

Government's Initiatives and Gender Empowerment- A Case Study of Drang and Seraj Blocks of District Mandi (Himachal Pradesh)

¹Pawan Kumar Thakur, ²Vijay Kumar Sharma

¹Research Scholar, Ph.D. (Rural Development), ²Faculty
Department of Interdisciplinary Studies,
H. P. University, Summer Hill, Shimla-171005(H.P.)

Abstract- Women empowerment is vital for socioeconomic development and has become imperative. The inclusive development of a nation is impossible without the active involvement of women. In developing nations like India, bringing women into mainstream of development is challenging (Sarania, 2015)[1]. The aim of 1st World conference on Women and UN Declaration of the Decade of Women 1975-85 was to empower women by combating gender discrimination and offer prospects contributing in development activities so that their role would be improved. After independence, Indian law provided several openings, schemes and programs to women in the area of education, service and political spheres for the upliftment of women. The present study deals with the impact of government's initiatives on the women empowerment. The study was carried out in two development block i.e. Drang block and Seraj block of District Mandi of Himachal Pradesh. The present study reveals the impacts of various schemes on the w.r.t. the change occurred in their life and social status.

Index Terms: Women empowerment, repayment, decision-making, subsidy, financial-dependence, household-asset, entrepreneurship, *Mahila Mandals* and Self-Help-Groups etc.

INTRODUCTION

Women empowerment is mainly aims to increase women's economic and social, and political power in the world. It mainly deals with the successful strategies for the upliftment of women's education and women's participation in the grassroots politics. Today, women are more secure in the society and economically free to take the decisions at their own level. It is the result of various initiatives taken by the central and state governments to uplift the life of women especially residing in the rural and tribal areas of the country.

In India, the five-year plans have given a suitable importance for women empowerment and envisioned numerous welfare actions for women, viz.:

- Setting-up of the Central Social Welfare Board
- Organization of *Mahila Mandals* (MM)
- Community Development Programmes (CDPS) for women
- Linking women empowerment with agricultural development programs
- Female education, skill enhancement and training
- Setting-up Women's Welfare and Development Bureau under the Ministry of Social Welfare
- Gender equality and empowerment
- Instilling confidence, awareness generation and skills development and training for better employability
- Women Empowerment at the grass roots level, through PRIs
- Allocating 30 percent funds/benefits for women-specific programs.
- National Policy for Empowerment of Women (2001) ensuring subsistence, safety, and development through rights-based approach

Government of India initiated *Swarnajayanti Gram Swarojgar Yojana* (SGSY) for rural poor women to provide self-employment by establishing self-help groups based on the aptitude and skill and disbursing funds through NGOs, banks and financial institutions. The concept of Self-Help Groups (SHGs) serves the principle of '*for the people, by the people and of the people*'. The Self-Help Groups is an innovation of Grameen Bank of Bangladesh to bring the women into mainstream of economy and instil the habit of saving among the underprivileged¹ (Rajasekaran & Sindhu, 2013) [2]. In India, National Bank for Agriculture and Rural Development (NABARD) initiated the formation of SHGs in the year 1986-87, but the actual attempt was made after 1991-92 after linking SHGs with the banks. Self-

help Groups are small assemblies of individual members who willingly come together and form an organisation for realizing a common goal. SHGs are created by individuals known to each another and coming from the same village community. SHGs being smaller in size are homogeneous, start with saving and use its savings to extend loans to its members to meet their emergency and other needs (Singh, 2013)[3]. The idea of SHGs is primarily based on the principle of saving, credit and self-help. SHGs offer employment prospect through training to generate income and employment (Sahoo, 2013) [4].

