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EMPOWERING WOMEN THROUGH ECONOMIC PARTICIPATION: THE ROLE OF SELF-HELP GROUPS IN HARYANA'S ECONOMIC DEVELOPMENT

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ABSTRACT

This study delves into the significance of female involvement in economic advancement, particularly emphasising the influence of Self-Help Groups (SHGs) within the region of Haryana. The active participation of women in the economy is crucial for realising gender parity and promoting enduring economic development. In spite of the remarkable advancements achieved within the state's economic landscape, pronounced gender inequalities continue to endure, especially in rural regions where women encounter substantial marginalisation in both decision-making processes and access to economic prospects. This study delves into the significant impact of Self-Help Groups (SHGs) on uplifting the economic standing of women in Haryana. It highlights how these groups facilitate access to vital financial resources, foster skill enhancement, and promote entrepreneurial ventures. This underscores the significant impact of governmental programs, like the SHG-Bank Linkage Initiative, in fostering the empowerment of women in rural areas. These efforts have facilitated their journey towards achieving financial autonomy and playing an active role in enhancing the local economic landscape. This study delves into the examination of information derived from the involvement in Self-Help Groups (SHGs) and microfinance initiatives, highlighting the profound impact these collectives have on enhancing the socio-economic status of women in Haryana. Furthermore, it explores the wider ramifications for the contribution of women to the economic landscape of India moving forward.

Keywords: Women Empowerment, Economic Development, Self-Help Groups, Microfinance, Gender Equality, Haryana

1. INTRODUCTION

The connection between the empowerment of women and the advancement of the economy is undeniably profound; development, in isolation, holds the remarkable capacity to contribute significantly to the eradication of the disparities that persist between genders, while conversely, the empowerment of women can serve as a catalyst for enhanced economic progress. To not merely attain social equity but also to mitigate poverty, it is crucial to enhance the participation of women in the realm of development. Numerous investigations, such as those conducted by Duflo in 2012 and Kabeer in 2020, have clearly demonstrated that

enhancing the involvement of women significantly fosters economic growth, bolsters child survival rates, and promotes overall family health. Furthermore, this empowerment leads to a decline in fertility rates, which subsequently aids in moderating the pace of population expansion. For a nation to achieve sustainable progress over an extended period, it is crucial to uplift and empower women. Conversely, females encounter numerous obstacles in their efforts to play a significant role in the advancement of economic growth. The insufficient allocation of resources towards the education and health of women results in a diminished capacity to enforce legal and regulatory frameworks that govern the opportunities accessible to females. This illustrates that women have not reaped the same advantages as men from the global growth phenomena that have unfolded over the past thirty years.

Throughout history, the extent of women's involvement in the labour market has shown a tendency to be negatively correlated with economic expansion. Throughout the course of history, women have experienced marginalisation due to transformations within the productive sectors. The Industrial Revolution, originating in Europe and Britain during the mid-18th century, was characterised by the "division of labour, specialisation, and the concentration of economic production beyond the domestic sphere." This monumental economic transformation was the initial significant occurrence that disrupted the traditional role of women as equal contributors to economic activities. Women lacking the essential competencies found themselves compelled to exit the cottage industries, redirecting their efforts exclusively towards domestic reproduction. Alternatively, they were lured into the industrial framework as 'visible' unskilled labourers, as the landscape of manufacturing transitioned from home-based production to contemporary factory settings. This represents a significant factor in the economic status of women. Their previously esteemed standing within the conventional society was irrevocably fractured. Moreover, females found themselves restricted to their conventional roles as homemakers and carers, a situation to which they were largely obligated to adhere.

The phenomenon of globalisation presents a dual-edged sword for women, influencing their potential for economic advancement and social development on a global scale. For instance, a significant number of women in India lack access to social security and various government-sponsored initiatives aimed at protecting the rights of both children and women. Conversely, females residing in prosperous nations enjoy a significantly enhanced level of equitable access to educational resources and healthcare services compared to their counterparts in underdeveloped regions.

Females were the initial individuals to experience the impact of these developing trends and subsequently fell prey to them. Their compensation fell short compared to that of their male counterparts, and the conditions under which they laboured frequently deviated significantly from what could be considered optimal. As a result of their failure to establish a union or engage in any form of collective negotiation, they became vulnerable to capricious hiring and termination choices influenced by the fluctuating conditions of demand. Moreover, alterations in their life stages, including entering into matrimony or welcoming offspring, could serve as justifiable reasons for companies to end their employment relationships, enabling them to realign their production strategies with the evolving demands of the marketplace. Moreover, organisations preferred employing women for challenging, monotonous, and laborious tasks due to their superior dexterity and greater willingness to adhere to strict work protocols. This was the rationale behind

the inclination of enterprises to favour women for undertaking these particular roles. Over the span of the last twenty years, the disparity between genders in economic participation has notably diminished, largely due to the heightened prominence of women within the economic landscape since the dawn of this century. The intricate and demanding aspects of production were delegated to smaller enterprises, as corporations transitioned to a production approach that necessitated greater skill and financial investment, predominantly overseen by male individuals.

Since the dawn of globalisation, the role of women in the workforce in India has become ever more significant and vital. This observation holds particularly accurate within the realms of the textile sector, the electronics domain, and the ready-to-wear apparel industry. The women are currently engaged as paid workers in small-scale manufacturing facilities and artisan workshops overseen by firms that outsource their operations. Numerous situations arise where they perform their duties in return for compensation based on a piece rate arrangement. The components play a significant part in establishing a sequence of intermediaries that participate in the production process. The challenge faced by female labourers balancing numerous obligations appears to be somewhat mitigated through home-based manufacturing; however, these women are subjected to exploitation by private contractors, leading to meagre wages and an utter absence of job stability. Nevertheless, due to the absence of other employment opportunities accessible to them, their bargaining power diminishes, leading to the growth of the informal economy. Following the introduction of the fresh economic strategies in 1991, there has been a notable rise in the population of women in the workforce across India who have experienced significant displacement.

Across the vast expanse of human history, the contributions of women have played a pivotal role in moulding the very geography of our planet. Even though they play a crucial role in generating fifty percent of the global food supply, constitute sixty percent of the workforce, contribute as much as thirty percent to the formal employment sector, and account for ten percent of the worldwide economy, they possess merely one percent of the planet's real estate assets. Even though females constitute a significant portion of the labour force in developing nations across regions like Asia, Latin America, and Africa, their participation in the development process remains notably absent. Roughly between fifty-eight and seventy-two percent of the workforce engaged in non-agricultural sectors within developing nations is characterised by informal employment. This includes forty-eight percent of the labour force in Northern Africa, fifty-one percent in Latin America, sixty-five percent in Asia, and a striking seventy-two percent in Sub-Saharan Africa. In rural areas, women play a crucial role, contributing to the cultivation of as much as 80 percent of the food consumed in developing nations. Despite this significant involvement, they receive a mere 10 percent of the agricultural funding and only 5 percent of the extension support typically allocated to agricultural initiatives. Over sixty percent of females engaged in the non-agricultural informal sector were operating as self-employed individuals, with the notable exception of those employed in Latin America. Women demonstrating proficiency in the informal sector gradually transitioned into the formal economy, a realm distinguished by heightened productivity levels. The offering of monetary and technical support from both national and state authorities, alongside contributions from non-governmental entities, played a significant role in motivating women to enter the realm of business. The representation of women within the informal economy has been notably skewed due to various factors, such as the reduction in agricultural income, unequal opportunities for employment in the formal sector, and the sidelining of

