

SOCIAL TRANSFORMATION OF INDIAN WOMEN THROUGH THEIR FINANCIAL EMPOWERMENT



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ABSTRACT

India is one of the few countries in the world where people worship Goddesses. Ironically, India is also one of the countries where many women have to fight for basic rights and social equality. History has seen many leaders and social reformers like Mahatma Gandhi, Jyotirao and Savitribai Phule, Pandita Ramabai, Raja Ram Mohan Roy, Dr. Babasaheb Ambedkar among many others fight for women rights. Their efforts have brought about social change with respect to women empowerment, but even today, decades later, there exists a huge need to bridge the gap between equality of genders, social justice to women and economic empowerment of women.

Day in and day out women struggle to get equal opportunities as compared to their male counterparts. This paper attempts to peruse the existing literature on economic empowerment of women and social change in India, with a view to understanding the current scenario and suggesting changes needed to bring about improvement.

Keywords	Feminism, Gender Equality, Social Change, Economic Progress, Gender stereotypes
JEL Classification	O1
Cite this Article	Kavita, Kamath. (2021, September). Economic Empowerment of Women and Social Transformation in India. In Perspectives on Business Management & Economics (Vol. V, pp. 7-14). Retrieved from http://www.pbme.in/papers/511.pdf
Article History	Received: July 1, 2021; Accepted: August 23, 2021; Published: September 30, 2021



INTRODUCTION

"A successful woman is the one who can build a strong foundation with the bricks others have thrown at her." This inspirational quote is also significant. It shows that women have to face many hurdles, represented by bricks in this quote. For centuries, women have had a raw deal in this male-dominated society. They have been treated like statues, child-birthing machines, homemakers, and people with no rights other than those deemed fit by the men who considered themselves superior to women. A woman had to be dependent on her father, brothers, husband, and or sons to do things in society. This was also the situation in India. Indian women faced several brutalities, including Sati, child marriage, female feticide, female infanticide, dowry, and many socially evil customs.

Today in the modern age, women have risen and come far from the old-age exploitation. However, even today, many women have to face exploitation, harassment, and inequality at the hands of society. According to (UNICEF, 2021), Estimates suggest that at least 1.5 million girls under 18 get married in India each year, making it home to the most significant number of child brides globally, which accounts for one-third of the world total. Almost 16% of adolescent girls aged between 15-19 are currently married. A girl who is married as a child is more likely to get out of school, will not be able to earn money, and thereby cannot contribute to the community. She is also more likely to experience domestic violence and become infected with diseases such as HIV/AIDS. Moreover, she is also likely to have children when she is still a child. There are increased chances of her death because of complications during pregnancy and childbirth.

In a first-ever global study on female infanticide by the Asian Centre for Human Rights, a Delhi-based NGO dedicated to the protection of human rights, it has been revealed that the preference of a son over a daughter is one of the primary reasons for female infanticide in many countries around the world (DownToEarth, 2016). The Dowry system in South Asia, which makes daughters "an unaffordable economic burden", also contributes to female infanticide. It was found that approximately 1.58 crore girls have gone 'missing' from India's population since 1990 due to female foeticide and prenatal sex selection (Jonathon, 2019). This amounts to a dreadful loss of many girls who would have otherwise become our daughters.

A critical factor for women to be empowered is economic empowerment. When women are economically strong, empowered, and independent, they have the confidence to go through various walks of life. As many women are economically dependent on their parents, spouses, and other males, there is a tendency to dominate and exploit women. This scenario can change with their economic progress. An educated/skilled woman is employable, and through employment, she can gain economic independence and self-satisfaction, confidence, and self-actualization. Economic empowerment of women also helps the society to grow as more and more women becoming independent and contributing to their household income will help in a better standard of living, more say in household matters, inspiration to future generations of women, and improvement in the overall condition of women.