Considering the group-based approach to self-help, SHGs are playing a vital role in removing poverty, mobilizing people, to give them a voice and overcome the barriers. SHGs undertake:

- Capacity building of members
- Develop habits of saving and rotating funds
- Microfinancing and microenterprise development
- Regular meeting and discussion on issue of concern
- Social mobilization
- Socio-economic empowerment

According to a report of NABARD, after Independence, SHG program in India has become the most effective programs and since its inception, millions of women joined the program and got the benefit of microcredit from banks with affordable interest rates (NABARD)[5]. Women Empowerment thus means providing women equal opportunities for growth and development in society, and denying gender bias. The important schemes initiated for women empowerment in India are listed in table 1.1:

RESEARCH METHODOLOGY

The present study was carried out in the two backward blocks of District Mandi of Himachal Pradesh. Drang Block and Seraj Block were randomly selected from the list of backward block prepared by the department of rural development. The purposive sampling was done and sample 50 women were taken from each block to find out the impact of various women related schemes of central and state government.

The Indian government have taken the safety and empowerment of women and children into serious consideration. The growing injustice towards women had to be minimised, and these schemes are the solutions to the major problems related to women in India. The development experience proves that it is equally necessary to consult women and offer them choices in empowering them to make well-versed with the choices so that they can take decisions for their own development.

For the purpose of present study, 100 women were selected from two blocks of Mandi District, Himachal Pradesh using random sampling method. The primary data was gathered from the respondents by using pre-designed interview schedule. Results were analysed on two magnitudes, viz. analysis of demographic information and analysis of women empowerment and their knowledge on the government's initiatives. The outcome of the research is presented in the following tables.

The age, family structure, education qualification, source of income, etc. are analysed using demographic information. The association with SHG, role in decision-making in family, entrepreneurship, awareness generation, loan, purpose of loaning, income, savings, participation in community activities are analysed in context of women empowerment. The results of the analysis of impact of government schemes/ programmes in gender empowerment are presented in the paper.

Table 1: Main Source of Income of the Respondents

Income Source	Drang Block	Seraj Block	Total
	N (%)	N (%)	N (%)
Govt. Job	6(12)	-	6(6)
Private Job	17(34)	2(4)	19(19)
Agriculture	23(46)	40(80)	63(63)
Own enterprise	4(8)	8(16)	12(12)
Total	50	50	100

Source: Primary Survey

According to table 1, total 63 percent of the families had agriculture as the main source of income and 12 percent were involved in own enterprise and only 6 percent were engaged in government job.

Table 2: Income-wise Distribution of the Respondents

Income Source	Drang Block	Seraj Block	Total
---------------	-------------	-------------	-------

	N (%)	N (%)	N (%)
Up to 10000	20(40)	-	20(20)
11000 to 20000	20(40)	36(72)	56(56)
21000 to 30000	1(2)	14(28)	15(15)
31000 to 40000	1(2)	-	1(1)
41000 to 50000	4(8)	-	4(4)
51000 and above	4(8)	-	4(4)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

Table 2 shows that out of 100 respondents, 56 percent respondents had income between Rs. 11000-20000 followed by 20 percent who had up to Rs. 10000 monthly income.

Table 3: Category-wise Distribution of Respondents

Category	Drang Block	Seraj Block	Total
	N (%)	N (%)	N (%)
General	31(62)	26(52)	57(57)
SC	10(20)	13(26)	23(23)
ST	6(12)	11(22)	17(17)
OBC	3(6)	-	3(3)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

Table 3 shows that total 57 percent of the respondents belonged to General Category followed by 23 percent belonging to Scheduled Castes category and 17 percent belonging to Scheduled Tribes category.

Table 4: Educational Qualification of the Respondents

Qualification	Drang Block	Seraj Block	Total
	N (%)	N (%)	N (%)
Up to middle	11(22)	-	11(11)
10 th (Matric)	22(44)	22(44)	44(44)
10+2	14(28)	28(56)	42(42)
Graduate	3(6)	-	3(3)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

Table 4 shows that out of 100 respondents, 44 percent were qualified up to 10th standard followed by 42 percent respondents who were qualified up to 10+2.

