IMPACT ANALYSIS OF WELFARE SCHEMES OF WOMEN'S EMPOWERMENT: WITH REFERENCE TO RMK, STEP AND E-HAAT

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ABSTRACT

Empowerment of women essentially mean improving the social, political and economic status of women, especially the traditional underprivileged one. It means creating an environment where women are free from any kind of physical, mental abuse, exploitation, and prejudice that they are the most vulnerable section in the society. Recognizing the importance of women in the economic growth of the nation, the Government of India along with State Governments has been taking several efforts since post-independence period to uplift women from their conditions in general. Attempts were made by the Government to address the issues through employment, empowerment, labor force participation, education, gender equality and entrepreneurship. The focus of Government is progressively shifting towards promoting women entrepreneurship to motivate women to participate in the economic activities. The study examines the perspective of women who are getting benefitted through various government schemes implemented in assistance with non-governmental organizations. The impact observed is in terms of such as - financial assistance, training facilities, infrastructure and its awareness, motivation, confidence, increase in the rate of women opting for entrepreneurship. Studies have shown that such initiatives are boosting self-confidence, increasing the purchasing power and decision making power, leading to their empowerment. It, therefore, addresses the economic, socio-cultural, inter-personal, psychological, political and legal domains of empowerment. The study has been conducted in three selected village of Maharashtra. Data was collected from various NGO, Women entrepreneurs and women beneficiaries associated with various Self-Help Group's (SHG's) in the Kanave, Shahapur (Dist. Thane) and Vengaon, Karjat (Dist. Raigad) regions. The Mixed method approach has been adopted for analysis of this research. Primary data was collected from personal interviews with well-structured questionnaires and focus group discussions in both the areas.

Key words: Women Empowerment, Government Schemes, NGOs, Women Entrepreneurs, women welfare, Quality of life, Training, E haat

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1. INTRODUCTION

The need for empowering women to participate in the economic activities is essential to build a stronger economy. Economic empowerment of women through participation in the economic activities has led to women's empowerment in aspects such as socio-economic opportunities, representation in the local and national politics, social equality, legal rights, and community development leading to the national development.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments.

Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this. In recent years, Government has played a significant role in bringing about this transition. Right from recognizing the need to protect the girl child in the womb to protecting career women in their work place, a number of initiatives have been taken.

Encouraging entrepreneurship under the Pradhan Mantri Mudra Yojana, the government has provided credit to small entrepreneurs without collateral. 75% of these loans have been given to women, with 9.81 crore women entrepreneurs already benefitting from them under the scheme. Over 47 lakh SHGs have been promoted under the National Rural Livelihood Mission (NRLM). Skill development is another key aspect for raising the potential of our female workforce. Half of the certificates awarded under Pradhan Mantri Kaushal Vikas Yojana have been given to women candidates. Over 5 lakh women directors are currently appointed in companies, which is the highest ever number in India. At the village level, women members of panchayats are leading the empowerment of their villages. To reach the yet unreached women across the country, ministry has recently launched the Mahila Shakti Kendra scheme. Under this, 3 lakh student volunteers are fanning out across the country to directly reach women at village level with government schemes and services for their empowerment. The way forward lies in the conviction that we must have women-led development rather than just women's development. Women need a safe and enabling environment which encourages their empowerment.[1]

The paper is classified in five sections. In first section, Understanding Women Empowerment, Financial Inclusion for Women Empowerment, a broad discussion on understanding of women empowerment has been written. In section two Review of Literature has been done. Section three covers research objectives and research methods. Section four is about description of field study and its interpretation. The last section is conclusion and suggestion.

2. UNDERSTANDING WOMEN EMPOWERMENT

While understanding women's access to education and employment it is found that gender gap exist in both the situations. A large gender gap in literacy exists and participation of girls at all

stages of education is below 50%. Similarly less than 50% of women are employed and a significant portion of them are not paid for their work.

Governmental Organizations work requires multidimensional approach and hence a large number of voluntary organizations / NGO's have gained increased attention in the field from grass – root level to national & international level. Also, programs and functions of NGO's contribute towards the realization of sustainable community development and hence women empowerment.

In recent years, the traditional roles of women have undergone some changes due to economic needs and mainstream women's contribution to the overall growth and development of society. Entrepreneurship Development and income generating activities are a feasible solution for empowering women. Micro-finance with Self Help Groups (SHGs) play an effective role for promoting women entrepreneurship and financial empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalised sections of the population, especially women. Today, empowerment of women and gender equality has been recognised globally as a key element to achieve progress in all areas. Financial Security Studies unveil the fact that SHGs are primarily established for women, and in states like Tamil Nadu and Kerala they have been tremendously successful. NABARD launched a pilot project for women on SHGs in collaboration with commercial banks and regional rural banks. RBI also understands the role and importance of SHGs in financing and has extended medium sized loans to women entrepreneurs with the support of NABARD.