One key factor for the gap in the implementation of laws and policies to address discrimination, economic disadvantages, and violence against women at the community level is the largely patriarchal structure that governs the community and households in much of India. As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Despite existing reservations for women, political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels.

Thus, it is seen that women have to face much discrimination in various spheres of life right from birth, getting an education, family life, profession, marriage, and so on.

On one side, economic development is not sufficient to guarantee substantial progress in various aspects of women's empowerment. However, women's empowerment does improve a few aspects of children's welfare (nutrition and health, in particular), but it could be at the expense of other aspects like education.

Women's empowerment and economic development go hand in hand. The development itself enables women's empowerment. However, empowering women helps in bringing about changes in decision-making. This has a straight impact on their development.

Women empowerment is extremely important for any nation. An independent, free and empowered woman helps in the progress of her family and the whole nation. In the recent age, women are reaching high accomplishments across various fields. They have proved their mettle in all spheres such as business, corporate world, politics, science, and technology, amongst others. Although they are earning money, it has been observed that most of them do not have complete freedom in economic decisions, and they rely on the males of their household to make these decisions for them. This shows that they have not yet been empowered economically. A married woman's earnings contribute to the family's expenditure. However, many times, they are unable to take economic decisions independently.

LITERATURE REVIEW

(Salovaara & Wade, 2018) discussed how the financial empowerment of women is a way of bringing about social transformation. They have said how market-based hybridity of the social enterprise remains its distinguishing feature, and economic participation indeed enables women to influence the direction of social change to create more just social and economic order. However, the social enterprise provides many significant opportunities beyond financial gain—many organizations represented in the study deal with childcare, sanitation, and women's representation as decision-makers in their communities.

(Gupta & Yesudian, 2006) have used the National Family Health Survey of 1998-1999 as a base to identify the determinants for women empowerment. They found that only 43% of women defy domestic violence. They further found that only 23% of the women have high freedom to move outside their homes. Women's educational level, media exposure, and age have emerged as important indicators of women's empowerment.



(Upadhyay, 2012) says that Women's empowerment in India is greatly dependent on many different variables such as geographical location (urban/rural), social status (caste and class), educational level, and age. Though there are many policies on women's empowerment at the national, state, and local (Panchayat) levels across various sectors, including politics, health, education, economic opportunities, gender-based violence, etc., there are still huge gaps between policy advancements and actual practice at the community level.

Under Article 15(3), the Constitution of India (Wikipedia, 2021) allows for positive discrimination in favor of women. The Article under the Right to Equality states that: "Nothing in this article shall prevent the State from making any special provision for women and children". The Indian Government has many schemes for the betterment of women, empowerment, and uplifting of women, such as the Rashtriya Mahila Kosh, Beti Bachao Beti Padhao, Indira Gandhi Matritva Sahyog Yojana, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls, Mother, and Child Tracking system, Pradhan Mantri Matritva Vandana Yojana, Digital Laado, amongst others.

(Kundu, 2003), in his study, has found that there exists gender discrimination mostly in favor of men in many realms, including the workplace. Discrimination influences various aspects in women's lives, from career development and progress to mental health disorders. While Indian laws on child marriage, dowry, rape, and adultery have been framed with the safety of women in mind, these extremely discriminatory practices are still taking place at a shocking rate, having adverse effects on the lives of many today.

(Ghosh & Narendran, 2017) have shown how gender stereotypes are affecting the political, social, economic, as well as cultural spheres of life in India, and they have highlighted how Indian women are bravely facing challenges posed by such stereotypes and emerging successful in different sectors in India.

CURRENT SOCIO-ECONOMIC SCENARIO OF WOMEN IN INDIA

The status of women in Indian society has undergone many changes over the years. While the age-old practices such as Sati and Jouhar have been abolished, few social evils like child marriage, female infanticide, female feticide, dowry system still prevail despite preventive laws. Even though specific laws guarantee safety, security, and equal opportunities for women, the reality of enduring the legal process, in addition to victim shaming, prevents most crimes from being reported. From female infanticide, honor killings to sexual abuse and harassment, dowry, domestic violence, and rape, India was ranked the most dangerous country in the world to be a woman (Statista Research Department, 2021). As per the last Census of India in 2011, there is 65.46% Female literacy in India as compared to male literacy of 82.14%, which is the third-lowest in Asia.

