

# IMPACTS OF GOVERNMENT SCHEMES AND WOMEN EMPOWERMENT IN JHARKHAND

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## ABSTRACT

*The Government of India has introduced several schemes that focus on women and aims to provide them with their due social dignity and ensure ways of earning. As the past of Indian society is filled with stances of gender inequality, the Government has come forward to bring equality at every level, empower women and uplift child education. Women in today's world are creating their niche in almost all walks of life, empowerments being one of the most challenging arenas to explore and sustain in the ever changing social, cultural, economic environment of the nature of business across the globe. Empowerment plays a vital role in the economic growth and development for women as individuals and country as a whole.*

*Following is a list of women empowerment schemes in India to give you a comprehensive understanding of various operational schemes like as Beti Bachao Beti Padhao, One Stop Centre, Women Helpline, UJJAWALA, SWADHAR Greh, Working Women Hostel, National Creche Scheme, Pradhan Mantri Matru Vandhana Yojna, Kishori Shakti Yojna, Kanya Kosh etc.*

*A new product formation and technological changes in production process, and economic transformation, vulnerable market condition poses unforeseen and extreme challenges to effective empowerment specifically for women empowerment. The objective of the paper is to examine and analyze the contributions of women in the economic development in India. Whereas positive aspects of government policy to encourage women empower and its impact on the economic independence and in turn on the various aspects of the external environment has been discussed. And also, to provide suggestion for effective promotion and develop strategies to promote women empowerment through the Government schemes and policies has been critically evaluate* **Keywords** *Women Entrepreneurs, challenges, Positive impact, Govt. policies, Development Strategy, Economic development, and sustainability. Background on transformational change in empowered.*

## INTRODUCTION

An advancement of women the department formulates plans, policies and programs and coordinates the efforts of both government and non-governmental organizations working in the field of women and child development. Department and its constituents' organizations work in close co-operation with the social organizations and international agencies like UNICEF, World Bank, UNFPA etc. to achieve the goals of development of women and children. The Department is implementing various schemes for overall development of women and children under state, central and with assistance of international agencies. women and child development. The Department and its constituents' organizations work in close co-operation with the social organizations and international agencies like UNICEF, World Bank, UNFPA et these are the schemes provided by the Government or its agencies

**Government Schemes for Women:**

- Beti Bachao Beti Padhao.
- One Stop Centre.
- Women Helpline.
- UJJAWALA.
- SWADHAR Greh.
- Working Women Hostel.
- National Creche Scheme.
- Pradhan Mantri Matru Vandhana Yojna
- Aapki Beti Hamari Beti
- One Stop Centre
- State Resource Centre for Women
- Working Women Hostel
- Kishori Shakti Yojna
- Compensation Scheme for Women Victims/survivors of sexual assault/other crimes -2018
- Kanya Kosh
- Scheme for Relief and Rehabilitation of Women Acid Victims
- Improving Infant & Young Child feeding

Women establish half of the mankind, in any event, contributing 66% of world's work hours. She acquires only 33% of the absolute pay and claims short of what one-10th of the world's assets. This shows that the economic status of women is in disgraceful condition, and this is all the more so in a nation like India. Among absolute Indian populace of 1027.10 million, women establish 495.73 million. Along these lines, "women establish almost 50% of populace, perform 66% of the work and produce 50% of food items devoured by the country. They acquire 33% of compensation and own 10% of the property or abundance of the country".

Some individuals acquire the new information before others and recombine the resources to gain an entrepreneurial profit. Schumpeter was of the opinion that entrepreneurs shift the production possibility curve to a higher-level using innovations. 21st century In the 2000s, entrepreneurship was extended from its origins in for-profit businesses to include social entrepreneurship, in which business goals are sought alongside social, environmental or humanitarian goals and even the concept of the political entrepreneur. Entrepreneurship within an existing firm or large organization has been referred to as entrepreneurship and may include corporate ventures where

