

## **Empowering Haryana: empowering India**

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### **Abstract**

Haryana state is one of the leading as well as fast developing states. The state has faced a lot of criticism time to time in case of level of women empowerment. Women empowerment can be worded as an environment where women feel themselves independent to make their own decision for themselves as well as society. This is a secondary data based conceptual study. The study is aimed to find out the overall status of women empowerment by focusing on the persuading factors for women to empower, the schemes run by the government both at the state as well as central level to raise the position of women empowerment and the problems encountering in the roadmap of women empowerment in Haryana state. A lot of schemes such as HSRCW, HWDC and MAHILA MANDA SCHEME etc. have been launched by the government time to time yet there are some problems to be faced in empowering women in Haryana state as mentioned in the research paper in the following pages. Some suggestion has been made at the end of the study base on the problems in the path of women empowerment which may help in the smooth achievement of desired level of women empowerment in Haryana.

**Keywords:** empowerment, government, scheme, entrepreneur, compulsion

### **Introduction**

Empowerment can be well defined as a measure to enhance the level of self-determination as well as autonomy in individuals in such a way that they can represent their interests in a responsible as well as confident way as their own authority. Women empowerment can be worded as an environment where women feel themselves independent to make their own decision for themselves as well as society. A strong desire to do something positive is an inbuilt quality of entrepreneurial women who is capable of contributing values in both family and social life.

The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3 P's: Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting for 3 P's to modern 3 E's: Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

The emergence of women entrepreneurs in a society depends to a great extent on economic, social, religious, cultural and psychological factors prevailing in the society. In developed economies, women have made their work in business due to the following reasons:-

- They want to assume new and fresh challenges and opportunities for self-fulfilment.
- They want to prove their personalities in innovative, daring and competitive jobs.
- They want to undertake changes to control the balance between their families' responsibilities and obligations.

A new talent pool of women entrepreneurs is forming today as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interiors, decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. The basic reason due to which women become entrepreneurs in India are: Employment generation, new challenges and

opportunities for self-fulfilment, innovative thinking, self-identity and social status, education and qualification, support of family members, role model to others, success stories of friends and relatives, bright future of their words, need for additional income, family occupation, government policies and procedures as well as freedom to take own decision and be independent.

Development of women has been a policy objective of the government since independence. Until 1970's, the concept of women development was mainly welfare oriented. In 1970's there was a shift from welfare approach to development approach that recognised the mutually reinforcing nature of the process of development. The 1980's adopted a multi-disciplinary approach with an emphasis on three core areas: Health, education and employment. Women were given priorities in all the sectors including SSI sector. Government and non-government bodies have paid increasing attention to women's economic contribution through self-employment and industrial ventures.

Even the first five year plan (1951-1956) envisaged a number of welfare measures for women. Establishment of the Control social welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction. It has been argued in Indian context that considering women's weaker bargaining power in the market as well as society, women should be given higher priority in various entrepreneurial schemes. More autonomy to women is the demand of time now.

Out of the total 940.48 million people in India in the 1990's, female comprises of 437.10 million people representing 46.5 percent of the total population. As per the 1991 census data only 185900 women accounting for only 4.5 percent of total self-employed persons in the country were recorded and most of them were engaged in unorganized sector.

During the 8<sup>th</sup> five year planning period, the number of SSI's (Small Scale Industries) expected to raise 1.60 lacs every year.

The rough estimate showed that amongst the SSI entrepreneurs, approximately 9 percent were women entrepreneurs. Work participation of Indian women is 22 percent as 1991 census data and triple in rural areas that is around 27 percent in urban areas it is 9 percent. Thus the role and participation of women entrepreneurs in rural sectors is tremendously enhancing and literacy level improvement ratio is also a significant factor of this positive trend in the field of entrepreneurship. As per the 2001 census data report, there were 22.73 percent of women workers of the total working population including formal as well as informal sector.

The number of male participation per thousand counts in population is significantly more at global level than the female group. The participation of women has a higher percentage from 75-78.5 percent in administrative role/position followed by service sector ranging from 59.9-61.1 percent.