women throughout the development process. To advance the cause of gender parity and uplift every woman and girl, the United Nations has set forth the 2030 Agenda as its foremost goal. Centring women within the framework of global governance opens up pathways to attain this objective in a remarkably impactful manner. A significant challenge that emerges in the context of trade and the financial emancipation of women is the gradual and unpredictable progress of women's empowerment initiatives. Females possess equal potential as their male counterparts within the realm of the export sector and various other revenue-generating endeavours; however, they find themselves at a disadvantage due to insufficient access to essential resources such as information, financial support, and technological advancements. Consequently, they require support to navigate and surmount these obstacles. The evidence was showcased by organisations featured in the esteemed Fortune 500 compilation: "Entities boasting a greater representation of women within the realm of board directors experienced markedly enhanced financial outcomes, encompassing a remarkable 53 percent increase in returns on equity, a notable 24 percent rise in sales returns, and an impressive 67 percent boost in returns on invested capital," as articulated in a report released by the OECD in 2008. The results of this study indicate that women significantly influenced the overall economic vitality of the organisation. Implementing this initiative in India has the potential to significantly enhance the nation's economic output, leading to a notable rise in the country's gross domestic product (GDP) through the elevation of women's participation in the workforce.

The World Development Report of 2001 presents a comprehensive strategy aimed at tackling the pervasive issue of poverty. This amalgamates synergistic strategies designed to

- Encourage prospects,
- Enhance self-sufficiency,
- Protect the underprivileged.

“Job creation, financial resources, essential infrastructure, streamlined markets, educational institutions, potable water, and hygiene facilities” represent merely a handful of instances illustrating how individuals in poverty can be afforded fresh avenues for advancement.

2. ECONOMIC GROWTH IN INDIA: ROLE OF WOMEN

In India, women have triumphantly freed themselves from the long-standing chains of subjugation and the enduring, oppressive control exerted by men that has lingered for generations. They have wholeheartedly accepted their unique identities and embarked on their journey towards climbing the social ladder with a profound sense of dignity and self-worth. In modern-day India, the standing and role of women have markedly advanced in comparison to previous periods. They currently enjoy an elevated status in conjunction with men across a multitude of spheres in life, including the political, social, domestic, and educational sectors. Nevertheless, it is crucial to advocate for the progression of female education, nurture secular principles, and amplify their participation in the labour market to develop a community defined by fairness and equity.

The dynamic contributions of women have been significantly influenced by the evolution of agricultural technology, marked by the emergence of advanced tools and a transition towards cash crop cultivation, which has diminished their participation in hands-on farming activities. In the contemporary agricultural landscape, they found themselves pushed to the fringes, perceived as the "lesser"

gender incapable of handling the demanding and labour-intensive mechanical tasks. In their studies, Sen (1982) and Agarwal (1998) stated that The freshly established employment opportunities for women tended to be disproportionately aligned with low-wage, less-skilled conventional roles situated in economically disadvantaged regions, often at a mere subsistence level. This situation arose from entrenched societal biases regarding gender and the impact of prejudiced individuals in positions of authority who opposed granting women the opportunity to acquire new competencies, knowledge, and resources. These viewpoints are influenced by the belief that the reproductive functions of women are fundamentally inferior to their physical abilities, coupled with the apprehension that men might forfeit their opportunities to secure lucrative employment. As a result of this phenomenon, females residing in agrarian-centric developing nations such as India encountered diminished prospects as the evolution and modernisation of agricultural practices advanced. Conversely, they found themselves progressively pushed into demanding, labor-heavy roles that offered minimal financial compensation within traditional job sectors. All of the aforementioned evidence supports Boserup (1970) contention that The advent of contemporary technological advancements and the cultivation of cash crops disproportionately benefited men over women, thereby exacerbating the already significant productivity divide. This compelled women to revert to the subsistence realm of food production, employing antiquated and less effective techniques of cultivation. Subsequently, transformations within the agricultural sector have predominantly benefitted extensive commercial crop production, leveraging contemporary inputs and advanced technology. This shift has unfortunately placed women engaged in agricultural labour in a vulnerable and uncertain predicament.

In recent decades, it has become evident that their unwavering dedication and enthusiasm have played a pivotal role in making substantial contributions to the economic prosperity and advancement of India.

- At present, India boasts a remarkable workforce comprising 432 million women, of which an impressive 343 million are engaged in the unorganised sector. A recent analysis conducted by the McKinsey Global Institute suggests that India's gross domestic product could potentially surge by an impressive $770 billion by the year 2025, provided that women are afforded equal opportunities in various sectors.
- In the countryside of India, women are also achieving significant progress. They have firmly asserted their entitlement to financial autonomy, initiated entrepreneurial ventures from the ground up, and inspired others to pursue their ambitions in the face of societal and familial disapproval. Within the framework of the panchayat system, a significant allocation of 50 percent of the available seats is designated specifically for women. Additionally, a multitude of national initiatives, including the National Rural Livelihood Mission, provide these women with valuable opportunities to assume leadership roles within their communities at the grassroots level. Initiatives spearheaded by the government, such as the "Swachh Bharat Mission" and the "Mahatma Gandhi National Rural Employment Guarantee Act," have fostered a plethora of supervisory job prospects. Nonetheless, India occupies the 120th position among 131 countries regarding the involvement of women in the workforce, as indicated by the International Labour Organization's Global Employment Trends report from 2013. Individuals who hold a deep concern for the welfare of women, alongside those who recognise that women represent invaluable assets deserving of

optimal utilisation, ought to be alarmed by the disappointing levels of women's engagement in economic endeavours. In the year 2008, Mammen and Paxson articulated that securing employment represents a significant milestone in the journey towards attaining economic autonomy, while simultaneously fostering an equitable environment for women within society. Nonetheless, the disparity in employment opportunities between genders, which has extensive economic repercussions for women, persists.

2.1. UNITED NATIONS ECONOMIC AND SOCIAL COMMISSION FOR ASIA AND THE PACIFIC (ESCAP)

- The United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) utilised data spanning from the years 2000 to 2004 to project that should the participation rate of women in the labour force in India achieve a remarkable 86 percent, the nation's Gross Domestic Product (GDP) would experience an annual growth of 4.2 percent. This would correspond to an enhancement in the growth rate by 1.08 percentage points, resulting in an impressive annual economic benefit of $19 billion. An elevation of ten percentage points in the proportion of women engaged in the workforce could potentially lead to a lasting enhancement in growth rates by 0.3 percentage points. UNESCAP. (2007).
- To illustrate, females in China account for a remarkable 40 percent of the nation's GDP, whereas their counterparts in India contribute a mere 17 percent. This difference is significantly less than the worldwide mean. It is projected that the annual growth rate of India could experience an enhancement of approximately 1.5 percentage points should around half of the female population participate in the labour market. An essential element in the creation of flourishing communities lies in the appreciation and respect for girls and women. Alleviating poverty is intricately linked to the economic empowerment of women, as they tend to allocate a greater portion of their earnings towards the well-being of their families and children. To cultivate a society that is more harmonious, prosperous, and enduring, it is essential to uplift women through the lens of gender equality. This foundational principle is crucial for the realisation of fundamental human rights. As women attain equal rights alongside men and achieve substantial representation within governmental structures, the disparity between genders could potentially diminish and, conceivably, be eradicated altogether.