large entities "spin-off" subsidiary organizations Entrepreneurs are leaders willing to take risk and exercise initiative, taking advantage of market opportunities by planning, organizing and deploying resources, often by innovating to create new or improving existing products or services. In the 2000s, the term "entrepreneurship" has been extended to include a specific mindset resulting in entrepreneurial initiatives, e.g., in the form of social entrepreneurship, political entrepreneurship or knowledge entrepreneurship. Entrepreneurial activities differ substantially depending on the type of organization and creativity involved. Entrepreneurship ranges in scale from solo, part-time projects to large-scale undertakings that involve a team, and which may create many jobs. Many "high value" entrepreneurial ventures seek venture capital or angel funding (seed money) to raise capital for building and expanding the business. Many organizations exist to support would-be empowerment, including specialized government agencies, business incubators (which may be for-profit, non-profit, or operated by a college or university), startup studios, science parks and non-governmental organizations, which include a range of organizations including not-for-profits, charities, foundations and business advocacy groups (e.g., Chambers of commerce). Beginning in 2008, an annual "Global Entrepreneurship Week" event aimed at "exposing people to the benefits of entrepreneurship" and getting them to "participate in entrepreneurial-related activities" was launched.

Women empowerment can be seen everywhere in the startup-up ecosystem of India. Women too are seen leaving their high-profile jobs as well as some stepping out of the four walls of their homes and joining the pool of empowerment in India. The major factor to jumpstart the entrepreneurial journey is capital and various banks offer specialized loans for women entrepreneurs that have slightly different and more flexible set of terms and conditions pertaining to collateral security, interest rates, etc. There is an entrepreneurial surge amongst women entrepreneurs during this pandemic and women entrepreneurs are coming forward in India, but they definitely need mentoring support from experts to sustain the business. Review of Literature With the emergence of women in the field of entrepreneurship, researchers have resorted to arrive at a comprehensive definition of women entrepreneur. Women who take onus to organize and manage the resources of their enterprises and bear all the risks in expectations of deriving profit can be termed as women entrepreneur. This definition portrays women entrepreneurs as conscious decision makers and managers (Coughlin, J. H., & Thomas, A. R., 2002). Women who chose to pursue the challenging role of an entrepreneur driven by their desire to fulfill their need of independence and achievement. This definition is only applicable to women entrepreneurs who are opportunity driven, i.e., women who resort to entrepreneurship driven by their free will. This definition excludes necessity driven entrepreneurs who are forced to pursue entrepreneurship out of some bare need (Dhameja S. K. 2002). When a women or group of women embark on initiating, organizing and managing their enterprise, they are termed as women entrepreneur (Suganthi, 2009). Creative activity of initiating and operating a business venture leading to economic empowerment and social betterment of women in the society can be termed as women entrepreneurship. This definition elaborates the positive, social and economic contribution of women entrepreneurship in the society (Munshi, S et al, 2011). According to the Government of India, woman entrepreneur is the one who assumes dominant financial control (minimum financial

interest of 51 per cent of the capital) in an enterprise (Government of India, 2012). Thus, it is evident that the definition of entrepreneur can be generalized to women entrepreneur too. Some researchers have defined women entrepreneur possessing unique personality traits, while others have focused on the roles they play as an entrepreneur while the Government of India has regarded financial control as a parameter in defining women entrepreneur. Based on the synthesis of available literature, women entrepreneurs in Indian context can be defined as women having dominant financial control over their enterprise, who either choose or are driven out of some necessity to take up the challenging role of an entrepreneur and embark towards starting, organizing and managing resources at their disposal in expectation of earning profits. Women entrepreneurs take conscious decisions in order to manage their enterprise. Women entrepreneurship also leads to social and economic empowerment of women. Challenges encountered by Indian Women Entrepreneurs Indian women entrepreneurs are confronted with plethora of challenges Striking work life balance, poor self-confidence, lack of business-related knowledge, shyness and reluctance in business dealings, lack of formal finance due to insufficient collateral, marketing problems, and scarcity of business premise are common challenges (Sinha, P. 2003). Some of the constraints encountered by women are exclusive to them (gender specific) while some of the constraints are faced by entrepreneurs irrespective of gender (gender neutral) (Munshi S et al 2011). Women entrepreneurs in India are confronted with a wide array of challenges in their careers. Availability of venture and working capital emerges as the top challenges confronted by women entrepreneurs. Safe and affordable access to markets is another concern. Infrastructural bottlenecks, lack of advisory and business development support services, unawareness regarding existing provisions of government support and lack of social conditioning conducive for women's entrepreneurial personality strongly impede development of women entrepreneurship in Indian context.