### Review of Literature

A study was made by Doddamani (April 2014) <sup>[1]</sup> with the title "Empowerment of Women Representatives in Panchayati Raj Institutions in Gulbarga District in Karnatka" focused on to analyze the perception of respondents on their role as well as knowledge relevant to structural as well as operational dimensions of the panchayati raj institutions. The author from his study based on primary data found that the younger women have replaced the elder ones relatively and hegemony of upper castes was not so much but dominance still existed. Low level of female education was blocking the way of female participation in panchayati institutions. Large majority was not aware with the functions and duties of gram sabha members which seemed quite shocking. Majority did not have any knowledge about the overall development activities of village; they were limited to only a few activities. It was found that female participation in decision taking was nominal not only for panchayati decisions but also for household decisions. Another finding showed that majority of the females was ignorant about the mobilization of funds as well as raising of additional funds for panchayats through levying taxes. It was concluded as well as favoured by the respondents that the credit behind their backwardness goes to nexus among the male representatives as well as officials, male dominated social system and the old-aged social trends against women existing in the mind of male in general and elders in particular and the main reason behind such behaviour is the only thought that is the 'hurt of the above mentioned personalities ego'.

Nagpal (June 2013) <sup>[2]</sup> through his research work entitled as "Women's Empowerment in Haryana: Role of Female Representatives of Panchayati Raj Institutions" attempted to assess the women empowerment in the context of female participation in panchayati raj institutions especially in Sirsa district of Haryana state. The researcher showed through the findings made that majority of the female participants either didn't attend the PRI's meetings or rarely attended and majority did not raise any issue in such meetings. Majority with good educational standard accepted that participation in the PRI's meetings offered them an opportunity to work for the peoples' welfare. The majority of the participants stated that they have ever addressed the grievance of those people who approached hers and such participants were dependent on their husband or family members to help the people. The findings also revealed that majority of the female respondents either did not or ever meet the relevant panchayati raj officials

in their area. The author suggested to focus on education level, involvement of females in planning and execution of welfare programmes, workshops and seminar to train females, wide publicity to motivate for female participation in panchayati activities, due weightage to women's ideas/views and participation of government as well as feminist organizations to mobilize as well as encourage the participation of women; to improve the position of women empowerment in the selected area.

Panchal & Dua (June 2013) <sup>[3]</sup> in their combined study assessed the motivating factors behind the outcome of Haryanvi women as an entrepreneur. Analysis was made through percentage, frequency and factor analysis tools. It was found that the majority of women were indulging in service sector through setting up their enterprises in urban areas. The study showed that challenging atmosphere as well as financial problem, family background having interest in entrepreneurship, career brightness, knowledge as well as financial support, social independency and last one was name as well as fame were found to be the key persuading factors which worked as motivators helping women in becoming entrepreneurs.

Sanchita (June 2013) <sup>[4]</sup> in her research paper entitled as "Women Entrepreneur in Haryana: challenges and problems" highlighted various challenges faced by women entrepreneur in running their business. This research was based on primary data which was connected from 210 women entrepreneur through conducting personal interview. The problem as working capital, distribution channel, sales promotion, electricity, human resource and competition were faced by majority of female entrepreneurs.

Chander & Arora (April 2013) <sup>[5]</sup> made a study on financial problems of women entrepreneurs covering entire Haryana state. The responses of the respondents from various divisions of Haryana state were analyzed using chi-square test by using different criteria such as type of activity, division, age, education, form of organization, residential background and family structure of the respondents. Chi-square result indicated no significant differences in views of women entrepreneurs across type of activity undertaken by them and problem faced by them in obtaining start-up capital. Service, trading and manufacturing activity were taken into consideration for the study purpose. No significant association was found between type of activity undertaken, divisions, education level, family structure, form of organization, background of entrepreneurs and problems faced by women entrepreneurs in respect of reluctance of financial institutions in granting credit facilities. No association was found between the problem of unawareness of financial schemes and facilities available to women entrepreneurs and type of activity undertaken by them. The behaviour of officials of financial institutions was found to be discouraging especially by the respondents doing business in trading and manufacturing factors. Overall the study concluded out that lack of adequate information about the schemes of financial institutions for women entrepreneurs and reluctance of officials to finance women entrepreneurs were the main problems faced by women entrepreneurs in Haryana state.

### Objectives and Research Methodology of the Study

The present study is a descriptive study which is based on the secondary data. The sources used for collecting secondary data

are: Journals, Research Papers, Newspapers, Published Reports and Websites. This study has been made by keeping the following objectives in mind:

- To get insight about the factors persuading women in Haryana state to empower themselves.
- To know about the schemes offered by Haryana Government as well as central government for women empowerment.
- To find out the problems encountered by women in the path of empowerment in Haryana state.
- To offer recommendation to overcome the problems in women empowerment in Haryana state.

