

# Ganga Gaay Yojana and Women Empowerment in Uttarakhand

Mrs. Sunita Sanguri, Dr. Manjari Agarwal  
Research Scholar, Assistant Professor  
Uttarakhand Open University  
Haldwani, Uttarakhand

## Abstract

Empowerment is the process of increasing the capacity of individuals to make choices and transform them into desired outcomes. It is a multi-dimensional social process that helps people gain control of their lives by acting on issues that they define as important. Women are instrumental in shaping the society but their role is under-emphasized. Empowerment of women is related to their self-respect, self-esteem and self-reliance. It enables them to lead a more fulfilling life.

In spite of all the economic development that has happened in India, employment opportunities of women in rural area have not increased. In rural areas, women empowerment is an imperative issue and Government intervention is required so that they are not left behind in the development process.

India is committed to the cause of the empowerment of women and many policies to enhance women's education and give greater employment opportunities have been started. Many women employment generation and empowerment schemes have been launched by the State Government. This paper focuses on one such scheme, "Ganga Gaay Yojana", and its contribution to the empowerment of the women of Uttarakhand.

**Keywords:** Economic Empowerment, Women Empowerment, Ganga Gaay Yojana.

## Introduction

*Aid programs that provide women opportunities to better their health, education and wellbeing have effects far beyond a single individual – USAID*

Empowerment is the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. In the light of World Summit for Social Development 1995, Manoranjan Mohanty expounded that "empowerment requires the full participation of people in the formulation, implementation and evaluation of decisions determining the functioning and well being of our society" The definition of 'empowerment' implied in this statement – 'strengthening their capacities' - can be achieved through full participation of the people" (Mohanty 2001, 24)

Empowerment is a multi-dimensional social process that helps people gain control over their lives, communities, and in their society, by acting on issues that they define as important. Empowerment occurs within sociological, psychological, economic spheres and at various levels such as: individual, group, and community, and challenges our assumptions about status quo, asymmetrical power relationship, and social dynamics (Singhal Vipin, 2015).

Women Empowerment are measures taken to increase the autonomy and self-determination in women. By increasing their capacity to make decisions about important life choices as well as giving them the authority and legality to act them out, leads them to increased personal independence, fulfilment, economic freedom, respect and happiness.

Though the Constitution of India, under Article 14 has granted Indian women civic and political freedom equal to men, and under Article 15 prohibits discrimination, the traditional Indian social structure has always been heavily tilted in favor of men and women are confined to domestic roles and considered inferior. Women occupy considerably lower positions than men in our country. Despair runs in the lives of marginalized women from the poor strata in our country. It is ironic that though knowledge is deified as Goddess Sarasvati in our country, women are marginalized by lack of education, and employment opportunities.

In ancient Indian culture and ethos women were revered and honored as Goddesses and one can find descriptions such as, *“Women are divinity, women are vital breath. Women are goddess, women are life. Be ever among women in thought”* in ancient texts. It is ironic and surprising that once so exalted, revered and worshipped, women are now disparaged and oppressed.

Such has been the downfall of women in our society that in many communities the birth of a girl child is treated as a financial liability and bad news. Under Hindu Law a Hindu woman is not entitled a share in the family property. She is always referred as a *“paraya dhan”* or other’s property. It is thus our cultural norms that create barriers to women empowerment.

Such is the influence of the values and norms evolved over centuries in our culture that Indian women are unable to assert themselves against injustices melted out to them in the form of traditions. With centuries of tradition engrained into the culture, very few women have courage to raise their voices against their discrimination.

It is a further irony that women, who are also the custodians of the culture, are themselves the propagators of such abuse in the name of tradition. It may be possible that with lack of exposure, constrained education and cultural brainwashing, many women are not aware of injustices to them, but those who are aware, have become so subdued that they do not want to challenge the established norms and traditions.