WOMEN'S PERCEPTIONS ON EMPOWERMENT

Using the pre-designed interview schedule, the perceptions of women were assessed to their viewpoint on empowerment and awareness on the same. On the parameter, financial dependence of women, 95 percent were of the view that before financial empowerment through SHGs/employment, they were financially dependent on their husband.

Table 5: Women's Perceptions on Empowerment

Statement	Drang Block		Seraj Block		Total	
	Yes	No	Yes	No	Yes	No
	N (%)	N (%)	N (%)	N (%)	N (%)	N (%)
Financial dependence on husband / family	45(90)	5(10)	50(100)	-	95(95)	5(5)
Role in decision-making in family	49(98)	1(2)	50(100)	99(99)	1(1)	
Presently earning / have started an entrepreneurship	8(10)	42(84)	36(72)	14(28)	44(44)	56(56)
Received loan/ subsidy for starting an entrepreneurship	12(24)	38(76)	34(78)	16(22)	46(46)	54(54)
Awareness about government schemes for starting entrepreneurship	34(68)	16(32)	46(92)	4(8)	80(80)	20(20)
Experience any difference in the personal status within the family and	36(72)	14(28)	48(96)	2(4)	84(84)	16(16)

society after started earning						
Actively participating in the decision-making process after earning	45(90)	5(10)	50(100)	-	95(95)	5(5)
Spend money at own level	48(96)	2(4)	50(100)	-	98(98)	2(2)
After starting entrepreneurship, skills are enhanced	34(68)	16(32)	47(94)	3(6)	81(81)	19(19)
Started entrepreneurship / start up from own earnings	13(26)	37(74)	32(64)	18(36)	45(45)	55(55)
Borrowed / taken loan for starting income generation activity	39(78)	11(22)	47(94)	3(6)	86(86)	14(14)
Job/ earning actually empowers the women	47(94)	3(6)	49(98)	1(2)	96(96)	4(4)
Access to information, knowledge to develop capacities and skills	40(80)	10(20)	50(100)	-	90(90)	10(10)
Feel financially-independent after started earning	49(98)	1(2)	49(98)	1(2)	98(98)	2(20)
Taken any loan	50(100)	-	50(100)	-	50(100)	-
Earning has helped in the repayment loan	50(100)	-	50(100)	-	100(100)	-

Source: Primary Survey

Table 5 shows that about 99 percent were of the view that they have a role in decision making but before financially independent, only 76 percent of them were involved in decision-making process and in remaining 23 percent, husband used to take decision. Thus, the financial independence has ensured their involvement in decision-making, which is indicative of the fact that the process of empowering women surely contribute to their empowerment, both at domestic and community level. In all, out of 100 respondents, 44 percent have started earning /have started an entrepreneurship. The awareness on starting any entrepreneurship help women think and analyse their potential and talent and in this regard 71 percent of the women shared that their interaction with other women groups is the main source of information and for 28 percent newspaper acts the source of information. Table 5 shows that 46 percent women availed loan facility for starting the entrepreneurship. All the respondents in both the blocks were associated and working with one or the other SHG and earning with the help of the same. Table 1.6 shows that 84 percent women experience a difference in their status in the family and society after they have started earning and 95 percent express that their involvement in decision-making has increased after they have stated earning and 98 percent of them feel that after becoming financially independent, they spent money at their own. All respondents participate in community activities and 94 percent in the activities supporting social/ environmental cause. Table 5 also shows that 81 percent of the women were of the view that their skills have enhanced after they started earning and about 45 percent of them were able to start their own entrepreneurship. About 96 percent women believe that job/earning actually empowers the women and 90 percent believe that in the world of ever-expanding social media, access to information and knowledge to develop capacities and skills has become easier and the social media like Facebook and WhatsApp, mobile, etc. have helped them to a greater extent.