#### **Persuading Factors behind Women Empowerment:**

- **Role of Education:** Government at central as well as state level is fully committed towards the education of females. “Beti Bachao, Beti Padhao” with other schemes is the biggest initiative of the government in this direction. A lot of monetary as well as non-monetary initiatives have been offered by the government. Females are more educated than ever before. Due to improvement in their education level, they are moving forward in various fields and empowering themselves.
- **Role of Family:** The modern generation is quite different in their thinking level if compared with the generation two or three decades ago. Modern generation is trend-setter and they don't want to bind their female counterparts and even supporting in their work.
- **Family Background:** Usually, the same business is adopted by the existing members as their old ones/family and the businesses are handover to the males. But if there is no male heir then such opportunity comes to female members and nobody wants to miss such opportunity.
- **Role of Government:** Government at central as well as state level is coming forward to promote the female counterparts through concession, training programmes as well as other modes in their policy and women are just reaping that offer.
- **Path from Successful Personality:** There are a lot of women in Haryana, India as well as worldwide who got success in their respective field which initially seemed an impossible task. Such successful personalities have really energized women all over the world in direct as well as indirect way.
- **Role of Networking:** Internet has established itself as one of the most powerful tool in the hands of human beings. There are a lot of sites offering expertise in each field. Peoples are connected through these sites professionally as well as informally which has ultimately resulted in networking. Women also have their network connected with their professional as well as expert counterparts.

This is not the exhaustive list of factors persuading women to become entrepreneurs and empower themselves. There are other factors also which are responsible for pushing women in the ground of empowerment, such as: Self-identity, better education for their children, use of their creativity, wish for earning additional income, equality with man, support for the family, self-dependency, role model for others and optimum use of EQ (emotional quotient) as well as IQ (intelligence quotient).

#### **Role of Government in Women Empowerment**

Indian Government has made its sincere efforts to raise the position of women in India since from its independence through its various five year plans as well as other programmes. The government initiated its journey from the welfare of women in India and now this journey has transformed the government focus from welfare only to development of women in India. Some of the initiatives stepped by the Government of Haryana are indexed as follow:

- **Establishment of Haryana Women Development Corporation (HWDC):** HWDC has been established in 1982 with the name “Haryana Economically Weaker Sections Kalyan Limited”. Haryana state by the Haryana Government to focus on the promotion of women entrepreneurs. On January 2, 2007, HWDC planned to assist women through providing them subsidies worth Rs. 2.44 crore and Rs. 3.84 crore as an aid to enable women to stand up their own ventures. The corporation also provisioned to train 500 women in the manufacturing of readymade garments through training at Apparel Training design Centre, Gurgaon (Gurugram). In the other programme, it also provisioned to train 500 women in computer application through HARTRON (Haryana Electronic Development Corporation). For upgrading the skills of needy and poor women, the corporation provisioned for Rs. 3.17 crore to 97 NGO's (Non-Government Organizations). Presently, this organization is running two schemes: (1). Education Loan Scheme (2). Individual Loaning scheme through Banks.
- **Swawlamban Scheme:** This scheme was implemented in Haryana w.e.f. 2010-11. Under this scheme, the corporation has assisted 12 organization with financial aid to train the women of Haryana in various trade such as: Readymade Garments, Shorthand and Typing/ Data Processing, Food Processing, Dari Weaving, Leather Artisan, Embroidery and Beauty Culture. Under this scheme, 550 females have been trained up to 2014-15.
- **Mahila Mandal Scheme:** This scheme was implemented by Directorate of Development and Panchayat, Haryana. To promote and strengthen Mahila Mandalls, approximately 6714 registered Mahila Mandal have been formed at village level with the intention to raise women economically, create awareness as well as guide them regarding the various schemes launched by the government meant for their development.
- **Haryana State Resource Centre for Women (HSRCW):** This centre was established as well as registered on October 3, 2011 by the Government of Haryana under societies Registration Act, 1861 as a society with the name “Haryana State Resource Centre for Women Society (HSRCWS). This centre was established to assist as well as liaise with the already existing institutions for monitoring as well as reviewing and other schemes laid by the government for eliciting the needed data/information before the State Mission Authority.

Other schemes initiated by the Government of Haryana on its behalf as well as on behalf of central government are: Gender Sensitization Training Programme, Indira Gandhi Matritav Sahyog Yojana, education Loan, Sakshar Mahila Samooh, Swawlamban, Sports Meet for Rural Women, Working Women hostel.

