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## **THE ROLE AND STRATEGY OF WOMEN EMPOWERMENT OF RURAL INDIA IN CURRENT SCENARIO**

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### **ABSTRACT**

*India is a country of village and the village is the soul of the country. The origin of India exists in the ancient civilization and culture village. The philosophy of Indian culture comes in the rural society. The main occupation of Indian rural sector is farmer, farming, hence the farmers are happy, so the country is happy. According to the Indian farmers are called Jai Jawan Jai Kisan in India. Even today, there are 6 lakh villages in India, so the 68% population lives in village. So, the development of the village proves to be nation's development that why, Mahatma Gandhi stressing on rural development gave the slogan 'come to villages.'*

*There has been observation of struggle by human for their existence. To win every situation and develop a suitable environment is the endeavor of humans. That's why for livelihood, the basic needs that are necessary; to obtain them a man keeps on trying hard food, clothing and shelter are the basic needs. Therefore economic activities are important in human life.*

**KEYWORDS:** *Indian culture, Rural working women, financial inclusion, Indian culture*

### **INTRODUCTION**

India is a country of village and the village is the soul of the country. The origin of India exists in the ancient civilization and culture village. The philosophy of Indian culture comes in the rural society. The main occupation of Indian rural sector is farmer, farming, hence the farmers are happy, so the country is happy. According to the Indian farmers are called Jai Jawan Jai Kisan in India. Even today, there are 6 lakh villages in India, so the 68% population lives in village. So, the development of the village proves to be nation's development that why, Mahatma Gandhi stressing on rural development gave the slogan 'come to villages.'

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are necessary; to obtain them a man keeps on trying hard food, clothing and shelter are the basic needs. Therefore economic activities are important in human life.

In a developing nation like India, maximum population resides in villages. Agriculture is major occupation but when development in transportation, income started, then country's development started. In 18<sup>th</sup> century, England is the witnessed of industrial revolution and the effect was seen in India. Big factories and small scale occupations started and India flourished. As a result, people in villages starting search of occupation and moving to cities and with setting. That's why total number of workers in market increasing in cities. In 19<sup>th</sup> century, society developed continuously and due to new technology, production increased speeding.

In India a large number of people are deprived of access to formal financial services due to that they have to depend on informal sources of finance which bears huge cost, so experts from banking sectors and government identified the need of some initiatives which can be dedicated towards provision of banking services to economically weaker sections of the society. In 2005 the Governor of Reserve Bank of India Mr.Y.V.Reddy coined the term financial inclusion. Financial inclusion is the delivery of financial services on affordable costs to the sections of disadvantaged and low income groups of society, in contrast to financial exclusion where those services are not available or affordable.

A major part of India's economy is unorganized workers. According to the Ministry of labor of the government of India, rural working women play an important role in the economy of India.

### **FINANCIAL STATUS**

It is a delivery of financial services like bank, savings payment services, insurance credit to weaker sections. It's a tool to develop economically to weaker sections. Through this awareness can be promote among the weaker section including working women.

Financial inclusion is delivery of financial services such as bank accounts, saving products, remittances and payment services, insurance, financial advisory services, entrepreneurial credit ,micro finance and micro credit to the weaker section in rural and urban areas, where the unemployed, women, old people, physically challenged people should get the facilities at affordable cost. Financial inclusion is one of the important key factors of inclusive growth. So in recent years the Indian Government is planning the schemes for the financial inclusion, especially in rural areas.

Rural working women are constructively participating in the process of economic and social development of the society. They play various roles as farmer, producer, investors, caregivers and consumers. Rural working women are the key factors to eradicate poverty and improve the well being of their families, yet continue to face serious challenges as a result of gender based stereotypes and discrimination that deny them equitable access to opportunity resources, assets and services. Rural women are not able to avail the facilities of financial services due to inaccessibility, distances, illiteracy and due to cultural barriers. In order to study this problem further and to have an effective pro-poor financial inclusion policy which achieve the equity objective through poverty reduction, equal distribution of resources and capacities among rural women is the today's need .This challenge of promoting inclusive growth by providing access of formal financial services to the rural working women is the background of this study.

### **WORKING WOMEN IN SOCIETY**

As usual there is a division of labour in every society. Obesity rural society also has division of labour. Cast, class etc are the main factors of classification of society. Generally along with men, women work at different places. Those women participate in any physical or psychological work on certain wages called as working women. With context to rural society, working women are involve in agriculture, small scale supplementary occupations, own business, and other related occupations. High salary working women have financial inclusion and marginalized or unerring working women are not interested in financial process.

Financial inclusion mean including the people and working women excluded from finance deficiency is main cause behind finance inclusion for working women in India. Banking sector play an important role in working women financial inclusion.

### **METHODOLOGY TOWARDS THIS RESEARCH**

Research techniques are one of the scientific techniques to gain knowledge. In order to deliver some distribution, research has not brought any significant impact on the population. Amendment is also an integral part of research. It is very difficult to get rid of genetic disciplines in the present life. It is an endless process and the result is based on the conclusion of the society. Enlighten is going on. Prospective research by bringing the nature and process of the society is a quest for innovative thing as a human being a curious and fertile animal with this human effort. Man always tries to clarify and verify existing state truths in the research. To find out the facts or to learn the truth, follow the specific method in this case, this special study is done by scientific way. According to Karl Pierson,. "There is no short cut path except for a scientific method to achieve any truth in research. Selection of the topic should be relevant to problem solving. It is the first step in resolving problems in the classical, social research, system. Each researcher sets a topic for any research work. But the teaching diary choice does not distract from the problem as researchers after selecting the topic of research study. The purpose of research has to be fixed in detail its survey statements. In this way, the purpose of the study is to determine the problems in the particular research.

