focuses on empowering women through financial inclusion. The programs have supported women in transitioning from informal economic activities to accessing savings accounts and small loans through trust groups. These groups provide a support network, allowing women to earn a stable income and improve their livelihoods. Additionally, this support has enabled women to harness technology, making it possible for even those in remote areas to participate in the global economy. Overall, the investment in women's empowerment has led to greater economic inclusion and created pathways for women to improve their lives and communities.

Keywords: Women, empowerment, government, policies, rights, equality.

Introduction

Empowering women means providing them with greater authority and control over their own lives, addressing the persistent disadvantage they face compared to men across economic, sociocultural, and political realms¹. Women's empowerment is a critical step toward achieving gender equality, which is based on the principle that an individual's rights, responsibilities, and opportunities should not be determined by their gender².

Empowerment consists of three factors like choice, voice and power. When a woman has an expansion of choice, she gains access to a world of possibilities which she might not have ever considered before like what she will do, when and to whom she would marry and so on. Secondly, when a woman has strengthening of her voice, she can participate in and can lend voice in both public and private discussions and decisions pertaining to her lives³.

Finally, when she has transformation of power to herself, she becomes independent for taking life decisions. This power can be within herself, or from the others⁴.

In this paper discusses various policies focused on women's empowerment from the government of India. Government of India have established dedicated departments for women's empowerment, and have created specific divisions within

existing departments. A detailed discussions of the policies implemented by the government of India for women empowerment. The final sections examine the impact of these policies on women's empowerment, highlighting the changes observed after implementation by various agencies.

Government scheme for women empowerment

Gone are the days when Indian women were confined inside the homes. Now the times have changed in the favour of women to help them emerge as the leading entrepreneurs. For all the women who are filled with enthusiasm and ideas to generate revenue, the government of India has stepped up. It has brought together various schemes and plans to make sure these women entrepreneurs don't have to face the hassle of a capital. Out of the many schemes some most important schemes to help budding women entrepreneurs are mentioned in this paper to achieve the eventual goals.

One Stop Centre: The "One Stop Centre" scheme was launched in India in 2015 to support women affected by violence. It was launched under the aegis of the Ministry of Women and Child Development. The scheme aims to provide an integrated range of services. This includes medical aid, counseling, and temporary shelter for women victims of violence under one roof. The services are available free of cost to women aged 18 years and above who have been subjected to violence.

Swadhar Greh Scheme: The Swadhar Greh Scheme, implemented by the Ministry of Women and Child Development, aims to assist women facing challenging circumstances by offering institutional support for their rehabilitation, enabling them to live with dignity. It provides shelter, food, clothing, healthcare, and economic and social security to these women.

Beti Bachao Beti Padhao (BBBP): Beti Bachao Beti Padhao (BBBP) was launched by the Prime Minister on 22nd January, 2015 at Panipat, Haryana. BBBP addresses the declining Child Sex Ratio (CSR) and related issues of women empowerment over a life-cycle continuum. It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development. This scheme aims to balance sex ratio. It helps a girl child receive quality education. This scheme ensures that parents can save funds to support their daughter's higher education and marriage.

Pradhan Mantri Matru Vandana Yojana (PMMVY): Pradhan Mantri Matru Vandana Yojana (PMMVY) is a Maternity Benefit Programme that is implemented in all the districts of the country in accordance with the provision of the National Food Security Act, 2013. Providing partial compensation for the wage loss in terms of cash incentives so that the woman can take adequate rest before and after delivery of the first living child. The cash incentive provided would lead to improved health seeking behaviour amongst the Pregnant Women and Lactating Mothers (PW& LM).

Mission Shakti: Mission Shakti which came into operation from 1.4.2022. It is a scheme in mission mode aimed at strengthening interventions for women safety, security and empowerment. Under Mission Shakti, different awareness and training programs will be conducted regarding various schemes for the protection, respect and self-reliance of women and girls. Women nodal officers have been appointed by government in all the districts for the execution and monitoring of the campaign. Various competitive and cultural programmes on women empowerment awareness will also be connected during the campaign.