2.2. IUF REPORT (2010)

- According to IUF report (2010), In the last twenty years, the expansion of the informal economy in India has significantly compensated for the lack of advancement in job opportunities within the formal sector. Throughout the history of agricultural practices in India, women have consistently played a pivotal role in the management and nurturing of livestock, including cattle and buffalo. A staggering 75 million female labourers are engaged in the dairy industry. Females play a dynamic and essential part in the realm of animal husbandry, engaging in a multitude of tasks such as nourishing and tending to expectant

creatures and their offspring, providing care for the ailing, collecting feed, maintaining cleanliness, and more.

- The structured segment of the economy experienced a modest rise in job opportunities, escalating from 24 million in 1983 to 27.8 million by the year 1999-2000. In stark contrast, the unregulated segment of the economy witnessed a remarkable surge in employment figures, soaring from 276 million in 1983 to an impressive 371 million in 1999-2000, as documented by the 55th iteration of the NSS employment-unemployment survey.
- An examination of the gender distribution within the Indian workforce reveals a notable trend: women tend to dominate the informal sector as well as the non-agricultural segment across both urban and rural landscapes of India. A staggering 95 percent of the nation's female workforce is engaged in informal endeavours, while an impressive 84 percent of women not employed in agriculture find themselves working within the informal sector. Across all emerging areas, females constitute a greater share of self-employed individuals compared to their male counterparts, and the prevalence of self-employment is notably higher among women than men within the informal sector, excluding agricultural activities.
- It is quite baffling that in spite of consistent economic growth, the rate of female labour force participation (LFPR) in India keeps declining. Although this downward trend has been apparent for an extended period, it was highlighted significantly by the findings of the latest Employment and Unemployment Survey. This survey revealed that between the years 2004–05 and 2009–10, the participation of women in the labour force experienced a decline from 33.3 percent to 26.5 percent in rural regions, while in urban locales, it decreased from 17.8 percent to 14.6 percent In the year spanning 2020 to 2021, the participation rate of women in the labour force was projected to be 27.7 percent in rural regions, while in urban locales, it stood at 18.6 percent.

2.3. GENDER EQUALITY AND ECONOMIC GROWTH: WOMEN'S CONTRIBUTION TO BUSINESS ENTERPRISES

In India, the contributions of women are often overlooked, even though they play a crucial role in driving the nation's economic progress. Their participation extends beyond the conventional expectations of being homemakers, partners, and mothers, as they actively engage in the production of goods and services that fuel the economy. The issues surrounding health, inadequate nutrition, the cycle of frequent childbirth, and insufficient educational opportunities have often been highlighted as significant areas of worry. To enhance the participation of women in economic advancement, it is essential for them to acquire a range of vital services: education in professions that generate income, easy access to affordable loans with low-interest rates, and reproductive health services aimed at managing family size. Despite the remarkable advancements that India has achieved in its journey of development, it continues to encounter significant challenges that hinder its progress. The liberation of women stands as the foremost challenge facing the nation today. India boasts a remarkable 7.5 percent of the global female demographic. The enhancement of life standards is becoming increasingly apparent through various indicators that signify advancement:

- The rates of maternal mortality are on a downward trajectory (from 354.00 in 2001 to 145.00 in 2021),
- The levels of literacy are rising (from 54.16 percent in the 2001 census to 65.46 percent in the 2011 census), and a growing number of women are obtaining access to essential healthcare services and educational opportunities.

Nevertheless, the pace of advancement remains insufficient compared to what is necessary. Communities characterised by elevated degrees of gender parity offer enhanced economic and social prospects for women, while also experiencing swifter and more equitable growth. Enhancements are clearly observable across various domains, encompassing "the reduction of poverty, the promotion of environmental sustainability, the innovation of consumer choices, and the refinement of decision-making processes". Consequently, the relationship between gender equality and economic growth is one of mutual dependence. Consider a scenario where the barriers, both local and international, that hinder women entrepreneurs are eliminated; this would lead to significant economic expansion and enable a greater number of women to participate actively in the business landscape. Within the vibrant landscape of India, a noteworthy 20.37 percent of women are at the helm of micro, small, and medium-sized enterprises. These enterprises play a significant role, representing 23.3 percent of the overall labour force. Enterprises spearheaded by women play a crucial role in bolstering the economy. Within the vast landscape of India, home to approximately 432 million women of working age, an impressive range of 13.5 to 15.7 million enterprises are spearheaded by female entrepreneurs. Furthermore, these thriving businesses provide direct employment opportunities for around 22 to 27 million individuals. Empowered and ambitious, women from India represent an undeniable power in the realm of economics. The Boston Consulting Group asserts that enterprises featuring a minimum of one female founder or co-founder experience a revenue growth rate over five years that is 10 percent greater. These innovative enterprises cultivate a significantly more forward-thinking environment and employ threefold the number of women compared to their male counterparts. In addition, it is anticipated that over the forthcoming five-year period, enterprises spearheaded by women are expected to experience a remarkable growth of 90 percent. Among the prominent figures leading the charge in the entrepreneurial landscape, we find Divya Gokulnath of Byju's, Falguni Nayar from Nykaa, Upasana Taku of Mobikwik, Isha Choudhary representing Zolo, and Chitra Gurnami Daga of Thrillophilia. These remarkable women are at the helm of startups valued in the millions and billions, showcasing their exceptional leadership and innovation in the business world.

2.4. UNITED NATIONS INITIATIVES FOR GENDER EQUALITY IN INDIA

Many people look at women's job status as a measure of their social and economic well-being since it determines how financially independent they are. A more independent and economically and socially powerful female workforce is a sign of more female autonomy. “As a result of women's low status and work and school participation rates, gender inequities persist in many developing countries. Consequently, the third Millennium Development Goals (MDGs) include the development of gender equality and the empowerment of women and later recoined as Sustainable Development Goals 5th (SDGs) in 2015. Consequently, women's empowerment has become a crucial part of women's development agenda.

Due to its beneficial effects on productivity and negative effects on population increase, female labour force participation has become significant in emerging countries. Women's labour force involvement is a key factor of social advancement because it directly affects women's autonomy, standard of living, and well-being. In both established and developing nations, women are increasingly entering the workforce. Participation in the workforce is contingent upon the locale, the outlook of women, and their education levels. It has been suggested that the rising participation of women in household economics will empower them."

3. HARYANA

In recent decades, Haryana's economy has grown into one of the most dynamic and advanced in the country. The state has gone through several changes since it was formed in 1966. A number of issues have long raised concerns about the state's treatment of women, including low levels of female literacy, sex selective abortions, limited economic engagement, a heavy burden of unpaid home care work, restrictions on public space, high rates of child and maternal mortality, and a lower fertility health status. In Haryana, gender inequality is plain to see in all walks of life, but notably in the realms of politics, economics, culture, and society. Among Indian states, Haryana has the lowest male-to-female ratio while having one of the highest per capita salaries. Included in the 'National Capital Region' area, Faridabad is the most populous city in the state and so an essential part of it. Another massive city in the state, Gurgaon, has become one of India's most important financial and technological hubs. One of the country's most vital hubs for IT and automotive production. Haryana ranks as India's sixth-best performing state according to the Human Development Index (2017), and in 2019–2020, its net per capita state domestic product was 17,7507, making it the third biggest in the nation. Regardless matter how prosperous Haryana is economically, women still face significant social and economic disadvantages compared to males. The contrast between rural and urban areas becomes more apparent in this comparison. Women in rural communities still rely on their families for financial support and have less agency in making decisions. Consequently, their ability to obtain resources for personal use is diminished.