## **OBJECTIVES OF THE STUDY**

1. To understand the development of women empowerment in Jharkhand.
2. To bring out the challenges faced by women entrepreneurs in Jharkhand and in India.
3. To evaluate the Govt. policies and schemes to Promote Women empowerment in Jharkhand.
4. Achievements of women in Jharkhand and in India by the Govt. Schemes.

## **RESEARCH METHODOLOGY**

To find the actual status of Govt. Schemes and its impact on women in the Jharkhand state The present study based on extensive study of secondary data collected from various books, National & International Journals and public and private publications available on various websites and in libraries focusing on various aspects of Women Empowerment . This research is also a desk study based on secondary information various articles, journals, and websites.

## STEPS TAKEN BY THE INDIAN GOVERNMENT

The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women. Therefore, a congenial environment is needed to be created to enable women to participate actively in the entrepreneurial activities. There is a need of Government, non-Government, promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India. The Government of India has also formulated various training and development cum employment generation programs for women to start their ventures. A) Specific target group: It was suggested to treat women as a specific target group in all major development programs of the country. B) Arranging training facilities: It is also suggested in the chapter to devise and diversify vocational training facilities for women to suit their changing needs and skills. C) Developing new equipment: Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipment and practices. D) Marketing assistance: It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs. E) Decision-making process: It was also suggested to involve the women in decision-making process. since it is something that housewives have been managing all their lives and are accustomed to. This boosts their sales since they have a chance at better capital and new products to kick start their business than they could otherwise afford. The loan limit is Rs. 50,000 under the scheme. Bharatiya Mahila bank business loan: This banking scheme supports women and their businesses on a large scale that is why it was created in the first place. Women have ventured into different fields of business and are constantly pining for success. This bank has the vision to provide economic empowerment to women. The loan limit via this source is Rs.20 Crores. Mudra yojana scheme: It is a Government of India initiative that aims to improve the status of women in the country by providing business loans and supporting them so that they can be financially independent and self-reliant. After approval of the loan, they will be given Mudra cards that work like credit cards with the withdrawal limit being 10% of the loan. This scheme has several different types of plans as per business type, level of expansion, and loan aim. The loan limit under this scheme by the government is Rs. 10 Lakhs. Orient mahila vikas yojana scheme: This scheme is for women who hold 51% share capital separately or collectively as a proprietary concern. It is a very good opportunity for these stakeholders to help expand their business and add to the development of their field. This scheme does not require collateral security while also giving a concession at the interest rate of up to 2%. The period of repayment is flexible up to 7 years and the loan limit is Rs. 25 Lakhs. Dena shakti scheme: This scheme is also for women entrepreneurs but limited only to those in the fields of agriculture, retail, manufacturing, are small enterprises or micro-credit organizations. As per RBI limits, the maximum ceiling limits to women beneficiaries are also provided according to the sector they are expanding or planning to open a business in. The loan limit is Rs.20 Lakhs. Pradhan mantri rozgar yojana: Also known as PMRY, this is one of the best schemes for women entrepreneurs both socially and financially. The focus of this scheme is on creating skill-based, self-employment through women entrepreneurs and smart minds at work being utilized for monetary independence. This scheme covers both urban and rural areas and was developed through several amendments in cost, eligibility, and subsidy limits. The