The voice of the Indian women remains unspoken and unheard and they live and die as disadvantaged, unequal and dispossessed. Empowerment of women is necessary for nation building and for development of the society. As a mother the women determines the quality of the human resources available for the development of the nation and the society. It is, therefore, in the interest of humanity that the women are empowered and their rights are protected as human beings.

The rights of the women are an integral and undeniable part of universal human rights. In the June of 1987, addressing the World Congress of Women at Moscow, Mikhail Gorbachev had said, *“The status of women is a barometer of the democratism of any state and an indicator of how human rights are respected in it.”* (Asha Gupta, Encyclopedia of India, 2006)

Women are instrumental in shaping the society and play a major role in raising the economic resources for the family, though their contribution is always underemphasized. Empowerment of Women is about helping them to stand on their own feet, helping them take decisions in their life, giving them control over the circumstances of their lives. It is directly related to their self respect, self esteem and self reliance. (Nayak, et al 2009). Women empowerment is defined as a change in the context of a women’s life, which enables her increased capacity for leading a fulfilling human life. It gets reflected both in external qualities (viz. health, mobility, education and awareness, status in the family, participation in decision making, and also at the level of material security) and internal qualities (viz. self awareness and self confidence) [Human Development in South Asia (2000) as quoted by Mathew (2003)].

Indisputably, India is committed to the cause of empowerment of women. However, the journey towards progress is long and arduous. India has witnessed great change in the last few decades. Age old prejudices and gender based biases are giving way to gender equality and harmonious development. Policies to enhance women's educations and open greater employment opportunities will also help to empower them, at least in

some respects. Our goal is to cause policy, institutional and individual change that will improve the lives of women and girls everywhere. (Arpita Sharma: 2011)

In spite of so much of planned economic development, the struggle of women for better economic status and the structure of employment opportunities for women in rural as well as urban area, remain relatively unchanged. Nearly 80 per cent of the total female workforce is employed in agriculture but very little attention has been paid in practice by social planners to improve the social situation of these women. (Alfred De Souza: 1975)

## Review of Literature

In this section an attempt has been made to critically review the literature of past research studies which were relevant to this study.

Over the last 65 years, India has progressed very well in the fields of science and technology. It has become self-sufficient in producing food grains, milk, fibre, etc. But, on the other hand, it is lagging in human development, use of their potential and natural resources for the benefit of its people. It is still not able to solve completely problems like literacy, unemployment, poverty and vulnerabilities to natural disasters and calamities. (Singh,K., 1999).

Empowerment is the enhancement of the political, social, economic or spiritual strength of individuals and communities. (Chakrapani, P.,2008). It is the ability of the least privileged people to have access to productive resources that enable them to increase their earnings and obtain the goods and services they need. It enables them to participate in the development process and the decisions that affect them.

Eyben R and others said that economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefit of the growth. (Satiya, K. and Sharma, R.,2013)

The Nobel Laureate Amartya Sen, in his speech, at the opening of the 10<sup>th</sup> Annual Kolkata Group Workshop in 2013 said, “Economic growth in India is necessary because average incomes must be raised to achieve reasonable living standards and extensive income re-distribution alone would not be sufficient for shared well-being”.

Many countries in Asia, which started with similar poverty levels in the 1940s, have progressed faster, some of them drastically. We, however, remain poor. (Bhagat, C.,2013). Marginalised people in India are unable to participate in this process of economic reform and development. They need government intervention so that they are not left behind in the development process.

The performance of poverty alleviation programmes like IRDP has been dismal in terms of their ability to reach beneficiaries in an equitable and cost effective manner and to produce significant impact on the lives of these marginalised people. (Singh, Katar and Pundhir, RS, 2004).

Rajshekhhar D. (2002) in his “Action Research for Poverty Alleviation” emphasised on the fact that for any financial intervention on poverty alleviation to be successful, it need to be based on thorough understanding of the poverty, its causes, basis of the situation and needs of the poor. For significant and sustainable economic empowerment, the implementation strategy for these government financial interventions must adopt situation analysis, need assessment and preparation of an action plan.