3.1. LABOUR FORCE PARTICIPATION OF WOMEN

The Labour Force Participation Rate (LFPR) for women in Haryana is notably less than that of their male counterparts. According to the findings presented in the Periodic Labour Force Survey (PLFS) for the years 2019-2020, the labour force participation rate (LFPR) for women stood at a mere 10.1 percent, in stark contrast to the significantly higher rate of 53.8 percent observed among their male counterparts in the rural regions of Haryana. The relevant statistics pertaining to metropolitan regions stood at 15.4 percent and 55.8 percent correspondingly. The data reveals that there exists a disparity in employment opportunities, with women holding a lesser number of positions compared to their male counterparts. The employment landscape empowers women to attain greater financial autonomy, consequently positioning them as the foremost decision-makers for both their personal lives and their households. The financial achievements of a woman bolster her standing both socially and personally, enabling her to uphold her sense of self within her familial and societal contexts. As women engage in their ongoing journeys for employment and the exploration of diverse social circles, they increasingly awaken to the significance of their rights.

Studies reveal that females, constituting fifty percent of the populace, play a crucial role in the prosperity of households and countries alike; consequently, there exists an urgent demand for the economic empowerment and active involvement of women in the economy.

Grasping the intricacies of women's economic participation in Haryana necessitates a comprehensive understanding of the socioeconomic conditions of the female populace, which is essential for evaluating the demographic composition of the state. The foremost Indian entity that routinely assesses the socioeconomic conditions of the populace is the National Sample Survey Office (NSSO), previously known as the National Sample Survey Organisation. This study delves into the employment trends among women in Haryana, utilising information derived from the 50th, 55th, 61st, 66th, and 68th quintennial rounds of the employment and unemployment survey, focussing on various economic indicators. The typical condition, as indicated by an individual's primary economic engagement and secondary economic involvement (ps+ss), is what the NSSO referred to when they articulated the concept of employment status for analytical objectives. Individuals engaged in work, whether in a primary capacity or a supplementary role, are classified as workers based on the conventional categorisation (ps+ss). In alignment with the conventional classification (ps+ss), an individual is deemed a worker if they engage in any form of supplementary economic endeavour for a duration of 30 days or more within the 365 days preceding the survey date, regardless of whether they hold the designation of a worker in their typical primary status.

Sex Ratio:

$$\frac{Total\ Female\ Population}{Total\ Male\ population} * 1000$$

"The number of females to men, expressed as a percentage, is known as the sex ratio. The sex ratio of men to females is determined by dividing the total number of males by the total number of females, taking into account all ages, and then multiplying the result by 1000".

Trends of Sex Ratio

Figure 1

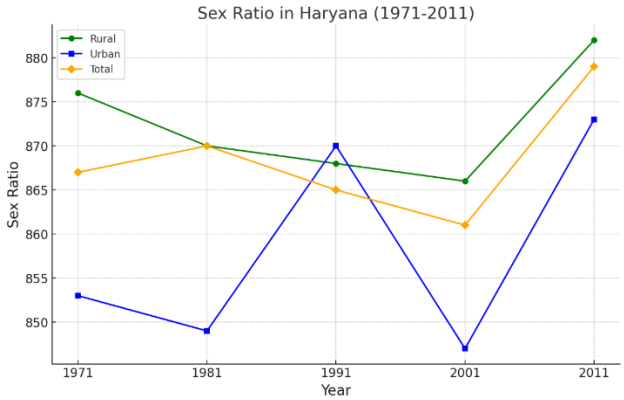

Figure 1 Sex Ratio in Haryana

Source Census of India (1971 to 2011)

Figure 1 depicts the trends of Haryana's sex ratio by residence. The findings reveal a significant disparity between the rural and urban sex ratio trends. Although

the sex ratio in rural areas started off at a good pace i.e., 870 in 1971 but it was very low (864) in 1991 and improved steadily over the years. It worsened in urban areas in 2001 (847), and it recovered again in 2011 (873) and becoming slightly better than it was in 1991(868). However, the sex ratio is directly or indirectly linked to the status of women in Haryana.

Labour Force Participation Rate (LFPR):

$$\frac{no.of\ employed\ persons + no.of\ unemployed\ persons}{total\ population} * 1000$$

"LFPR is the number of employed and jobless people per thousand person-days in the labour force."

1) Sectoral Distribution of Women in Employment:

It incorporates the distribution of workers in the industrial sector according to their typical status (ps+ss), which is the sum of the numbers of people working in the agricultural, secondary, and tertiary sectors.

2) Unemployment Rate (UR):

$$\frac{no.of\ unemployed\ persons}{total\ population} * 1000$$

The unemployment rate (UR) is the percentage of the working-age population that is without a job as a percentage of the total labour force.

3) Female headed household:

FHH is the ratio of female-headed households to total households, expressed as a number per 1000.

Trends of Labour Force Participation Rate

Figure 2

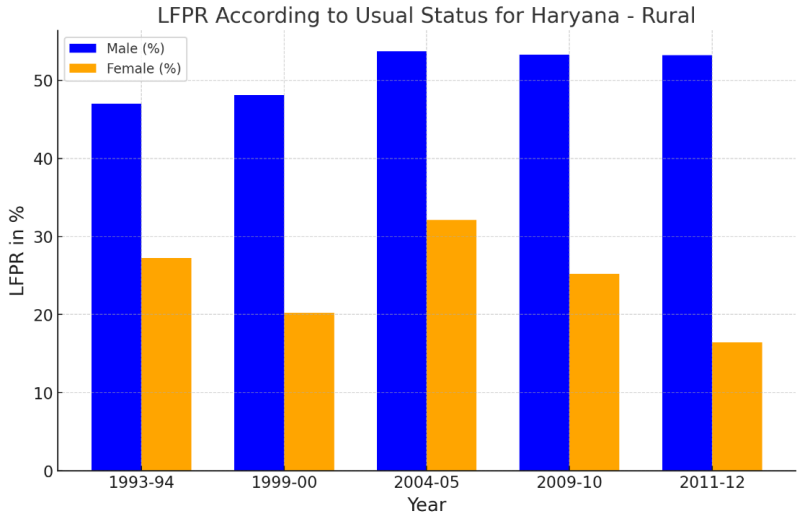

Figure 2 LFPR According to Usual Status for Haryana- Rural
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

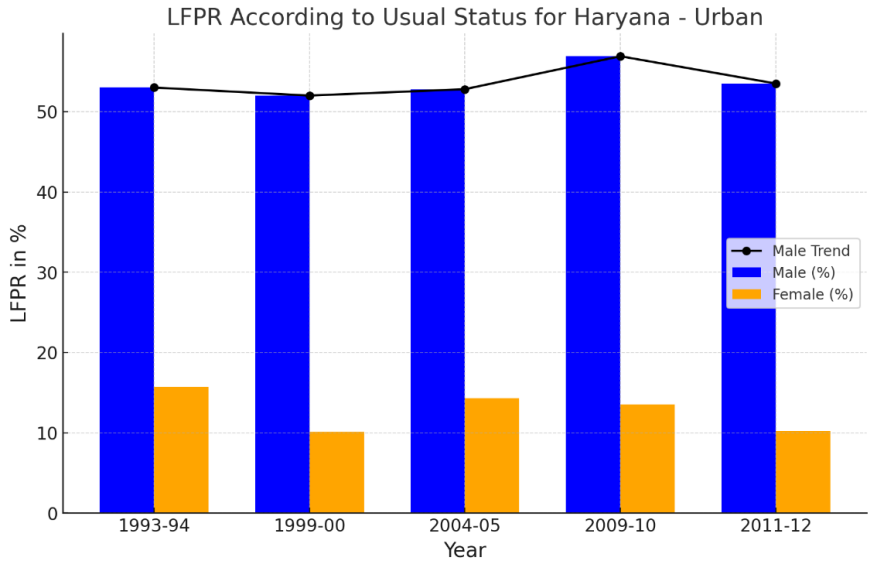

Figure 3 LFPR According to Usual Status for Haryana- Urban
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

