

Economic Empowerment of Women through Swarna Jayanti Shahari Rozgar Yojana

Abstract

India's overall socio-economic development is possible only when women are engaged to contribute significantly to the issues concerning development and supportability of Indian economy. Women empowerment is a process of creation of agreeable condition for the sensible sex where they can choose decisions for their own inspiration additionally for the purpose of society. There are various welfare schemes and programmes launched by both central and state governments concerned to women empowerment in India. The present paper discuss about role playing by Swarna Jayanti Shahari Rozgar Yojana in socio-economic empowerment of women.

Keywords: Indian Economy, Welfare Schemes, Women Empowerment.

Introduction

Empowerment refers to expanding the spiritual, political, social or economic power of individuals and societies. Worldwide strengthening or empowering women is a latest concept. Since the second half of the 20th Century, the issue of empowering women has gotten essentialness among specialists of universities, in national and global platforms. But until the declaration of the "Women's Decade" in 1975, this concept did not stay deep in government policies and programs. The concept 'Empowerment' first used in the seventeenth century and had implications like 'approve', 'authority', 'representative', 'enable', or 'affirm'. It is confined to empowerment of women in all most all sectors of life. Based on this, empowerment has number of types such as social empowerment, political empowerment, economic empowerment, educational empowerment and psychological empowerment.

Definitions of Empowerment

Sushama Sahay, "Empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life"

The World Bank, "Empowerment is the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets"

Arundhati Chattopadhyaya, "Empowerment is multi-dimensional and refers to the expansion of freedom of choice and action in all spheres (social, economic, and political) to shape one's life. It also implies control over resources and decisions".

K.D. Gangrade, "Women empowerment as "equal status to women opportunity and freedom to develop herself".

Objectives of the study

1. The main objective of this paper is analyse the role played by Swarna Jayanti Shahari Rozgar Yojana in economic empowerment of women in urban areas

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2. Another objective is to evaluation of Self-help Groups under Swarna Jayanti Shahari Rozgar Yojana for Economic Empowerment of Women

Economic Empowerment of Women and Swarna Jayanti Shahari Rozgar Yojana

Economic empowerment of women is regarded as a pathway or base for achieving overall empowermen. The Swarna Jayanti Shahari Rozgar Yojana, will endeavour to give beneficial work to the urban jobless or underemployed poor through empowering the setting up of independent or self-employment arrangement of wage employment. The scheme is centrally sponsored that came into force on December 1, 1997. This program will depend on production of reasonable network structures on the 'Urban Basic Services for the Poor' (UBSP model), to create appropriate community structures and the inputs under this program will be provided through urban municipalities and similar structures. The scheme will be financed on a 75:25 premise between the Center and the States.

The Swarna Jayanti Shahari Rozgar Yojana was propelled as a substitution of three different poverty alleviation schemes, to be specific, Nehru Rozgar Yojana (NRY), Prime Minister's Integrated Urban Poverty Eradication Program (PMIUEP) and Urban Basic Services for the Poor (UBSP). The plan was later repaired in the year 2009 with amended rules.

Objectives of the Scheme

The main objectives of the scheme are as follows:

Poverty Alleviation

One of the major objectives of the Swarna Jayanti Shahari Rozgar Yojana is alleviation of poverty through gainful employment opportunities. This helps the women in gaining job and thereby uplift or empower themselves economically.

Skill Development

Another important objective of the scheme is supporting programmes that benefiting in enhancement of skill and thereby helps the women in specific and other citizens in general to promote opportunities to get employment they needed.

Community Empowerment

Empower the citizens to handle the issues of urban poverty through reasonable self-guided network structures like Neighbourhood Groups, Neighbourhood Committees, and Community Development Society etc.

Self- Help Groups

Self- Help group is a holistic program of smaller scale ventures covering all parts of independent employment, association of the women into Self-help groups and their ability building, arranging of activity bunches, innovation, credit and promoting. It emphasis on group activity dependent on the assets and the skills required for performing

occupation and the availability and accessibility of markets.

Self-Help group refers to self-represented, peer controlled, causal gathering of individuals with same financial background and having desires to collectively perform for achieving common goals. Here people wilfully meet up to save whatever amount they can save advantageously out of their income, to commonly consent to add to a common fund and to learn to the members for meeting their beneficial and emergent needs. The group have the option to activate little reserve funds either on a weekly or monthly premise from people who were not expected to have any investment funds. They have the option to viably reuse the assets produced among the members for meeting the developing credit needs of individuals from the group.

Self-Help Group is a gathering framed by the community women, which has explicit number of members like 15 or 20. In such a gathering the poorest women would come together for emergence, monetary help, social reasons help to one another have simplicity of discussion, social collaboration and financial cooperation. A self-help group is a casual association to upgrade the members' money related security as essential concentration and other regular enthusiasm of members, for example, creating awareness, motivation, leadership quality, training and other programs to serve the whole community.

Goals of Self- Help Groups

1. To instil the reserve funds and banking propensities among members
2. To verify them from monetary, specialized and moral qualities
3. To empower benefiting of loans for profitable purposes
4. To pick up from aggregate insight in arranging and dealing with their own money and circulating the advantages among themselves
5. To increase monetary success through loans
6. To sharpen women of target region for the need of Self-Help Group and it importance in their strengthening
7. To create group feeling among women
8. To improve the certainty and capacities of women
9. To create aggregate decision making among women
10. To encourage saving habit among women and encourage the aggregation of their own capital asset base
11. To motivate women taking up social duties especially identified with women advancement
12. It performs as the stage for members to give space and backing to one another.

Evaluation of Self-help Groups under Swarna Jayanti Shahari Rozgar Yojana for Economic Empowerment of Women

As indicated by Swarna Jayanti Shahari Rozgar Yojana revised rules 2009, a self help group ought to have:

1. Gathering of women from various families.
2. Membership dependent on self-choice.
3. Commonly homogenous as far as social and financial conditions and area.
4. Administration, ideally consistent or by assent of majority member and dependent on rotation.
5. Investment funds as entry point and restricting element.
6. Inward loaning and rotation among members.
7. Paces of interest or to whom credit to be given to be an aggregate choice.

Urban Women Self-Help Program

There should be 5 minimum number of women in Self-Help Group.

1. Urban Women Self-Help Program will target giving help by method of subsidy to poor women in urban areas for setting up profitable group undertakings with Self-help Group Bank linkage
2. For setting up gathering enterprises, Urban Women Self-Help Program will be qualified for an endowment of Rs.300,00/- or 30% of the cost venture or Rs.60,000/- per individual from the group, whichever is less. The rest of the sum will be assembled as bank loans or margin money.
3. Spinning or revolving fund help will likewise be given to thrift and credit societies framed by the

urban poor women at the pace of Rs.2000/- per individual to a ceiling of Rs.25000/- per T& CS.

4. The group will be urged to embrace standardized saving and different measures to assist the individuals.

Conclusion

Encouraging the economic empowerment of women through proper investment is an immediate way towards gender equality, poverty alleviation and comprehensive monetary development. Women make enormous commitments to economies, regardless of whether in organizations, or representatives, or by doing unpaid consideration work at home. Swarna Jayanti Shahari Rozgar Yojana is one of the pivotal schemes that enables economic empowerment of women through assisting Self-Help Groups.

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