The beauty of women entrepreneurs is the motivation for other women to come up and participate with equal opportunities and maintain their enterprises. Therefore, this type of growth is truly an inclusive growth in India which will lead to financial empowerment of women. Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, markets and training. The MSME Development Organisations (MSME-DO), the various State Small Industries Development Corporations (SSIDCs), the nationalised banks and even NGOs are conducting various programs including Entrepreneurship Development Programs (EDPs) to cater to the needs of potential women entrepreneurs. SIDBI has been implementing two schemes for women entrepreneurs namely, MahilaUdyam Nidhi and Mahila Vikas Nidhi. A few government efforts at promoting entrepreneurship and innovation are: Start-up India., Stand-up India, Support to Training and Employment Programme for Women (STEP), Trade related Entrepreneurship Assistance and Development (TREAD), Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

Financial Inclusion for Women Empowerment: There has been evidence that more women taking up economic jobs have led to better living standards for their families – in terms of better financial standing, educational attainment of children and more healthcare expenditure. Availability of credit at reasonable rates boosts the entrepreneurship quotient of women. The government and RBI have realised the importance of supply side issues and started policies like MUDRA Yojana and priority sector lending. Payment banks and small finance banks are going to be a game changer in the long run. In households, particularly women-headed, formal savings options can smoothen their consumption and reap benefits of saving schemes and instruments.

Insurance penetration has gained penetration in India with policies like Suraksha Bima Yojana, SwasthyaBima Yojana and Atal Pension Yojana. Women can become self-dependent and save for their old age without succumbing to whims of children or the husband. It can reduce the gender gap and gives women a strong field to save productively and insure

themselves against any contingency. Women especially in the bottom quintile stand to gain from these policies.

In spite of so many efforts undertaken by government and NGOs the picture at present is not satisfactory. Mere access to education and employment cannot help in the process of empowerment. These are the tools or the enabling factors through which the process gets speeded up. However, achievement towards this goal depends more on attitude. Unless the attitude towards the acceptance of unequal gender role by the society changes, women cannot grab the opportunity provided to them through constitutional provision and law etc. Till then we cannot say that women are empowered in India in its real sense (Nayak & Mahanta, 2008).

Entrepreneurship development and income generating activities are a feasible solution for empowering women. In this connection, Micro-finance with Self Help Groups (SHG) play an effective role for promoting women entrepreneurship and financial empowerment.

Availability of credit at reasonable rates boosts the entrepreneurship quotient of women who can start businesses with assistance from Microfinance Institutions or by being associated with Self Help Groups. Availing credit from informal sources especially moneylenders is easier, but is accompanied by exorbitant interest rates, which often turns into a debt trap and ends with women selling their pledged assets, often their valuable jewelry.

In an inclusive economy, decent work means a living wage, workplace safety and protection against discrimination. There has been some progress. Twenty years ago 40 per cent of women were engaged in wage and salaried employment; today 48 per cent of women are being paid wages. Yet, globally, women still work at lower rates than men. Gender stereotypes often define what 'women's work' is, and can channel women into some of the worst jobs. Among 143 countries, at least 90 per cent have some legal restriction on women's employment (UN Women Africa)

2. REVIEW OF LITERATURE

Several studies have been undertaken on women empowerment and its assessment at the global level and in India. Some researchers have attempted to link the schemes and programmes specifically designed for women with their empowerment. In this study, we understand and consider the important studies related to women empowerment, assessment of empowerment, role of governmental and non-governmental organizations women empowerment through job creation thus facilitating economic empowerment of women.

2.1. Women Empowerment

The concept of "empowerment" has often been used in the context of policies and intervention strategies than in the analytical context. An important approach to empowerment is the promotion of social inclusion concept at institutional level.

Chambers (1997) discusses that capitalism; top-down approaches to development and poverty are major factor contributing to the disempowerment of individuals which must be challenged by disempowered for bringing them in the mainstream for managing community and furthering development process. The social exclusion at micro level arises due to interpersonal gender dynamics at the household level. Although, women are not at the center of the social inclusion studies, the references in empowerment in World Bank's Sourcebook on Empowerment and Poverty Reduction is applicable to women along with other disadvantaged groups. (Kabeer 2001; Bisnath and Elson 1999; Sen and Grown 1987; Batliwala 1994).