loan subsidy amount is up to 15% of the project cost with an upper ceiling of Rs. 12,500 per borrower as a restriction. The scheme applies to all types of ventures in industries, trade and services. The age limit is 35 years and loan limit for business is Rs. 2 Lakh while for service and industry, Rs. 5 Lakh. Udyogini scheme: This program encourages women to be self-reliant and help them in self-development by empowering them economically to be able to do so. This scheme encourages budding women entrepreneurs by providing loans in the regards and giving good rates of interest in comparison to private sector skyrocketing rates, while also being a trustworthy source of lending. This is only valid for those who have a family income of less than Rs. 40,000 per annum. They especially encourage loans in the trade and service sector and the cap amount for the same is Rs. 1 Lakh. Cent kalyani scheme: The scheme is targeted at both new businesses and those that aim to grow and expand; the only specific emphasis is on the scheme being for Women Entrepreneurs. Retail trade, education and training, and self-help groups are not eligible for the scheme. The eligible categories are given in detail with the rules on their website. This loan is a collateral-free loan as well as zero processing fees. The selected eligible categories of businesswomen can take the loan and expand their business through these schemes for women entrepreneurs. Under this scheme, the loan limit is Rs. 100 Lakh. Mahila udyam nidhi scheme: This scheme aims to meet the gap in equity. That's not all; you might also need to travel a lot and be present for the clients and customers 24\*7. The constant rise in the crime rate de-motivates women from pursuing their passion for becoming a successful business owner. Although the government of India is taking every possible step to curb this issue, things will take time to get normal and safer. These are the top challenges that women entrepreneurs face around the world. However, many inspirational women have overcome these challenges and have carved a niche in this male-dominated industry. You can also succeed in your business ventures. All you need to do is have the right mindset, clarity of vision, and a determination to pass through every hurdle that comes into your way.

## **SCHEMES FOR WOMEN BY THE GOVT. OF JHARKHAND:**

### **Tejaswini Rural Women Empowerment Programme**

The programme has been implemented by Women Finance and Development Corporation which provides financial assistance to rural women in districts. It helps individuals who are poverty stricken and also tackles issues like gender imbalances and tribal dominance. The beneficiaries belong to the poorest of the poor section of the areas. It provides different empowerment inputs, training, group management, accounting and decision taking. It also trains the rural people in accordance with conflict management, gender sensitization, income enhancement inputs, legal awareness, health and hygiene and management of group funds. Presently it is focusing on livelihoods, micro-enterprises and marketing linkages.

### **The Better India**

It is an online portal that shares latest inspirational stories for the entrepreneurs of India. It has stories of transformation, business innovations, government projects, policies and their impact

on the people and other success stories that are motivational and a source of encouragement for the entrepreneurs.

### **Mlinda Sustainable Environment Private Limited**

The organisation impacts the economic growth through renewable energy and wildlife conservation. It was started in 2005 and is working full time for creating an impact in the society. It has installed solar mini-grids and sells the energy for domestic and productive uses in rural India. It supports the communities and helps them to become financially and environmentally sustainable. The organisation has provided 5 tribal women in Jharkhand with solar-powered rice hulling machine, and they have started their own rice hulling enterprise.

### **Jharkhand Department of Industry**

Jharkhand State Industrial Policy 2012 given by Jharkhand Department of Industry. Its main objectives include making Jharkhand a favoured destination for investors and sustainable growth of industrial sector. It looks after friendly linkages between large industries and MSME industries. It assists the manufacturing activities of industries. It facilitates maximum utilization of mineral and natural resources. It accelerates the growth of sericulture, handicraft, handloom, Khadi and village industries for generation of employment in rural areas.

### **Free Mobile Phone Scheme for Women Entrepreneurs in Jharkhand**

This scheme is given by the Chief Minister Mr Raghubar Das. Under this scheme one lakh free smart phones to women entrepreneurs. This scheme's main objective is promoting Digital India and to encourage cash less economy in Jharkhand. The government wants to increase digital literacy by doing this.

### **MSME Development Institute, Ranchi**

MSME Development Institute provides technical assistance by conducting seminars and workshops, project profiles and capacity assessment. It provides skill development training by various skill development programmes and management development programmes. It also performs economic investigation and statistics and performs market development activities. It also promotes export.

### **Xavier Institute of Social Service**

Entrepreneurship Development Programs are organised from time to time for development of entrepreneurship. It aims at all round development of an area or a person which emphasises on economic development. It has conducted more than 300 Entrepreneurship Development Programs and vocational training programs.

### **Jharkhand Start-up Policy 2016**

This policy was introduced to build a robust business friendly ecosystem in Jharkhand. Government of Jharkhand aims to create opportunities and improvement driven governance as it

recognizes the fact that enabling start-up ecosystem can facilitate growth and scaling of at least 1000 direct start-ups and supports 1500 start-ups virtually, by the year 2021.