Only 13% of farms are owned by women in India. The female to male ratio in the labor force is a measly 0.36 (female-rights, 2021). This is made worse by gender stereotyping, lack of choices related to location, type of job, etc. The Monster Salary Index (MSI) says that Indian men earn 25% more than women in the same kind of work done by both men and women. Add to this the fact that irrespective of the job they do, the profession they belong to, women are still considered primarily responsible for the household work, child care as well as



contributing to the family income. Domestic violence, too, is considered acceptable by both men and women despite there being preventive laws against it. Even in sports, women have it hard. For example, a female cricketer gets paid 10% of what her male counterpart earns in a Ranji cricket match. Even fewer awards are given to women sportspersons as compared to sportsmen.

According to a 2005 report from the Indian Ministry of Health and Family Welfare (Olivier, 2011), the infant mortality rate among girls is 61% higher than that for boys. This gender inequality is also present in education; only 2/3 of girls between the ages of 6 and 17 are sent to school, compared to 3/4 of boys of the same age. While Indian GDP has grown by around 6% in the past decade, there has been a large decline in female labor force participation from 34% to 27%. The male-female wage gap has been stagnant at 50% (a recent survey finds a 27% gender pay gap in white-collar jobs) (Sharma, 2016).

Crimes against women show an upward trend, brutal crimes such as rapes, dowry deaths, and honor killings.

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles. The Constitution grants equality to women and empowers the state to adopt measures of positive discrimination in favor of women (WCD, 2001).

GOVERNMENT & LEGISLATIVE INITIATIVES AIMED TOWARDS WOMEN EMPOWERMENT

Many initiatives, Laws, and Bills have been passed to support women and empower them. A few of these are as follows:

The Hindu Code Bill has given the daughter and the son an equal share of the property. The Marriage Act no longer regards women as the property of men (Singh, 2021).

The Prohibition of Child Marriage Act was brought into effect in 2007. This act defines child marriage as a marriage where the groom or the bride is underage, i.e., the bride is under 18 years of age or the boy is younger than 21 years. Parents who force their underage daughters to get married are punishable under this law.

The Dowry Prohibition Act, 1961, prevents taking or giving dowry at the marriage to the bride or the bridegroom. Any family found to be taking /giving dowry is to be penalized.

The Maternity Benefit Act, 1961 was brought into effect to regulate women's employment and maternity benefits mandated by law. It states that a woman employee who has been employed in any organization for more than 80 days during the 12 months preceding the date of her expected delivery is entitled to receive maternity benefits, like maternity leave, nursing breaks, medical allowance, etc.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, aims at protecting women from sexual harassment at their place of work.



The National Commission for Women Act, 1990 set up a statutory body of the Government of India, the National Commission or Women (NCW), which gives women a voice for their issues and problems and aims at improving their status and empowering them.

Mahila E-haat is an online marketing platform launched by the Ministry of Women and Child Development to support women entrepreneurs, Non- Governmental Organizations (NGOs), and Self-Help Groups (SHGs) to showcase products and services provided by them.

The Beti Bachao Beti Padhao is a social campaign aimed at eradicating female feticide and increasing awareness about welfare activities intended for young Indian girls.

'Sakhi' was implemented on April 1, 2015, with the 'Nirbhaya' fund. The One Stop Centres, popularly known as Sakhi centers, have been established at various locations in India to provide shelter, legal, police desk, medical, and counseling services to victims of violence all under one roof. It has been integrated with a 24-hour Helpline.