Research is immortal part of knowledge. Human life is dependent on Research. Research has given the great contribution in development of Human life. It tries to connect past and future in present situation. To understand this situation and work culture of particular society.

Human is an intellectual animal. That's why he always tries to get the analysis for particular situation. To get the required result, particular method is to be

followed i.e. social research. The scope of social research is to establish feeling of work satisfaction and develop the stalls to learn.

### **SUBJECT SELECTION OR FORMULATION OF PROBLEMS**

To understanding the thoroughly life women following points are considerable

- 1) To get the role of government for develop of working women.
- 2) The social and economic problems of women can be studied and their standard of living can be enhanced.
- 3) The children of women workers should be educated by providing free education so that they illiteracy rate is decreased
- 4) The economic status or condition of women workers will be improved.

### **RESEARCH QUESTIONS – FACTORS**

- 1) Educational benefits
- 2) Women economic status
- 3) Situation in family and adjustment
- 4) Health status
- 5) Source of knowledge for socialization
- 6) Satisfaction level of women
- 7) Women empowerment and satisfaction
- 8) Freedom and courage for settlement of marriage and family institutions.

### **OBJECTIVES**

- 1) To study the perception of rural working women regarding financial inclusion services and its benefits in Nagpur district.
- 2) To know the status income and problems of rural working women in rural area.
- 3) To provide the concrete suggestion and solutions to overcome and eliminate the working women problems regarding the financial services in Nagpur district.
- 4) To promote the various governments schemes/plan sponsored for rural worker women in the research area.
- 5) To identify the victims of the financial exclusion.
- 6) To study various challenges faced by the banks in implementing financial inclusion.

### **HYPOTHESIS**

- 1) Low wages and salary of rural working women is affecting on financial inclusion.
- 2) Working women are on secondary places about financial matter therefore they are not completely involved in family's financial decisions.
- 3) Rural working women are unorganized therefore they are not aware about their rights, situation and problems.
- 4) Due to illiteracy among the rural working women, they would not get complete information about the financial inclusion.

### **IMPORTANCE OF THE TOPIC**

According the district of Nagpur working women to get expected place in financial industries. To aware the worker women is the main priority of the research.

- 1) To know the social, economical, familiar, educational and health related status of working women in research area.
- 2) For understanding the role of government towards working development.
- 3) To get information of working women and community for further study in financial inclusion.
- 4) Preparation for some plans for enhancement and financial inclusion of working women in research area.

Today in the age of globalization, working women do not get appropriate treatment and long from financial inclusion in society. In these perspectives, research is useful.

Women empowerment help to reduce domestic violence. Although the physical abuse under it cause great pain to the body but it is nothing as compared as to the psychological transformation that victim goes through. The victim loses all the moral values which are imbibed by the society. Not only the victim loses hope by the/she loses the major value of 'trust'. There is no certainty that victim may ever be able to trust anyone again. That being stated, domestic violence grows to be a major concern all over the world.

After all the studies made throughout this project, it becomes clear what might be the root of this dangerous crime. Often stress, mental pressure, lack of emotional values are considered to be main causes. But there are minor factors included too. As stated in the heading "causative factors", trust issues or issues creating annoyance can grow in the mind of person on a daily basis. Such growth of mental tension is the biggest reason for all crimes. Until one day the tension erupts and results in a severe mishappening.

India faces a severe issue of domestic violence every year. The number of victims is on rise as we advance but these are not actual numbers for sure. There are many victims who do not even report a crime like this just because "what other people might think". It is unfortunate to state so but in India, it is the victim who is embarrassed and the society turns its back on the victim, not on the criminal. Such orthodox nature gives the criminal a free will and which promotes such despicable behavior. Looking on the bright the side though, many NGOs have been set up for revival of victims. Even the government has taken bold initiatives to subdue such crimes by making strict laws. If proven guilty, domestic violence is punishable to death. Though the numbers of victims are on rise, it is good in certain perspective that these victims could be reached out and helped to get back in normal life.

This research emphasis out to different aspects of grievous crime of domestic violence. It answers the questions like what is domestic violence; what factors lead up to it; how the victim suffers; what could be done about it; what is the situation in India and so on. Thus it might help in bringing awareness in young generation.

### **SUGGESTION/SOLUTION**

The victims of domestic violence often suffer physical wounds. Care centers, hospitals can help them heal physically. But there is a major change in emotional values the victim suffers. The victim loses his/her confidence as well self-esteem. But more than that, the victim loses something called HOPE. Physical wounds can heal pretty quickly but it is mental trauma that takes time to heal. It takes someone close to victim to get back him/her in steady life. A psychiatric can be of utmost help to such victims.

But these are all solutions to what happened after the unfortunate event. If domestic violence is to be completely uprooted, we must deal with the cause of it. Often, mental tension is the cause of this crime. There are many sessions conducted by different NGOs to help people deal with family or spouse issues. Attending session based on how to deal daily life can truly help in reducing the cause for this crime.

Also, awareness programs can be conducted on such issues throughout different villages as villages are the place where more number of victims reside. Confronting the people openly about monstrosity of such grievous crime can sense of indulgence about it. The government of India also has created a committee to look after victims and create awareness among the masses. In this way, with the help of women empowerment most of the problems in rural society can be eliminate in current scenario.

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