Illustrations 4.2 and 4.3 depict the projected Labour Force Participation Rate (LFPR) for the state of Haryana, derived from multiple rounds conducted by the NSSO. The statistics unmistakably reveal a pronounced gender imbalance in the labour force participation rate within the state. The gap is currently significant, and it continues to expand between metropolitan and countryside areas. Between the years 1993 to 1994 and extending through to 2011 to 2012, the labour force participation rate for females remained notably and consistently beneath that of their male counterparts in both scenarios. Within the region of Haryana, the labour force participation rate for females exhibits a greater degree of variability compared to that of their male counterparts. During the 61st round spanning the years 2004 to 2005, there was a notable surge in the count of women indicating their participation in the labour force. In the year 2009, the duo of Srivastava & Srivastava received recognition A multitude of individuals have pondered the notion that globalisation could potentially serve as a significant catalyst in the rising presence of women within the workforce. Conversely, it is equally crucial to ascertain if women residing in both the urban and rural landscapes of Haryana are experiencing an increase in employment prospects compared to previous times. Due to the challenges posed by economic hardship and the necessity to work, the data indicates that the participation levels of women in rural areas significantly surpass those of their urban counterparts. Findings reveal a notable disparity in the labour force participation rate between females residing in the rural and urban regions of Haryana. The workforce performance in Haryana is disheartening, particularly for women, as its rates fall below the national average. The Labour Bureau (2014), From 2001 to 2011, the state's ranking fell from 18th to 27th.

Trends of Sectoral Distribution of Employment

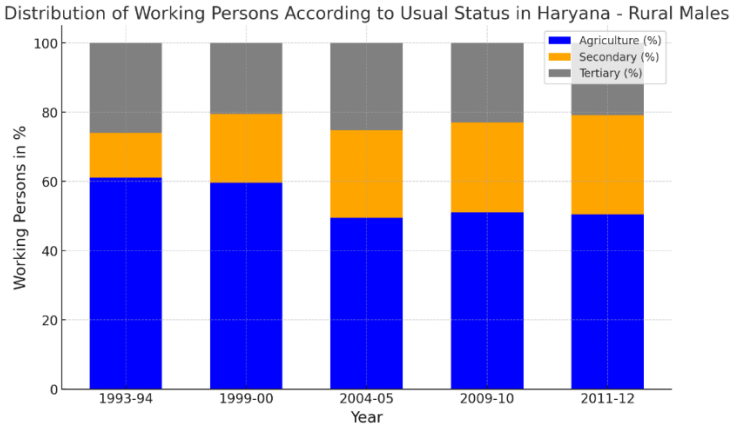

Figure 4 Distribution of Working Persons According to Usual Status in Haryana- Rural Males
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

Figure 5

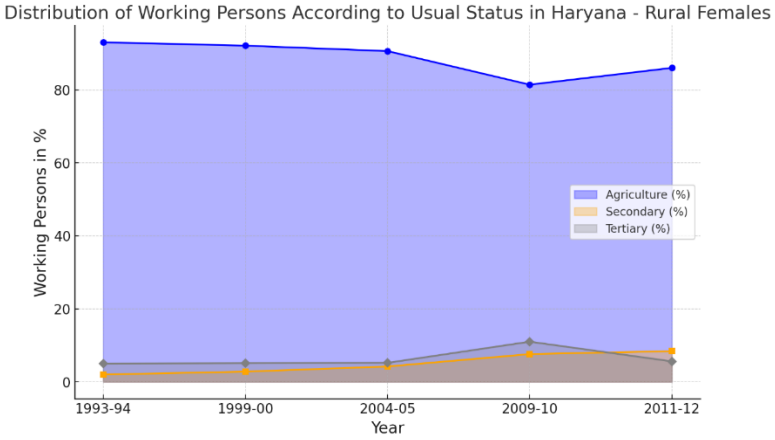

Figure 5 Distribution of Working Persons According to Usual Status in Haryana- Rural Females
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

Figure 6

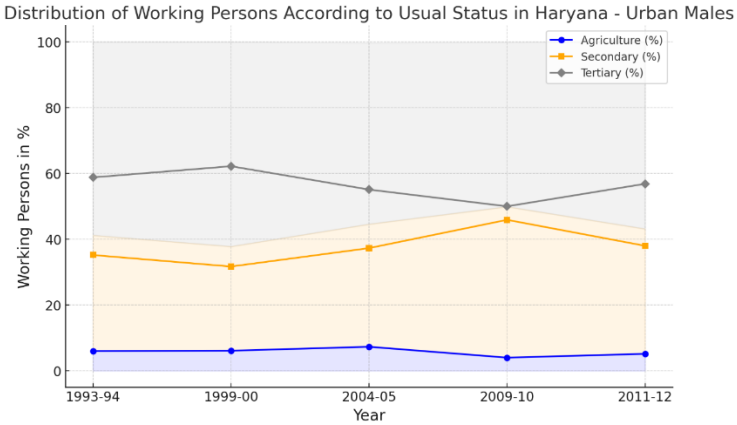

Figure 6 Distribution of Working Persons According to Usual Status in Haryana- Urban Males
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

Figure 7

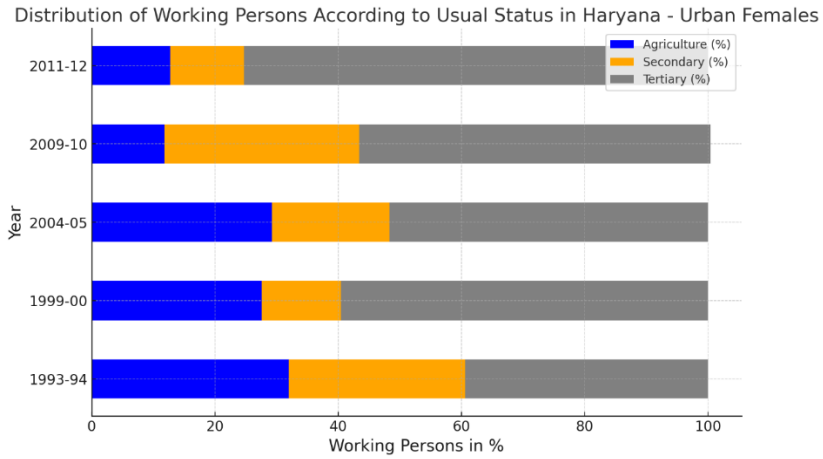

Figure 7 Distribution of Working Persons According to Usual Status in Haryana- Urban Females
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)"

The patterns observed in the allocation of workforce across various sectors, as assessed through multiple rounds conducted by the NSSO, are illustrated in Figures 4 through 7. The distribution of employees across various sectors pertains to the percentage of individuals engaged in agricultural, industrial, and service sectors. The categorisation framework for the classification of personnel across the subsequent sectors, as outlined in the NSSO 68th round report, is being utilised. The data presented in the referenced figures clearly illustrates that the distribution of employees participating in various sectors differs significantly based on both geographical location and gender within the region of Haryana. Data pertaining to the sector of employment in which an individual is engaged is gathered primarily for those who are regularly employed (encompassing both main and secondary statuses).