There have been various attempts in literature to understand the process of empowerment along with its key components. Authors note that resources and agency (in various forms such as control, awareness, voice and power) are the most used terminologies for explaining the main

components of women empowerment. Agency is the essence of empowerment which refers to the women's ability to make strategic choices and decisions in their life and control the resources. Also, the terms such as education and employment used in the past to explain about women empowerment are in fact enabling factors or sources of empowerment (Kishor, 2000). An additional aspect to this is known as "achievements" which is the result of empowerment.

2.2. Assessment of Women Empowerment

Kabeer (2001) expands the concept that whenever women assume their subordinate status and perceive themselves of lesser value; their sense of their own rights and entitlements gets diminished.

Stromquist (1993) wrote that women's empowerment includes cognitive and psychological factors which involves understanding of their conditions of subordination and the causes of such conditions at both micro and macro levels of society. It also involves understanding the self and the need to make choices that may go against cultural and social expectations. These studies measure the empowerment from a Universalist perspective.

The challenges in measuring women's empowerment are because of existence of some attributes that signify empowerment in one context but have different meaning elsewhere. The variation in the nature and importance of empowerment across varied contexts is a challenge in terms of consistency and comparability in measurement schemes. (Anju M. et. al 2005)

2.2. Empowerment Enabling Factors – Entrepreneurship and Training

The enabling factors considered are labour force participation, labor laws, literacy, and education, characteristics of marriage and kinship, and political representation by women.

Sorsa (2015) recommends that it is necessary that policy include - Extending female quotas to state and national parliaments, further modernizing labour laws to ensure equal work opportunities for women, enhancing the implementation of gender-related laws, expanding secondary and higher education for women and skills training for female entrepreneurs. Education is also one of the strongest determinants of real female entrepreneurship in India (Daynard and Sorsa, 2015) because it assists them in building human capital, the required skills and experience.

The active training programmers have led to an increase in the number of female entrepreneurs in manufacturing and services industry. Female entrepreneurship can also be facilitated by promoting role models and networks.

Fujita et al., (1999; Ghani et al., 2012) suggested that enhancing women's control over the resources increases their bargaining power in households. There is also a strong relation between women's financial inclusion and their performance as entrepreneurs in developing countries (OECD, 2012). Financial inclusion is considered as an important tool to lessen the poverty by promoting entrepreneurship and creation of jobs (Duflo, 2012).

3. RESEARCH OBJECTIVE

The research was conducted with the objective to:

- Evaluate the reach of capacity building training and Mahila E-Haat in rural regions.
- Study the qualitative impact of these initiatives on women beneficiaries such as increase in confidence level, self-esteem, participative approach, increased household decision making

3.1. Research Methodology

The study has been conducted in two selected village of Maharashtra. Data was collected from various NGO, Women entrepreneurs and women beneficiaries associated with various Self-Help Group's (SHG's) in the Kanave, Shahapur (Dist. Thane) and Vengaon, Karjat (Dist. Raigad) regions. The qualitative research method has been adopted for analysis of this research. Primary data was collected from personal interviews with well-structured questionnaires and focus group discussions in both the areas.

4. DESCRIPTION OF FIELD STUDY AND ITS INTERPRETATION

For providing opportunity of training and understanding market and financial support, government of Indian has taken various initiatives to promote different programs under the schemes of National Mission of Women Empowerment. In the present study we have taken two schemes for in-depth understanding and interviewed beneficiaries of the schemes to get the success factors of these schemes and to know the challenges faced by beneficiaries.

4.1. MahilaE- Haat

Mahila E-Haat is a government initiative to promote women entrepreneurship program by creating a direct online digital market platform for women who are linked to NGO through SHG and other women entrepreneurs that helps them to sell and display their self-made products and services on this platform. It is a Make in India Initiative that can help to increase women participation in the economy and create a financially inclusive program of women entrepreneurs. The objective of this scheme is to empower and strengthen financial inclusion of Women Entrepreneurs.

This e-platform strives to strengthen the socio-economic empowerment of women by mobilizing and providing better avenues to them. It is expected to benefit more than 10000 Self Help Groups (SHGs) and 1.25 Lakh women. The e-Haat may also bring paradigm shift in socio-economic conditions of women by facilitating them to exercise control over their finances.

Researchers observed that it took 2-3 week maximum for the women to become part of the E-Haat and 20% of the women felt it took more than 6 months to join the E-Haat schemes and these women had to follow a procedure of submitting document step to become part of the E-Haat schemes.