Table 6: Source of Awareness for Starting an Entrepreneurship

Source	Drang Block	Seraj Block	Total
	N (%)	N(%)	N (%)
Radio	-	1(2)	1(1)
Newspaper	-	28(56)	28 (28)
Women Groups	50(100)	21(42)	71(71)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

The table 6 shows that in the Drang block, all the respondents got awareness w.r.t. start entrepreneurship, while in Seraj block 56% got the information from the newspapers. In all, 71% of the women got the information from the women groups, while 28% of the respondents got the information from the newspapers, while remaining one percent got information with the help of radio.

Table 7: Pattern of Spending Earnings

Purpose of spending earnings	Drang Block	Seraj Block	Total
	N (%)	N (%)	N(%)

Upbringing family and children	17(34)	25(50)	42(42)
Expanding business/ entrepreneurship	3(6)	9(18)	12(12)
Give all earnings to husband	28(56)	12(24)	40(40)
Personal skill enhancement and updating with latest advancements	2(4)	4(8)	6(6)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

Table 7 shows that 42 percent women spend their earnings on Upbringing family and children and 40 percent still handover their earnings to husband and only 6 percent spend the same for enhancement of personal skills and updating themselves with latest advancements, while remaining 12 percent used the earnings on expanding business/entrepreneurship. Thus, the percentage of utilization of earnings for personal development and expansion of entrepreneurship is very less.

Table 8: Earning Spending on Household Activities

Purpose of spending earnings	Drang Block	Seraj Block	Total
	N (%)	N (%)	N(%)
Fulfilling family's requirements	16(32)	21(42)	37(37)
Agriculture	8(16)	13(26)	21(21)
Constructing a house	6(12)	2(4)	8(8)
Creating household assets	12(24)	8(16)	20(20)
Educating children	8(16)	6(12)	14(14)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

Table 8 shows the pattern of spending earnings on household activities and it reveals that 37 percent of the respondents spent their earnings in fulfilling family's requirements, followed by 21 percent on farming and allied activities and 20 percent on creating household assets.

Table 9: Purpose of Taking Loan

Purpose of Taking Loan	Drang Block	Seraj Block	Total
	N (%)	N (%)	N (%)
Fulfilling family's requirements	20(40)	34(68)	54(54)
Agriculture	14(28)	5(10)	19(19)
Starting entrepreneurship	9(18)	11(22)	20(20)
Creating household assets	7(14)	-	7(7)
Total	50(100)	50(100)	100(100)

Source: Primary Survey

All the respondents had taken loan for one or the other purpose and have repaid the same. Table 9 shows that maximum (54 percent) respondents had taken loan for fulfilling family's requirements and 20 percent for starting own entrepreneurship and only 19 percent for farming and allied activities and 7 percent for creating household assets. All the respondents shared that earnings have helped them in repayment of loan.

WOMEN'S AWARENESS ON RIGHTS / SCHEMES AND PROGRAMS

Table 10 shows the awareness level of participants on government's schemes/ programmes meant for women empowerment/ girl's education / financial assistance for starting an entrepreneurship and 90 percent of them were aware of the same. Table further shows that 95 percent of the respondents were aware of the legislations meant for protecting women's rights, with regard to:

- Age at marriage
- property rights for women
- divorce rights
- widow re-marriage
- domestic violence/ sexual harassment

Table 10: Viewpoint on Awareness on skill-development and Women Rights

Statement	Drang Block		Seraj Block		Total	
	Yes	No	Yes	No	Yes	No
	N (%)	N (%)	N (%)	N(%)	N (%)	N (%)
Participate in community activities	47(94)	3(6)	50(100)	-	97(97)	3(3)
Participate in the activities on social/ environmental cause	44(88)	6(12)	50(100)	-	94(94)	6(6)
Aware about government's schemes/ programmes meant for women empowerment/ girl's education / financial assistance for starting an entrepreneurship	40(80)	10(20)	50(100)	-	90(90)	10(10)
Aware about the legislations for protecting women's rights	45(90)	5(10)	50(100)	-	95(95)	5(5)
Participated in the skill-development/ awareness generation programme meant for women's rights/ empowerment / financial assistance	45(90)	5(10)	50(100)	-	95(95)	5(5)
Government's schemes for empowering women are really beneficial and empowers women financially and socially	45(90)	5(10)	50(100)	-	95(95)	5(5)

Source: Primary Survey

Table 10 shows that 95 percent of them participate in skill-development/ awareness generation programme meant for women's rights/ empowerment / financial assistance and 95 percent of them believe that government's schemes for empowering women are really beneficial and empower women financially and socially.

