

THE ISSUE OF SOCIAL EXCLUSION AND INCLUSIVE GROWTH: A TOOL FOR WOMEN EMPOWERMENT.

Dr. Anita

Abstract: *The purpose of this study was to provide a quick summary of the idea of social exclusion and inclusion, including its origins and expressions, persistence, and effects on social and economic results. It has been discussed what social exclusion is and what causes it. The concept of social inclusion as well as inclusion tactics have been examined, and recommendations have been made. In a nutshell, social exclusion is the outcome of marginalisation and a lack of opportunities and institutions to gain access to the proper information and function successfully, as a result of ongoing disadvantages in a hierarchical social order. Minimum income, education, services, and safety nets are all elements of active inclusion plans, as are proper labour market involvement and institutional protection of rights, access, and opportunity to resources. Women's entrepreneurship as a vehicle for women's empowerment, policy, and challenges are also discussed in this study. Women's entrepreneurship has received a lot of attention in society, but notably in development economics. Women not only have a lower involvement percentage in entrepreneurship than males, but they also tend to start and run businesses in different industries than men. Women's chosen sectors are frequently viewed as less crucial to economic development and progress than high-tech and manufacturing. More recently, conventional research policies and programming that are "man streamed" too frequently fail to consider the unique needs of women entrepreneurs and would-be women entrepreneurs. As a result, equal chances for men and women in the field of business remain a pipe dream. In light of this, the study is predicated on the following.*

OBJECTIVES:

1. The meaning and nature of social exclusion and active inclusion strategy have been discussed.
2. To document existing policies, programmers intuitional network and the involvement of support agencies in promoting women's entrepreneurship (empowerment).

METHODOLOGY:

1. This study is descriptive, analytical, and critical. It is based on secondary data.

INTRODUCTION

In class, statues and power all human societies are unequal. The paradoxical relationship between personal freedom and social equality often undermines positive

* Associate Professor, Dept. of Commerce, DCAC, University of Delhi, Netaji Nagar, New Delhi-23..

attempts to eradicate inequality. Eliminating economic inequality could well lead to an increase in inequality in status and prestige. When combined with an institution of equal opportunities, capitalism and the free market create a society that, despite the existence of the financial surplus, is radically unequal. Those who are disadvantaged or marginalised to society by capitalist relations are usually called excluded or excluded. If that social distance arises due to certain divisions in individual relations and the rest of society is systemically neglected by certain historical, geographical, birth or other irrelevant factors in some section of society, 'social exclusion' arises and continuation of oppression takes on a significant proportion. "The process of social exclusion is shut off from the social, economic, political and cultural systems which contribute to an individual's integration into the community," said Cappo (2002)."

Origin of the Social Exclusion

As a term from the European poverty debate, social exclusion was also used as an expression for analysing marginalisation in developing countries since the famous Rene Lenoir study in 1974. Rene Lenoir published *Les exclus* in 1974 as a landmark in the development of the concept of social exclusion. He employed it to raise the alarm that some physically, mentally and socially disabled groups cannot integrate into an expanding economy. The Rowntree study (1901) in Great Britain aimed at defining what seerbohm needs for life. Rowntree His famous 1899 survey was conducted in New York. Rowntree tried to estimate all households' income to compare the poverty line to the 'minimum needed to maintain purely physical efficiency.' Rowntree found 9.9% of York's population to be primary poverty and 3.2% closer to the threshold by applying this severe criterion. The immediate cause of poverty was the regular work of the chief salary workers, but the wages were insufficient to keep a moderate family in a state of physical efficiency. The idea of the idle poor was thus exposed as a mistake. The 1960's revelations from Peter Townsend and Brian Abel-Smith showed that approximately two million people actually live below the national aid level. The problem was insufficient earnings for one quarter of them. In the late 20th century, the word 'social exclusion' emerged among the analysed policies and policymakers as a core concept for approaching mitigation of certain negative economic and social effects (including women).

MEANING OF SOCIAL EXCLUSION

Burchardt, Le Grand and Piachud, Hills, Le Grand and Piachud, 2002, some of the diverse significance and scope of the various literature available are the following:

Access: "Social exclusion mean s being unable to access the things in life that most of society takes for granted. It the not just having money, although a decent income is essential. It is a build-up of problems across several aspects of people's lives."

Recognition: "People who are socially excluded are more economically and socially vulnerable, and hence they tend to have diminished life experiences".

Rights: "In relation to the social rights of citizens – To a certain basic standards of living and to participation in the major social and occupational opportunities of the society."

Disadvantage: "It describes a process by which certain groups are systematically disadvantaged because they are discriminated against on the basis of their ethnicity, race, religion, sexual orientation, gender, disability, HIV status."

Birth: "More than just poverty is at the root of social exclusion. When people are dealing with a number of issues at the same time, such as unemployment, prejudice, low income, family breakup, and so on.