50% of the representative had to submit their documents like Aadhar card, Pan Card bank documents, and property or rent documents if any along with bank documents.

Researchers conducted an interview of the 50 representatives those who are actively involved in SHG activities from past 5 years and above, the researcher observed that all the members of E-Haat were earning women and contributed to the household activity and their income increased from Rs.10, 000 to Rs.15, 000 after they become part of the E-haat.

The NGO provided them with infrastructure facilities for producing goods along with the raw material. Out of 50 representatives, 40% of the representative belongs to different NGO have applied for a loan of about Rs. 2lakh to 5lakh of loans for providing infrastructure facilities. 60% of the NGO have taken the machine and other equipment on loans. These representatives were granted loan from SBI bank as to keep an account and transparency of the loan granted from the government banks.

4.1.1. Access to Infrastructure

NGOs provide beneficiaries with raw material to the women; where 70% of women expressed the quality of the raw material was excellent so they could set a good margin price and produced goods which had more durability these material were usually jute products and bamboo products, the representative themselves placed order on their demand and ensure the quality of the material before placing the order to the government officials the reason is that their representative were granted loan from the bank so they did not compromise on the quality of the product.

Figure 1 Quality of Raw Material

Whereas 10% of women weren't happy with the raw material provided to as they are not involved in purchasing the raw material, the other reason was as it was a cheaper rates, the quality did not match their expectation due to which their products cost them at lesser price decreasing their selling price and earning lesser profits margins as it affected the durability of the products.

4.1.2. Impact of E-Haat on women beneficiaries

Increase in confidence level: The researcher observed that 50% of the women gained their confidence level as they had expanded their business on online platform and they learned to travel to different places for conducting exhibitions and selling their products adding to this the representative viewed that after their monthly income increased their family supported them and allowed them to travel to different places for training and selling purposes.

Figure 2 Increase in the Purchasing Power to Buy the following Goods

90% women felt that they have improved their standard of living after being a part of the E-Haat because they could buy good quality of food, educate their children's and could buy

other non-durable goods as well. Rest 10% of women could not buy durable goods as they were supporting their husband to repay their loan, they added that after joining E-Haat helped their business too prospered as they could spread the awareness of their products resulted in increasing the order of their products.

4.2.3. Perspective about E-Haat

Figure 3 Perspective about E-Haat

Around 64% of the representatives expressed that they face difficulty in delivering their products as they are responsible for applying for the speed post and cannot charge extra from the customer, single order does gain them any profit and they pay more than the selling price, adding to this they don't get any benefits from the NGO and from government officials for delivering their products and covering markets forcing them to pay from their own pockets as they believe their pocket size is not increasing but their expenditures.

Around 36% of the representative feels E-Haat has successfully helped them cover wider market and wish to connect people globally as their products are getting good response and feedback besides they are able to repay their personal loan along with contributions in their household expenditure.

4.2. Support to Training and Employment Programme for Women (STEP) - Capacity Building Training

Support of Training and Employment Program to women is given to create employment opportunities and also for their holistic development. The purpose of the schemes is to improve skill, enhance competency and give increase employability.

The women beneficiaries are part of the Community Managed Resource Centre (CMRC) support by mahilaArthic Vikas Mandal (MAVIM), which conducts a various training program for women that encourage self-reliance and autonomy of women by enhancing their productivity, and enabling them to take up income generating activities by providing training to empower women in different sectors like: agriculture and nonagricultural activity like animal husbandry, tailoring and embroidery, fisheries and dairy.

5. FOOD PROCESSING LIKE MAKING CHIWADA, CHATNIS, AND SNACKS

Figure 4 Occupation of Women Beneficiaries

The researcher conducted a survey amongst 75 women where 23% of the women are engaged in agricultural activity which includes selling of vegetables, fruits in their areas or villages and connecting to the nearby wholesale markets of Vashi and Ulhasnagar and also conducting the agricultural activity. CMRC conducts training programmes for rearing animals and creating alternative employment like selling dairy products like milk and curd in their village markets which includes 27% of the women involved along with fisheries. 33% of the women are engaged in tailoring and stitching or embroidery related work as it is convenient for the women beneficiaries as the CMRC provides with the material and infrastructure, besides women get an opportunity to work from home as they do not have to travel much. 17% of the women beneficiaries are engaged in the food processing business.

5.1. Impact of training on Household dynamics

Contribution to the household expenditure: The data shows that after the training programme the women are empowered by conducting a business activity which helps them to increase their monthly income where 50% of the women contribute in their household income by paying electricity bills, buying durable items like mixture, cooker, gas stove, mobile phones etc. and durable items. 15% of the women help in repaying their husband loans or repay their own loan that they have taken for personal use for marriage and educational purpose.

