

Empowerment of Poor Women

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Abstract: Women empowerment is very basic to the basic of human rights where she wants neither to beg for power nor search for power hierarchy to exercise power for power against others. On the contrary she demands to be accepted as human first of all. She as a person in command of her self and for that necessarily all the resources physical, social, economical, political, cultural and spiritual to be equally accessible to her, are prerequisites for considering the whole question of empowerment. In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education, health employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. This paper intends to highlight the empowerment of poor women with micro financing. Their empowerment is to cater to the following objectives-1) to satisfy the basic needs such as food, clothing and shelter. 2) To look after the welfare of the members of the family in terms of health and education. 3) To sustain co-operative living in the society.

Keywords: Empowerment, Women Empowerment, Micro Finance

1. INTRODUCTION

Women's empowerment has been a debating Issue for quite a few years now various people have been defining it in various different ways. The concept kept changing with space and time. Whom do we call powerful women? The one who is educated, economically independent and has rights to decide about her own spending? Most of the people viewed such women as sufficiently empowered.

Women empowerment is very basic to the basic of human rights where she wants neither to beg for power nor search for power hierarchy to exercise power for power against others. On the contrary she demands to be accepted as human first of all. She as a person in command of her self and for that necessarily all the resources physical, social, economical, political, cultural and spiritual to be equally accessible to her, are prerequisites for considering the whole question of empowerment. Everyone believes that woman's confidence is enriched if she gets financial or economic freedom.

In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education, health employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women.

There are several reasons for this: Among the poor, the poor women are most disadvan-

taged –they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility. The problem is more acute for women in countries like India, despite the fact that women’s labour makes a critical contribution to the economy.

1.1. Objectives of the Study

This paper intends to highlight the empowerment of poor women with micro financing. Their empowerment is to cater to the following objectives-

1. To satisfy the basic needs such as food, clothing and shelter.
2. To look after the welfare of the members of the family in terms of health and education.
3. To sustain co-operative living in the society.

1.2. Procedure

Women’s empowerment is the key to socio economic development of the community; bringing women into the mainstream of national development has been a major concern of government. The ministry of rural development has special components for women in its programmes. Funds are earmarked as “Women’s component” to ensure flow of adequate resources for the same. Besides Swarnagayanti Grameen Swarazgar Yojona (SGSY), Ministry of Rural Development is implementing other scheme having women’s component. They are the Indira Awas Yojona (IAJ), National Social Assistance Programme (NSAP), Restructured Rural Sanitation Programme, Accelerated Rural Water Supply Programme (ARWSP) the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCRA) and the Jowahar Rozgar Yojana (JRY).

1.3. Development of Women and Children in Rural Areas (DWCRA)

Women constitute half of our population and play a vital role in the development of the family, the community, the nation. It has been widely recognized that unless women’s potential is properly developed no transformation and economic development is possible. There fore to accelerate the growth and prosperity of the nation is very important to create opportunities for socio-economic development of women in rural India.

“Development of Women and Children in Rural Areas” was started in the year 1982-83 as a sub-scheme of IRDP, on a pilot basis in 50 districts.

1.4. Objectives of DWCRA

1. To cause socio-economic upliftment of the poor rural women by providing income generating skills and activities.
2. To encourage the habit of thrift and credit among poor rural women, and to make them self-reliant.

3. Enhancing the welfare and quality of life of the family as well as the community by improving rural women's access to health, education, safe drinking water, sanitation, and nutrition.

To fulfill these objectives sincere efforts were made to provide the following:

- a. Providing assistance to individual women to take advantage of the facilities already available under IRDP.
- b. Organizing women in homogenous groups to adopt economically viable activities on a group basis.
- c. Providing women of the target group with necessary supportive services in terms of provision of day care facilities for children with working mothers, provision of working conveniences, suitable appliances etc. so that they could improve their efficiency and reduce the drudgery; and
- d. Organizing childcare facilities to provide for the security, health care and nursing of the children.

2. ACTIVITIES OF DWCRRA

Some of important products made by the DWCRRA groups are as follows: 1) Making of different varieties of Pickles. 2) Making of different varieties of chili powders. 3) Making of baskets. 4) Making of different varieties of tables. 5) Making of different varieties of Mashala powders. 6) Making of different types of Bags and stuffed Toys. 7) Making of different varieties of Bakery products. 8) Kalamkari and muggam works. 9) Making of different varieties of Papads. 10) Doing Embroidery and painting works. 11) Stitching work 12) Social service...etc

3. DEVELOPMENTS IN DWCRRA

The Seventh Five Year Plan revamped the scheme and recommended that it should be continued with the objective to "organize women in socio-economic activity groups" with the dual objective of providing them with self-employment opportunities and social strength.

By the end of the Eighth Five Year Plan, with the goal that the program is to cover the entire country, the GOI decided that DWCRRA should be extended to 50 additional districts every year from 1991-92 onwards. It was also decided to reduce the group size so as to make the group cohesive.

From the year 1995-96 childcare activities (CCA) have been incorporated under DWCRRA with the objective of providing crèche services for children (below six years) and with specific emphasis on young female dropouts. It is also responsible for filling in critical gaps in the areas of immunization and nutrition for the children. Information, education and communication components have also been incorporated since 1995-96, for generating awareness among rural women about DWCRRA and other development programs.

4. CONCLUSION

While the anti-poverty programs have been strengthened in successive years and while in percentage terms poverty levels have reduced from 56.44 percent to 37.27 percent in 1993-94. Though the government has introduced several welfare programs for women still poverty of women in rural areas is a gargantuan predicament. A number of self employment programs can be added including DWCRA, which was meant exclusively for women and children. And some such skills can be thought over and make them local specific for easy access of local resources.

Local bodies are to support the product of these groups in selling, refining and promoting the finished products. They have to act as Liaison between such women's groups and the training centers like Jana sikshan samstha in Guntur.

They could work with Missionary zeal as being done by the Government Kerala state poverty eradication mission of local self government department with its projects KUTUMA SHREE PROJECT.

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