The Mahila Police Volunteer (MPV): The Mahila Police Volunteer (MPV) program was established by the Union Ministry of Women & Child Development in collaboration with the Union Ministry of Home Affairs. This program aims to create a link between local village communities and police authorities through women specifically trained to serve as police volunteers. These volunteers are responsible for monitoring and reporting cases where women in their communities face harassment, are denied their rights or entitlements, or experience impediments to their growth and development. Haryana became the first state to pilot this program in the fiscal year 2016–2017, launching it in the Karnal and Mahendergarh districts.

Pradhan Mantri Ujjwala Yojana: Pradhan Mantri Ujjwala Yojana was launched by Prime Minister of India Narendra Modi on 1 May 2016 to distribute 50 million LPG connections to women of Below Poverty Line (BPL) families. A budgetary allocation of ₹80 billion (US\$1.0 billion) was made for the scheme. The scheme was replaced by the Ujjwala Yojana 2.0 in 2021. The government has increased the subsidy for poor women under the Ujjwala scheme to Rs. 300 per cylinder for the next financial year. The subsidy of Rs. 300 per cylinder was applicable for the current financial year, ending on March 31. Union Minister for Commerce and Industry, Piyush Goyal informed that the Economic Affairs Committee of the Cabinet has now decided to extend this subsidy until 2024-25.

Mahila E-Haat: It was started in year 2016. Mahila E-Haat is an initiative for meeting aspirations and needs of women entrepreneurs. It is an online marketing platform for women, where participants can display their products. It is an initiative for women across the country as a part of 'Digital India' and 'Stand Up India' initiatives. The platform has been set up by the Ministry of Women and Child Development, Government of India under Rashtriya Mahila Kosh (RMK). To educate women on various aspects of online selling and helping them establish their venture.

Rashtriya Mahila Kosh (RMK): The national credit fund for women known as Rashtriya Mahila Kosh (RMK) was set up by the government of India in 1993 with a corpus of Rs. 31 crore, as a national-level organization to meet the credit needs of poor and assist less women in the informal sector.

Udyogini scheme: This is one of the top schemes launched by the government of India to help budding women entrepreneurs by asking for the least possible interest rates for the loan provided. For the women who fall in the age group of 18 years to 45 years can get loan sanctioned easily for starting their business. The main condition is that her family's yearly income should be within the under limit fixed by banks. However, this income limit is waived off in the case of a widow, disabled or destitute woman. For women who are falling under the income limit waiver category or are under SC/ST category, they further get a subsidy of the sanctioned loan. For general category, a subsidy is less of the sanctioned loan amount is provided. This scheme was initially promoted by Punjab and Sind bank but later other banks like Karnataka Woman's State Development Corporation have joined hands and provide this loan to the future woman entrepreneur of the country.

Conclusion

A noticeable shift is happening among women, as they move from traditional roles to modern, entrepreneurial pursuits. This recognition of the value of investing in women and girls has influenced Opportunity International's strategies, tools, and programs.

Understanding that empowering women is central to ending extreme poverty, the organization focuses on providing the resources and training needed to help women succeed. Opportunity International bridges the gap for women excluded from the formal economy by offering them access to savings accounts and small loans through Trust Groups. These groups create a supportive network, helping women achieve stable income and improved livelihoods. Moreover, the organization promotes technology access, enabling even the most isolated women to join the global economy. The goal is to include women whose lives have been marked by exclusion, providing them with the tools, training, and financial services necessary to thrive. This support connects women to a wider world, offering opportunities that were once unimaginable. The transformation from informal to formal roles, supported by inclusive policies and programs, shows that empowered women can significantly impact their communities and the world at large.

In summary, by offering women the means to break free from cycles of exclusion, Opportunity International empowers them to create positive and far-reaching change. This shift from traditional to entrepreneurial roles reflects the immense potential women hold when given the chance to flourish.

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