93% of the women did not face any restrictions from the family but they expressed initially out of which 7% of the women experienced restriction from their family members as they were unaware about the training program they were going through and they believed that they will forget their responsibility towards their family, also some beneficiaries family members had a restricted mindset, and considered that they are disobeying the social norms of breaking the patriarchal system and their dependence on their family member would decrease.

5.2. Access to financial services

In the study, it is found that all the women respondents have their accounts in government banks as well as cooperative bank and in post office. To have a bank account is a compulsory act to be a part of training program. If they do not have not then the first process that CMRC trains women are to open an account in the bank. They arrange financial literacy programme on regular interview between every 2 months to update the women about new schemes and policies that are introduced for them. Out of 75 respondents, 6.7% are responsible for handling the account of the loan that they have taken from the bank and about their repayment updates.

5.3. Adoption of entrepreneurship activity

Around 45% of the women have started with their own business after they received training, training helped women beneficiaries in various ways like they enhanced their skills, received professional training for producing market quality goods by understanding their market besides they understood consumers psychology and produced goods thus their business started gaining profit from 1 year, like setting up general stores, chicken shops, beauty parlors etc.

6. OBSERVATIONS AND FINDINGS

Beneficiaries of schemes during their interviews, intensely reflect upon their concerns for issues such as alcoholism, benefits of alternative energy sources for daily cooking, matters related to childcare and maternal health and wellbeing. In some cases, women have been able to resist incidents of domestic violence at the hands of their alcoholic husbands. Similarly, women in groups have raised their voice with the administration for providing sanitation in their village. They have been also in a position to demand an appropriate price for agricultural produce.

Therefore, participation of women through such schemes develops "communities for women" that provide social identity to all its members. The framework of training and market linkage such as Mahila E-haata allows women to acquire the preliminary social abilities of negotiation and decision-making while they are engaged in community level actions. They often transgress their household boundaries and engage in collective activities such as alcohol banning, indigenous seed saving practice, organizing campaigns for maternal health and safe immunization, financial literacy and so on. These activities, which reinforce a sense of "the self" can be individual or collective self among women; thus, empowerment begins in a contextualized manner.

Thus, in the field areas, participation of women in such programmes have become an organized space to offer solidarity and collective identity to marginalized rural women and provided the possibility of credit at the doorsteps.

On the contrary, field data also reveal an increasing burden on women to repay the loans that they have drawn through micro-finance institutions. In this sense, it can infer that gains in women's economic status and their entitlements may be symbolic or limited in nature due to the prevailing patriarchal attitudes within the household.

7. RECOMMENDATIONS AND SUGGESTIONS

Government interventions through schemes such as Mahila E-haat and STEP are creating employment opportunities and enhancing the competency. Yet, there is further scope to improve the existing platform of E-haat by easing the procedure of registration, creation of awareness amongst women at institutional and consumer level through proper channels of promotion. Also, a personal approach can be adopted by NGO's dealing with E-haat beneficiaries to understand their concerns in making the products available for the market.

A major concern of literacy was observed amongst the women beneficiaries who were seeking capacity building training. Thus, focusing on enhancing the literacy of the beneficiaries can further complement the desired results of capacity building training. Thus, increasing the level of literacy in rural regions in an innovative way is the need of an hour.

In order to raise female economic participation policymakers should focus on the factors that segregate economic opportunities and lead to low productivity traps for women. Thus, creating sustainable employment models is necessary to avoid such traps. Improving the access to more quantum of funds is necessary as their purchasing power increases after generation of self-employment.

Additionally, government regulations could help manage this risk and increase the emphasis on sustainability of the training programmes. The support of livelihoods is increasingly the focus of the policymakers. Considering the needs of the community for the introduction of new livelihoods programme is essential to get the desired outcome for the schemes.

Improvement in infrastructure services and policies reducing transaction costs to markets can influence time-use at home. Measures may also be needed to expand women's legal rights, improve social norms and collective action. It was observed that microcredit is used for consumption and not for productive investment. Access to credit for women for productive purposes can be enhanced by measures enabling collateralization of loans with cash flow or equipment.

Women's entrepreneurship can make a particularly strong contribution to the economic wellbeing of the family and communities, poverty reduction and women's empowerment, thus contributing to the Sustainable Development Goals (SDGs). Thus, governments should take initiative and action at various developmental projects of undertaking promotion of women entrepreneurs to empower them through various schemes, incentives and promotional measures.

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