Force: Sen (2000) has drawn the distinction between situations in which individuals are kept out and circumstances of inclusion on deeply unfavorable terms.

Marginalization: the social exclusion means the cumulative marginalisation of production, consumption, welfare and decision-making.

SOCIAL INCLUSION

Social exclusion and wasted human potential are harmful to the country and to those individuals suffering from them. Social exclusion leads to conflict and insecurity for 'social exclusion' coexists with substantial modification of the 'inclusion' models, research on social exclusion cannot be disconnected from the analysis of the change on the 'included' side of society. If research can link social exclusion issues with the change affecting the main core of society, it opens ways to policies and action not only to fight against social exclusion, but also to help new modes of inclusion, and hence new social models, to develop.

Social inclusion is based on the notion that when no one is left behind and the economy works for everyone, we all benefit. Multiple dimensions of well-being are incorporated into social inclusion at the same time. It is realised when everyone has the opportunity and means to fully participate in societally accepted economic, social, and cultural activities.

By narrowing the opportunity gap and ensuring that help reaches those who need it most, social inclusion aims to reduce inequities between the most disadvantaged groups and communities. A society that is socially inclusive is defined as one in which all people are appreciated, their diversity are recognised, and their fundamental needs are supplied so that they can live in dignity.

If people are to thrive and reach their greatest potential, they must have the opportunity to fully engage in the life of their community. However, certain people in society are routinely denied access to opportunities that are available to others due to discrimination based on race, religion, gender, caste, age, and disability. Because social exclusion denies disadvantaged people opportunity and rights, it is frequently the source of poverty and conflict. When attempting to create a more inclusive society. Recognize where there is an issue, gain a deeper understanding of

it, and, when appropriate, discover different approaches to engage with different people. In order to obtain and exercise rights, it is necessary to build socially inclusive societies based on ideals of equality and non-discrimination. Gender and caste discrimination are common sources of denial of participation rights, and a big social explosion leads to poverty and hardship. People's self-esteem and aspirations, as well as their ability to oppose exclusion, might be robbed until they gain confidence and remove their sense of impotence. When people believe they are being judged solely on the basis of who they are, they are less likely to perform well. People's motivation to succeed can be harmed when they embrace bias.

Social inclusion requires rejoining or participating in communities of leisure, friendship and work. Including communities provide equal opportunity for people in society to share power and resources (Townsend, 1997). The sharing of beliefs and visions promotes linkage and interdependence between community members. People do not just meet their own requirements, they also reach out to meet other people's needs. Community-related healing facilities by uniting and attracting people outside the community. Employment, housing, education, social participation in health insurance, sexual orientation, gender, or disability levels or other differentials are all indicators of social inclusion. The concept of social and socio-economic inclusion, social cohesion and empowerment are the concepts of social quality. When a significant proportion of the country's population gets full citizenship, social inclusion and social quality are maximised. In all socially excluded groups, people with mental disorders are overrepresented. "the unemployed" (such as "the poor.").

THE STATUES OF THE WOMEN ENTREPRENEURSHIP "A TOOL OF WOMEN EMPOWERMENT, POLICY AND ISSUES

Entrepreneurship means the taking and organization of some part of an economy, in which people needs are satisfied through exchange for the sake of making profit and of one's own economic risk (Weber [1898]1990-57) and today there is a strong need of women also to give her active contribution in the economic growth by involving in the entrepreneurial activities and becoming self-reliant.

Women's Participation at Decision-making Level in Co-operatives			
	<i>National apex</i>	<i>State apex</i>	<i>Primary co-op</i>
Leader	11.49%	4.0%	14.16%
Manager	2.3%	56%	7%
Staff	37%	51.62%	46.53%

Source: ICA (2005), Statistic on Cooperatives.

The data clearly reflect on overall trend towards strong gender prejudice in the traditional co-operative system and the difficulties involved in introduction structural change to balance the gender inequality. They also suggest that gender inequality is more strongly prevalent in certain types of co-operatives than others. (Source: ESCAP United Nations (2007), "Wim Polman, Young-ock, Roger Harris).

THE STATUES OF WOMEN IN INDIA

The World Bank depicts the picture of women's statues in India as follows:

1. Women are a vital part of the Indian Economy, constituting 1/3 of the national labour force and a major contributor to the survival of the family.
2. More than 90 per cent of rural women in India are unskilled, restricting them to low paid occupations.
3. Women form the backbone of the agriculture, comprising the majority of agricultural laborers in India.

Gender Difference in Entrepreneurship

Gender differences have an impact on a variety of variables. In respect to sharing the world's resources and benefiting gender inequalities, Earnings, time constraints, education, language and culture all influence the access to business facilities, training and jobs. The UN figures, often mentioned, continue to be valid. Women form 2/3 of world's work.