CONCLUSION

Women play significant role in Himachal's economy and the division of labour between men & women amongst the people of state is almost the same but there are certain seasons of the year when men work little while women had to work more throughout the year.

The government's initiatives have helped the women to get the economic freedom. As a result the women are now participating not only in the grassroots politics, but also contesting in the state and parliamentary elections. Due to the various policies and programs meant for the women empowerment have positively affected the social and economic life of the women in India. Women are now leading on the global level in all the fields. These programs must be continued in the future, so that the women can achieve their future targets in the future.

The respondents pointed out that government of Himachal Pradesh has taken significant steps in mobilizing institutions like commercial banks, NGOs and other microfinance organization to uplift the rural women, which is in accordance with the study made by Dwarakanath (2003)[6], who also highlighted the ground-breaking actions taken by the Andhra Pradesh government by involving rural women in the organizing and supervising the action plan meant for SHG.

The financial institutions discouraged women entrepreneurs with a belief that they can leave their business any time. Thus, they were forced to rely on their own savings, loan from their relatives and family friends. Rural women had restricted mobility. Their career was limited to the four walls of kitchen. But, now the prospects for rural entrepreneurs are increasing as through IRDP designed for imparting technical & entrepreneurial skills and raise the income level of the underprivileged.

Thus, appropriate efforts are required in the development of women entrepreneurs. Efforts must be taken for effective development of women entrepreneurs. The study suggests:

- Counselling of women through committed NGO's, psychologists, managerial experts & technical personnel
- Provision of better educational facilities and schemes
- Provisions of marketing & sales assistance from government
- Provisions of micro-credit system & enterprise credit system to the women entrepreneurs at local level
- Setting-up of women entrepreneur guidance cell to handle various problems of women entrepreneurs in the state
- Training program on management skill

The *Mahila Mandals* and SHGs can efficiently be used as tools of mobilization. Successful women organizations can act as catalysts for motivating women's participation in social and political activities. Government must provide finance and infrastructure to deserving and successful women organizations to strengthen their entrepreneurs. Media can play a significant role in creating awareness in rural society by acting as an agent of socialization for inculcating the values of gender equality and gender justice.

In rural Himachal, the empowerment process has already begun. The state is viewing a stable improvement in the enrolment of girls in schools, colleges and even in professional institutes. So, it is a wake-up call for women to realize the true meaning of empowerment.

REFERENCES:

- [1] Sarania, R. (2015). Impact of Self-Help Groups on Economic Empowerment of Women in Assam Rahul Sarania. *International Research Journal of Interdisciplinary & Multidisciplinary Studies*; (148): 2394-7969.
- [2] Rajasekaran, M. R. and Sindhu, R. (2013). Entrepreneurship and Small Business- A Study with Reference to Women Self Help Groups. 3(7): 703-710
- [3] Singh, R., Padala, S. R., Suresh, S. S., Saravanan, S., Thangamani, S., et al. (2013). Women Empowerment through Self-Help Groups: A Review of Literature. *IOSR Journal of Humanities and Social Science*; 1(1): 43-54.
- [4] Sahoo, A. (2013). Self-Help Group and Woman Empowerment: A study on some selected SHGs. *International Journal of Business and Management Invention*; 2(9):54-61.
- [5] <https://www.nabard.org/english/home.aspx>
- [6] Dwarakanath, H. D. (2003). Saving and Credit Movement in Andhra Pradesh: Participation of Rural Women. *Kurukeshtra*, 51(4).