3.1.1. RURAL

In a society characterised by patriarchal norms, particularly in a nation like India, the primary motivation for a woman to join the workforce is often to support and sustain her family financially. Within the picturesque landscapes of rural Haryana, one can observe a striking trend: the percentage of women participating in the agricultural domain surpasses that of their male counterparts in every iteration of the NSSO surveys. It is evident that a significant number of women residing in rural regions find their employment primarily within the agricultural domain, which is often associated with diminished income levels, and they frequently endure the challenges of hidden, unrecognised unemployment. The involvement of women in the secondary and tertiary sectors, which are typically associated with greater financial rewards, is significantly less than that of men. This disparity indicates that males in rural areas benefit from superior educational prospects and training resources, leading to their employment in these more lucrative sectors.

3.1.2. URBAN

In the bustling urban landscape of Haryana, the illustration reveals that the majority of urban males are predominantly involved in the service industry. The

share of job opportunities within the agricultural domain in urban areas remains significantly minimal for individuals of all genders when contrasted with the rural sector. In the context of the 50th, 51st, and 61st rounds, the data indicates a higher level of male participation in the services sector compared to their female counterparts. However, the findings from the 66th and 68th rounds reveal a significant rise in the percentage of females entering the service (tertiary) sector. This notable shift may be attributed to various government initiatives aimed at enhancing female employment through the provision of improved educational opportunities. Nevertheless, it is unequivocal that, even within metropolitan regions, males tend to outnumber females in both secondary and tertiary sectors. This disparity may stem from the limited opportunities accessible to females in Haryana compared to their male counterparts.

3.1.3. TRENDS OF UNEMPLOYMENT RATE

Figure 8

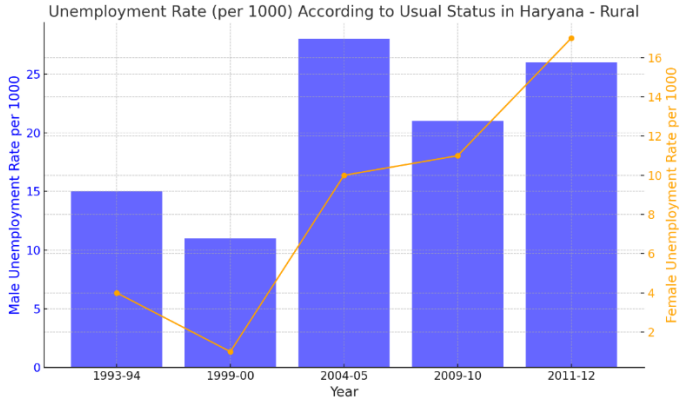

Figure 8 Unemployment Rate (per 1000) According to Usual Status in Haryana- Rural
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

Figure 9

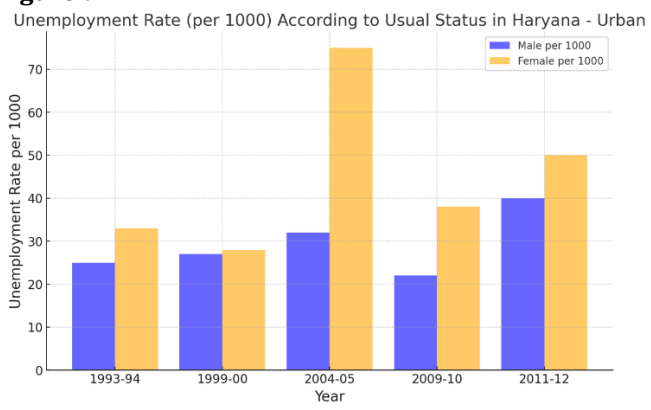

Figure 9 Unemployment Rate (per 1000) According to Usual Status in Haryana- Urban
Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)

3.1.4. UNEMPLOYMENT

The patterns regarding the unemployment rates among females in both rural and urban areas of Haryana, as projected by various rounds of the NSSO, are illustrated in figures 4.8 and 4.9. The statistics reveal that the unemployment rate

among females has experienced variations throughout the aforementioned five rounds of surveys. Following a modest decline observed in the 55th round, the unemployment rate among women in rural regions has been experiencing a notable and substantial rise. A significant surge in the rate of female unemployment has been noted in metropolitan regions as well, albeit with varying degrees of intensity. By the time the 61st round was reached, there was a significant surge in the quantity of women who indicated their status as unemployed (2004-05). Figure 8 clearly illustrates that women residing in rural regions experience a lower unemployment rate compared to their male counterparts. The situation could stem from the reality that a significant number of women in rural Haryana are engaged in agricultural activities, making it challenging to accurately gauge the unemployment rate. Conversely, most men in rural Haryana find employment within the secondary and tertiary sectors, where assessing the unemployment rate proves to be more straightforward. Illustration 9 reveals that within the urban landscape of Haryana, the unemployment rate among females surpasses that of their male counterparts across every assessment period. Despite the low labour force participation rate, it remains evident that women continue to experience a higher unemployment rate compared to their male counterparts. A recent investigation has revealed that the unemployment rate among women in India surpasses that of their male counterparts with similar educational qualifications by more than a factor of two. A research paper titled "Gender Inclusion in Hiring Practices in India," authored by two students from Harvard, Rachel Levenson and Layla O'Kane, uncovers that a notable 8.7 percent of educated, urban women of working age in India find themselves without employment, in stark contrast to only 4 percent of men with comparable qualifications who are also unemployed. Due to the limited availability of essential resources such as advanced educational opportunities, women find themselves at a disadvantage when it comes to securing employment in lucrative roles within the workforce. Individuals in this situation experience a notable restriction in their ability to explore employment opportunities across various sectors, face diminished chances of advancement within their organisations, and frequently receive lower compensation compared to their male counterparts for performing identical roles. The results of this research provide a compelling rationale for the elevated levels of unemployment among females within the state as well.

3.1.5. HOUSEHOLDS HEADED BY FEMALES

Figure 10

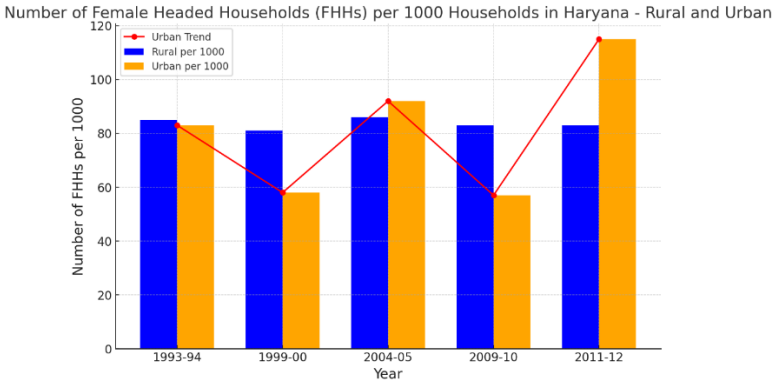

Figure 10 Number of Female Headed Households (FHH) per 1000 Households in Haryana- Rural and Urban

Source NSSO Reports (50th, 55th, 61st, 66th and 68th Round)"

In the framework of Indian culture, the household's breadwinner and chief decisionmaker is the family's head. Female headed households mean those household whose decision-making authority lies in the hands of the female head. Number of females headed households per 1000 for rural and urban Haryana is presented in Figure 10 As can be seen in figure4.10, the percentage of female-headed households in both urban and rural Haryana is nearly the same and is less than 100 except for urban females in the last round. It shows that women are less likely to be the head of the household and even if they are, it is because their husband has passed away or because there are no other males in the family to take the charge. The situation in Haryana is far worse than the rest of India, where patriarchy is the norm and men are responsible for running the home.