1. Women earn only 1/10 of world's income.
2. Women are 2/3 of world's illiterate.
3. Women own less than 1/100 of world's property.

STATUS OF WOMEN ENTREPRENEURS IN THE SMALL AND MEDIUM ENTREPRESIES IN INDIA

The participation of women in SMEs has been identified for following:

1. Women as owners of enterprises,
2. Women as managers of enterprises and:
3. As employees.

According to the third census, which was launched by the DC (SSI) in November 2002, the total number of women-owned businesses in the SSI sector was projected to be 10,63,721 in total (10.11 percent). The number of women-owned businesses was predicted to reach 9, 95, 141. (9.46 percent). In terms of employment, 7.14 percent of the units were managed by women. The employment produced every rupee of one lakh invested in women-run businesses was 2.49 percent.

PROMOTIONAL EFFORTS: POLICIES, PROGRAMME, AND INSTITUTIONAL SUPPORT

Since the beginning of the Indian plan, the government has been concerned about the welfare of women. In the sixth and 8th plans (1980-85), the transition from welfare to women was made. The eighth plan promises to ensure that women do not receive

the advantages of developing various sectors. In 1993, Rashtriya Manila Kosh was founded to meet the loan needs of women with low incomes and without assets. The Indian government provided 310 million rupees to RMK for the first time. This was subsequently increased to Rs 1000 million in order to meet the needs of poor women in the country. RMK, through 1,30 non-governmental organisations, has sanctioned and disbursed 1,544,000 rupees and 1182,000 to 507,550 poor beneficiaries. Two key changes to the women planning strategy were included in the 9th plan. Empowering women becomes an overriding priority.

The concept was designed to unite "existing services" in women and non-sectors alike. There are women The 10th five-year plan made an important commitment to "empowering women to transform and develop the economy." Three empowerment techniques based on the recommendations of the national women empowerment policy are presented in the tenth plan: social empowerment, economic empowerment and gender justice..

Empowerment of the economy and empowerment policies of women (2001)

The purpose of this policy is to encourage the development, development and empowerment of women through a favourable economic and social policy environment to achieve their full potentials. The policy aims to promote the development and empowerment of women. See economic empowerment and national policy on empowerment for women (2001) for the following: *Poverty eradication*: Since women make up the majority of the population, they are disproportionately poor, with many living in extreme poverty. The policy acknowledges the need for better implementation.

programmes that are already focused toward women and have a female-specific goal.

Micro Credit

The construction of new micro credit mechanisms and micro fiancé institutions will be done in order to improve women's access to credit for consumption and output. As a result, credit's reach is broadened.

1. *Women and Economy* : By institutionalising women's participation in such processes, their perspectives will be included in the design and implementation of macroeconomic and social policies.

PROMOTIONAL SCHEMES AND WOMEN ENTREPRENEURSHIP

According to the 2005 Periodic Report on the CEDAW, the Government of India has increased the rate of participation of women in the workplace over the years.

1. In 57 districts of nine states for the period of five years, the Government initiated the Swashakti, the rural women's development and empowerment

project. Under the project about 17647 SHGs were formed so far that approximately 243,962 women could increase their confidence and control over their income by taking part in development of skills and income generating activities.

2. A new 'Swayamsidha' was initiated this year and is a comprehensive women's empowerment programme that provides women with direct access and control of resources through a self-help network.
3. The main microcredit institution of Rashtriya Mahila Kosh (RMK), which has been focused on empowering women economically, and providing funding for poor women and women without assets in the informal sector, has established itself since it was launched in 1993.
4. In terms of women's capacity for accessing lending, own productive resources and income generating activity and decision-making and increased mobility, access to microfinance has a significant positive impact.

Adequate use of ICT can lead to the improvement of the knowledge and productivity necessary to sustain long-run economic development and sustainable development. There is an increasing acceptance. Although ICT has great development potential, ICT is different from countered and in-country groups, creating a "digital divide" between them. In policies and programmes dealing with the development and diffusion of new technology, for example, gender differences and differences are to be taken into account. As a consequence, women will benefit from technological advances and will not be disadvantaged. Wim Polman, Young-ock, Roger Harris. (Source: ESCAP United Nations (2007),"

CONCLUSION

Above all, if the equality of services and the opportunities that matter, than a simple provision of them. The full inclusive policy should at bringing the vulnerable groups on the margins to the core of the society. Apart from the legal and the public services provisions, the role of social NGOs should be strengthened to build an inclusive society. In our rapidly growing economy women's kaleidoscope should be widened in not only terms of social empowerment but also more emphasis need to be given for economic empowerment because these are complimentary. The urgent of the prospective women entrepreneur can be answered in two words these are "motivation and awareness of possibilities'.

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