### Central Government Schemes

- **Prime Minister's Rozgar Yojana (PMRY):** This scheme was introduced by Government of India in 1993 with the intention to provide self-employment opportunities to the unemployed youth as well as women. Under PMRY scheme, assistance is given up to Rs. 100000 for business sector, up to Rs. 200000 for other activities and loan may be of composite nature also. If under this scheme, two or more eligible persons join their hands for partnership, then such assistance may be sanctioned up to Rs. 1000000 after fulfilling the individual admissible as well as other conditions.
- **Relaxation under MSE Cluster Development Programme:** This scheme is run by Ministry of Small and Medium Enterprise. Under this scheme, the contribution from the MSME hardly varies from 30 to 80 % after utmost interference of the total cost of project but if it is the case of women entrepreneur then such contribution can vary up to 90%.
- **Relaxation under Credit Guarantee Fund Scheme for Micro and Small Enterprises:** The guarantee cover under this scheme is generally given up to 75 % of the amount of loan extended but if such MSEs are run by women then such guarantee cover is 80% of the amount of loan extended.
- **Swayamsiddha (Integrated Women Empowerment Programme):** This scheme focuses on access to micro-credit and stresses on panchayat as well as block-level participation among women while crossing each economic, social as well as regional groups. This programme also planned to merge the Mahila Samridhi Yojana (MSY) and Indira Mahila Yojana (IMY). As per the provision under this programme, state government would first enlist the nodal departments for the implementation of programme and such nodal departments would enlist the block-level implementing agencies called PIAs (Project Implementation Agencies). Under the programme, it is planned to form the homogeneous socio-economic groups of women, networking SHGs with government intermediaries as well as panchayat institution for ensuring easy and quick solution of problems countered by women connected with the programme.
- **Support to Training and Employment (STEP) scheme for women:** The central government has operating STEP scheme since 1986-1987. The attention behind the administering of this scheme is to provide skills to women ultimately resulting in employment and to train the women with such competence as well as skill so that they could become self-employed or entrepreneurs. Under this scheme, the aid in the form of monetary grant is directly provided to the institutions including NGOs instead of states/UTs.

This is not the complete description of the schemes launched by the central government of India. There are a lot of other schemes also which has been introduced by the government time to time to develop the position of Indian women. Some other schemes which are not explained above are worded here, such as: Mahila Coir Yojana, One Stop Centre Scheme, Women Helpline Scheme, Mahila Police Volunteers, UJJWALA, Indira Gandhi Matritav Sahyog Yojana – A conditional Maternity Benefit Scheme, Working Women Hostel, Awardees of Rajya Mahila Samman and Zila Mahila

Samman, Rajiv Gandhi National Vreche scheme For the Children of working mothers, Stree Shakti Puraskar, Nari Shakti Puraskar, SWADHAR Greh (A Scheme for Women in Difficult Circumstances).

### Problems in Empowerment of Haryana:

- Society attitude towards women
- Less education in some region
- Lack of awareness among people
- Fear in parents mind towards empowerment
- More focus on monetary incentives
- Lack of trained staff
- Lack of awareness about the government scheme for women empowerment
- Less role of Panchayats and local institutions
- Schemes limited to paperwork
- Inadequate schemes
- Lack of local promotional activities for schemes
- No compulsion in implementing such schemes
- Family responsibility of women
- Intermediates role in monetary aid
- Man dominance
- No strict laws
- Fear of insult
- Social boundations
- Poor administration of such schemes.

### Recommendations to overcome the Problems in Women Empowerment

- Need to boost self confidence among women
- More programmes for creating awareness among parents regarding women empowerment.
- Relaxation in family responsibility
- Equal dominance of men as well as women
- Reservation in social position exhibiting status
- Strict implementation of schemes as well as fair evaluation
- Strict laws against women harassment
- More focus on empowerment with the aid of local bodies
- Compulsory implementation of some schemes of women empowerment
- Promote women empowerment schemes with local sources
- More focus on non –monetary incentives
- Direct transfer scheme to end the monetary aid role of intermediaries
- More training and awareness programmes with experts in their respective fields.

### Conclusion

As it clear from the above pages that there are a lot of factors pushing the level of women empowerment upward in Haryana including role of education and government as well as other factors mentioned above. A lot of initiative has been taken by the state government as well as central government in the form of various schemes and programmes listed above yet the pathway is not guiding the direction of women empowerment as expected due to some regional as well as administrative hurdles. But if we see the scenario in the light of last six decades since post-independence then the picture is brighter than ever and moving progressively day by day. So by adopting the above recommendation along with others the way of women empowerment can be made smoother.



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