4. "HARYANA WOMEN IN GOVERNMENT SERVICES

The available empirical investigations underlined these inequities and discriminations. According to Statistical Abstract of Haryana 2020-2021, out of 7,065 Gazetted class-1 officers in Haryana only 2100 (29.7 percent) are women. Similarly, women are just 41 percent of the class-II officers and 23 percent of class-III officers. Some departments have alarmingly low female representation. There are a total of 140 male class-I officers, 101 male class-I officers, and 84 male class-I officers working in the irrigation, PWD (B & R), and PWD (Public Health), respectively, but there is no female class-I officer working in these departments. There are also no female class-1 officers in the departments of Panchayati Raj, Industrial Training and Vocational Education, or Industries and Commerce and only males are working.

4.1. SELF-HELP GROUPS (SHGS): INDIA

Self-help Groups (SHGs) are voluntary associations of rural poor people who share similar in social and economic backgrounds and who pool their resources to lend money to one another based on the group's collective decision-making. SHGs are also known as DWACRA groups, after the program's name, which stands for development of women and children in rural areas. Nonetheless, more than 90 percent of this organization's members are female. The primary objective of SHGs is to provide members with financial support and employment. Through the enhancement of their socio-economic circumstances, it contributes to the eradication of poverty among its members and the empowerment of disadvantaged and vulnerable women. In 1992, NABARD initiated the provision of financial assistance to SHGs in India via the SHGBank Linkage programme. The program's goal was to connect SHGs to banking services by providing funds for them. Since the goal of the SHG-Bank Linkage initiative was to get the poor who were not using banks into those institutions and to teach them to save money and use credit responsibly, it stands to reason that as individuals within the groups become more financially stable, they will start looking for better employment opportunities. NABARD encouraged SHGs to establish financing relationships with other commercial banks."

The role of women in boosting the rural economy is growing in importance. In the fiscal year 2021–22, almost 28 lakh Self-Help Groups received funding from banks totalling Rs. 65,000 crores. The amount extended in 2014–15 was four times this amount. Thousands of women who are part of self-help organisations have also

been trained and made partners as "Banking Sakhi" by the government. These ladies are providing doorstep banking services to rural families.

By 2025, the Indian government hopes to have achieved its aim of empowering women to fully participate in society. A variety of governmental policies and developmental programs aim to prioritise women's involvement, and organising them into self-help groups is seen as the first stage in this massive process of empowering women. In order to help women achieve economic independence, it is important to teach them marketable skills. The nation will also benefit from women's empowerment, which includes raising their educational attainment, awareness, and technological literacy.

Table 1

Table 1 Main Micro-finance Schemes and Associated Departments and Agencies

S. No.	Scheme	Department
1	Swaranjayanti Gram Swarozgar Yojana (SGSY) / National Rural Livelihood Mission (NRLM)	District Rural Development Agency (DRDA)
2	Swaran Jayanti Shahari Rozgar Yojana (SJSRY)	
3	Integrated Women's Empowerment and Development Project (IWEDP)	Women and Child Development Department
4	Programme for Advancement of Gender Equity (PAGE)	
5	Swayamsiddha (earlier known as Indira Mahila Yojana (IMY))	
6	Swa-Shakti Project	Haryana Women's Development Corporation (HWDC)
7	Loaning Scheme for Women	
8	SHG-Bank Linkage Programme (SBLP)	National Bank for Agriculture and Rural Development (NABARD)
9	Samriddhi Programme	Social Centre for Rural Initiative and Advancement (SCRIA)
10	IFAD (International Fund for Agriculture Development	Mewat Development Agency (MDA)
11	NMDFC (National Minorities Development Finance Corporation)	

Source Mehra and Aggarwal (2016) "

According to Bina's Self-Help Groups (SHGs) are priceless tools for marginal and small-scale farmers looking to boost output and bargaining power. As a means of connecting with others, sharing resources, and eventually escaping poverty, self-help organisations have been an invaluable resource for many rural poor people in India, particularly women. At the end of March 2012, 7.96 million savings-linked SHGs were helping over 103 million low-income households National Bank for Agriculture and Rural Development. (2012-2021).

Insight, empowerment, reframing, identity change, and the construction of a new way of life are some of the life-altering aims that members of self-help groups attain, as pointed out by Kurtz (1997). Of course, not every group or circumstance will have all of them.

Socially and financially independent women were reported by those who had just joined a self-help group. Batra (2012) examined SHGs' structure and

functioning, in the field of "governance and general management, financial management, and organisational and financial sustainability" who have researched these topics. Lack of training, meeting irregularities, inadequate knowledge and abilities, etc. were among the many concerns uncovered by the study.

4.2. SHGS AND IMPACT OF CREDIT ON WOMEN'S INCOME

In India, self-help groups (SHGs) have given low-income women a fighting chance when it comes to getting the loans they need. Because it allows them to start new investments in the market, keep their business viable, and lessen their reliance on exploitative money lending sources, credit is another way that women may increase their income. Due to a lack of access to sources of financing and sufficient quantities of credit, many women-specific initiatives that attempted to improve women's human resources and skills were either unsuccessful or ineffective Joyce, (2001).

4.3. SHORT- AND LONG-TERM PARTICIPATION

The distinction between participation in the near term and engagement in the long term is an important one for practitioners to understand. Participation in the short term typically consists of only what is needed to initiate change, disseminate knowledge, and aid individuals in distress, all of which are commendable aims. An individual may learn leadership qualities, make a difference in the lives of others, and give back via long-term commitment. Regular attendance opens up new possibilities for people to feel valued, boost their self-esteem, have a positive impact on society, and find meaning in their lives. Therefore, in order to continue receiving these benefits, members need be motivated to stay participating. Henry and Robison (1977) note that self-help groups may benefit from the expertise of trained individuals in certain areas. One is to serve as a guide or catalyst, especially in the beginning, to assist bring clients together and create the group, providing leaders with the moral support they need to define the group's purpose and develop effective methods. The second is to gather data and form theories based on the group's experiences so that the self-help groups may refine their methods and operate even more effectively.

4.4. SELF-HELP GROUPS (SHGS) IN HARYANA

Out of the twenty-six states questioned for the National Family Health Survey-2 (NFHS-2), Haryana is ranked as the tenth most empowered state for women. Everyone agrees that achieving gender equality and empowering women are crucial for progress in any industry. Compared to males, women in Haryana earn less money and have less say over the community's resources. For a long time, "inertia, ignorance, and conservatism" have prevented women from making a positive impact on society and have ignored and downplayed the practical and future roles that women play. Because of their many contributions to society, women deserve equal opportunities to advance economically, socially, and technologically. When women are given the power to make a difference in their own life, it boosts their confidence and causes a deep internal shift in consciousness that is crucial for overcoming challenges from the outside world. To promote gender parity in Haryana, the SHG project is obviously an effective instrument.