### **Jharkhand State Industrial Policy, 2001**

On 15th November 2000, this Policy was enumerated to optimally utilise the available resources of the State in a planned manner and to mobilise the industrial development of the State. To achieve industrial growth, the districts of the State have been categorised into three categories, so as to capitalise the industrial potential through planned utilisation and development of natural and human resources and to gradually increase the employment opportunities.

### **Development of Women and Children in Rural Areas(DWCRA)**

DWCRA had the main objective to improve the socio-economic status of the poor women in the rural areas by creating groups of women for income-generating activities on a self-sustaining basis. The main strategy adopted to make this successful under the programme was to facilitate access for poor women to employment, skill up gradation, training credit and other support services so that the DWCRA women as a group could take up income-generating activities for supplementing their incomes. It sought to encourage collective action in the form of group activities so that they can work better and was more sustainable than the individual effort. It encouraged the habit of thrift and credit among poor rural women to make them self-dependent.

The Scheme had been merged into Swarnajayanti Gram Swarajgar Yojana (SGSY) with IRDP, TRYSEM etc. from April 1999.

### **Udyogini**

It facilitates and manages training for grass root level women's group for the World Bank Institute funded Women's Enterprise Management Training Outreach Programme (WEMTOP). It also provides training to NGO staff for training Enterprise Support Staff (TEST). Presently Udyogini is working with 50,000 producers and it aims to increase its outreach to 1, 00,000 producers in 5 states- Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttarakhand. The services include skill and entrepreneurship training, business counselling, market linkages, financial linkages, institution building and social security.

### **FINDINGS:**

Women's Enterprise Survey: The study surveyed 605 women entrepreneurs across six states in the country. To identify these women enterprises, the study follows the same guideline as the MSME census: "An enterprise (manufacturing or services) managed by one or more women entrepreneurship or proprietary concerns, or in which she/they individually or jointly have a share capital of not less than 51 percent as partners/shareholders/ Directors of Private Limited Company/ Members of Cooperative Society is called a 'Woman Enterprise'." Male Enterprise Survey: To understand the gendered impact of access to finance and gather insights on micro level firm performances for comparison between male and female enterprises, 122 male enterprises were also sampled as a control group. The sample selection for male-owned MSMEs was in line with



that of the women enterprise survey to ensure comparability. The overall sampling plan is illustrated.

## **SUGGESTIONS**

Government should take responsibility to reach out to the women entrepreneurs through social media, public campaigns, the local chambers of commerce etc. Educational institutions should join hands with the Government to create awareness of entrepreneurship schemes. Similarly, Lions and Rotary club members should also extend necessary assistance to Government for promoting awareness of entrepreneurship schemes among women entrepreneurs. Banks should prominently display various entrepreneur schemes promoted by the Government at their branches.

## **CONCLUSION:**

Considering the importance of entrepreneurship for empowering women it is pertinent that our educational institutions (both formal and informal) step up to the challenge of helping our females to develop their entrepreneurial acumen towards sustainable development of livelihoods and the economy at large. In view of the foregoing, we recommend the following: 1. Women should be given equal opportunities to showcase their skills and abilities, and this could be effectively enhanced when they are adequately educated.

2. Technology comes exposure; it is amazing how so many female entrepreneurs are still keeping their head in the sand about using the most basic technological aid. It is important that female entrepreneurs in order to foster their business must be knowledgeable about the different technologies that would enhance their business and here the role of education in is key

3. “Women entrepreneurs play a substantial role in growing their economies. When a country does not achieve its full potential, the economy suffers. Fewer ‘high potential’ female entrepreneurs result in fewer ideas being realized, less innovation, less export Potential and fewer jobs created,” the report said.

4. Through their entrepreneurial activities, female entrepreneurs increase their own economic welfare and generate job creation, innovative products, processes, and services, and cross-border  
FUTURE OF WEs Women in entrepreneurship can generate 150–170 million jobs in India, which is more than 25 per cent of the new jobs required for the entire working-age population by 2030, according to a joint report by Bain & Company and Google. The report titled “Women Entrepreneurship in India powering the economy with her” also found that of the 432 million women in working age, about 343 million are not paid formal workers.

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