These are just a few of the campaigns, laws, legislation, and initiatives in India, empowering women, protecting their rights, and enabling them to grow and prosper. Women have come a long way than before, where today, many women have successfully proven themselves in various fields, excelling at what they do. Women like Indira Gandhi, Lata Mangeshkar, Prathibha Patil, Nirmala Sitharaman, Indra Nooyi, Kiran Mazumdar Shaw, Sania Mirza, Sania Nehwal, Geeta Phogat, Mithali Raj, Kalpana Chawla, Sudha Murthy, etc. have grown to be an inspiration for women everywhere. Women are breaking the shackles and pursuing their dreams and establishing their rightful place in society.

However, there still is a long way to go. The final part of this paper highlights what is needed or bringing about social transformation and empowerment of women.

DETERMINANTS FOR BRINGING ABOUT SOCIAL TRANSFORMATION AND EMPOWERMENT OF WOMEN IN INDIA

1. EDUCATION

Education remains one of the most critical tools of transformation. An educated, literate society is more empathetic towards the plight of women. Providing education to women makes them more aware of their rights. It aids them in educating their families, pursuing careers in fields of their choice, and becoming more independent and self-satisfied.

2. GOVERNMENT INITIATIVES

Though the Government of India has provided many initiatives for women, implementing these remains a problem. These initiatives should have a greater reach to women who need them. More such initiatives will help women be empowered and bring about social change.

3. SENSITIZATION

There is a great need to sensitize men towards women's rights. It is needed to end male dominance and male chauvinism that exists in society. Along with sensitization of males, it is



essential to sensitize women who are often their enemy due to poverty, lack of education, and awareness.

4. FINANCIAL EMPOWERMENT

Women in many households do not have financial independence. They have to rely on their father, husband, and son for their financial needs. If women are educated and become employed, it will give them financial self-reliance and help them financially empowered.

5. LEGAL FRAMEWORK AND LEGAL AID

Many Acts, Laws, Rules, and regulations exist in India to protect women's rights and safeguard their interests. However, there should be a better system to be aware of all these tools and empower them to use them. Women may not have easy access to courts, may face financial hurdles and delays. So fast track courts, awareness programs, amongst others, should be established to help such women.

6. SUPPORT ORGANIZATIONS

NGOs, Self Help Groups, Support Groups are an integral part of society as they provide women with a platform to air their issues, concerns, and grievances. These groups provide not just emotional but legal, financial support to women and help them get out of bad situations or problems and grow.

7. AWARENESS PROGRAMMES BY MEDIA

The media plays an essential role as it can inspire, influence, and change opinions. The media should highlight the plight of women in the country and create awareness of women's rights, women's education, need for women's empowerment.

8. PROGRAMS AIMED AT ADVANCING HUMAN RIGHTS, LITERACY, AND MICROFINANCE

There should be many initiatives like human rights groups, organizations, institutions, and groups that educate women, provide them microfinance at cheaper and affordable rates to help women stand on their feet.

9. EQUAL PAY AT ALL JOBS

It is observed that many employers pay women lesser wages than their male counterparts, which happens across various industries. Many Indian actresses (and few actors) have raised their voices for equal pay, even in Bollywood. A 'hero' earns much more than the 'heroine.' If this is the state of Bollywood, which is much more progressive in many ways, we can only imagine how other sectors which traditionalists may run maybe.

With many such initiatives, slowly and steadily, the position of women in society is undoubtedly bound to improve. It is said that the hand that rocks the cradle rules the world. An educated, empowered woman is also significant for society as she will raise better citizens and contribute



equally to her family's financial stability and growth. Whenever they have been given the right environment, women have shown that they cannot just prosper but outshine men in various fields with their sheer determination, sincerity, and integrity—all this while having to deal with childbirth, managing the household, children, amongst others. Who can forget the image of Rani Laxmibai fighting for her people and Jhansi with her child tied to her? Women can multitask, and they can prove that indeed the sky is the limit.

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