Through various agency and departmental programs and schemes, NGOs and government agencies in the Indian state of Haryana are collaborating on

microfinance initiatives and SHG development. Haryana is home to a number of government agencies that are spearheading microfinance projects and programs. “For instance, Swayamsiddha and the Programme for Advancement of Gender Equity (PAGE) are initiatives of the Women and Child Development Department (WCDD), while the Haryana Forest Department is funding a Japanese project called Aravali that encourages SHGs, WAMA is promoting the Swashakti project, banks are supporting SHGs through the SHGs-Bank Linkage Programme of NABARD, and DRDA is promoting SHGs under the Swarnjayanti Gramme Swarajgar Yojana (now the National Rural Livelihoods Mission, NRLM). Numerous non-governmental organisations (NGOs), some of which are located in the area as well as the rest of the world, provide their assistance to micro-finance and the growth of SHGs. Other community-based organisations in Haryana are also succeeding, much like SCRIA.”

Micro-financing refers to the activity of offering low-income women in Haryana access to banking services like savings accounts, modest loans, insurance, and money transfers. In India, microfinance is mostly disseminated via self-help groups, microfinance institutions, and other networks such as commercial banks, cooperative banks, and regional rural banks. NABARD defines microfinance as "providing thrift, credit and other financial services and products of very modest amounts to the poor in rural, semi-urban and urban regions for enabling them to grow their income levels and enhance their living standards".

Figure 11

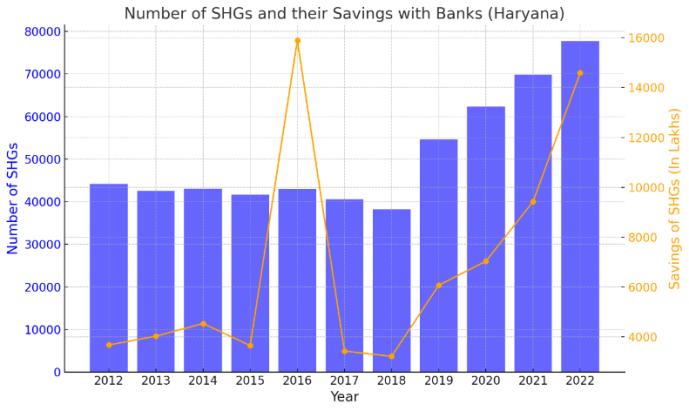

Figure 11 Number of SHGs and their Savings with Banks (Haryana)
Source Status of Micro-Finance in India, NABARD (2012 to 2022)

In their research, Satpal and Silender (2010) discovery that there was an absence of variety in Haryana's Self-help Groups. Rajkumar (2003) examines the SGSY in Karnal District. Members of SHGs reported higher incomes as a result of increased access to markets and opportunities to learn and grow professionally. The research of Alam and Nizamuddin (2012) focused on microfinance and self-help groups as a means of empowering women in the Mewat district of Haryana.

Figure 11 depicts the number of SHGs that are linked with banks (commercial, regional rural, and commercial banks) and their savings in Haryana. Most of the members of these SHGs are women. The number of SHGs has increased from 44184 in 2012 to 77708 in 2022, and their savings with banks are also showing an increasing trend, i.e., their savings have increased from 3678.35 lakhs to 14589.23 lakhs. It means that the government is taking steps to promote SHGs in Haryana, which not only provide women with economic independence but, as a result, independence in all aspects of life. The initiatives developed by the government,

such as the "Rural Self Employment Training Scheme, Deendayal Udpadhaya Gramin Kaushalaya Yojana, Start-up Village Entrepreneurship Programme (SVEP), the Mahila Kisan Sashakti Karan Pariyojana (MKSP), and the Aajeevika

Gramin Express Yojana (AGEY) of Haryana," would improve the abilities of working women in SHGs and give them with more employment. Asha, Alka Mahila SHG, Anmol, Hamari Ekta, Josh, Jyoti,Kamal, Kanha Mahila SHG, Khushi, Astha, Barosa Mahila SHG, Bhawna Mahila SHG and Aarti Mahila SHG are some of Jind District SHGs.

Figure 12

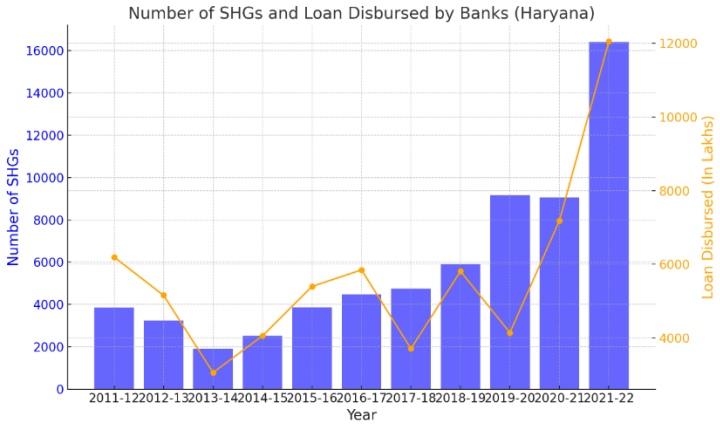

Figure 12 Number of SHGs and Loan Disbursed by Banks (Haryana)
Source Status of Micro-Finance in India, NABARD (2012 to 2022)."

Figure 12 illustrates the number of SHGs that are linked with banks (commercial, regional rural, and commercial banks) and Loan amount disbursed to them in Haryana. Most of the members of these SHGs are women. The number of SHGs who are availing loan facilities has increased from 3845 in 2011-12 to 16395 in 2021-22, and the amount of loans sanctioned to them by banks is also showing an increasing trend, i.e., the loan amount has increased from 3678.35 lakhs in 2011-12 to 20150.34 lakhs in 2021-22. As the number of loans disbursed by banks to SHGs has increased, it has consequently impacted their financial independence and given them opportunities to start new enterprises. It shows that the government is taking steps to promote women empowerment through SHGs in Haryana, which not only provide women with economic independence but, as a result, independence in all aspects of life.

5. CONCLUSION

The active participation of women in the realm of economic advancement, particularly via programs such as Self-Help Groups (SHGs), has emerged as an essential element in closing the gender disparities in economic engagement. In the face of the obstacles presented by conventional societal expectations, these collectives have opened doors for women in rural areas, granting them pathways to achieve financial autonomy, enhance their skill sets, and explore entrepreneurial ventures. In the context of Haryana, it is evident that the backing provided by the government for microfinance initiatives and Self-Help Groups (SHGs) has played a pivotal role in significantly enhancing the economic status of women. This is especially true in rural regions, where women have traditionally faced marginalisation. Elevating the position of women significantly uplifts their societal

standing while simultaneously amplifying the economic capabilities of the whole region. Undoubtedly, maintaining a steadfast emphasis on the economic empowerment of women, facilitated by avenues such as education, access to financial resources, and opportunities for leadership, will cultivate a society that is both more equitable and flourishing. Consequently, the elevation of women within economic domains is crucial for attaining enduring progress and guaranteeing sustainable advancement.

CONFLICT OF INTERESTS

None.

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None.

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