In rural societies and elsewhere, women empowerment is an imperative issue. Perhaps now the government has seriously started thinking about it and all the development programmes embrace requirements and concerns of women, so that they do not fall behind in the race of development. Thus, for the holistic empowerment of women, an inter-sectoral approach has to be adopted which will end exploitation and

discrimination against women enabling them to develop their full potential to be active participants in nation building, sharing the benefits of economic growth and prosperity. (Maulick Nee and Ganguli Barna: 2013)

At national as well as state level, many women employment generation and empowerment schemes have been launched. The main objective of these schemes is to empower women socially, economically, politically, legally and psychologically.

This paper focuses on one of such government schemes, Ganga Gaay Yojana, the main objective of which is to empower women not only economically but socially as well.

### Demographic Profile of Uttarakhand:

Located in the foothills of the Himalayas, Uttarakhand is characterized by diverse geographical features such as snow capped mountains, rugged hilly terrain, very hot plains, etc. Uttarakhand has 13 districts. Out of these 13 districts, 3 are plain districts and the remaining 10 are hill districts.

Uttarakhand is a predominantly rural state with 16,826 rural settlements, of which 12,699 or 81% have a population of less than 500. In most of the districts, more than 75-85 % of rural settlements have a population of less than 500. Only 17 % of the rural settlements have a population ranging between 500-1999 and the villages with population of 2000 or more are very rare (2.7 %).

The small size of settlements and their widespread distribution is a formidable challenge for service delivery in the state of Uttarakhand with such a high percentage of small and scattered hamlets mainly in the tough geographic conditions.

As per Census 2011, the total population of Uttarakhand was 1,00,86,292 out of which 49,48,519 was the female population i.e. 49.06 % of the total Uttarakhand population. The literacy rate of Uttarakhand was 78.88 %, that of men was 87.4 % and women was 70%.

Labour force participation of women in rural area was 31.5 % and in urban area 10.8 % which was lower than the National rate of labour force participation at that time. Female working population was 799,864 persons in 2011, which is up by 17.09 % from 2001. Unemployment rate in the state was 7 % (national unemployment rate is 5 %). In rural area it was 8.1 % and in urban area was 3.2 %. Female unemployment rate in the state was very high. It was 11.3 %, with 11.6 % in rural and 9.5 % in urban area.

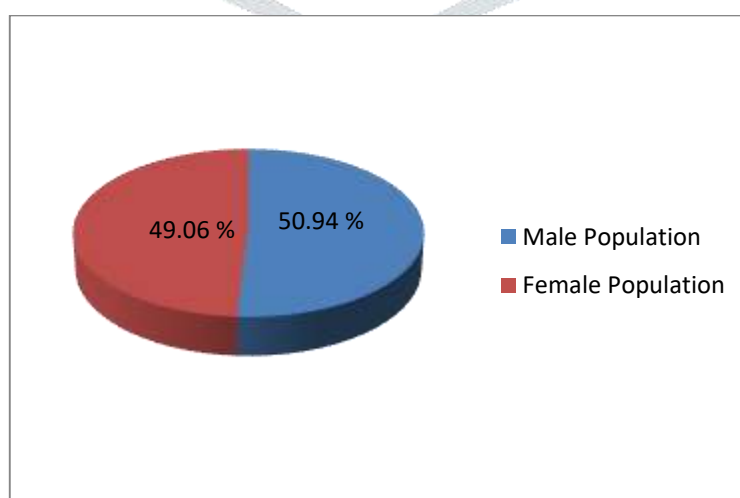


Figure 1 Uttarakhand Population

## **Ganga Gaay Yojana:**

India is the second largest producer of milk in the world. Today, India contributes a whopping 9.5 percent to the total global production of cows' milk. India's milk production in 2016-17 was 1,65,404 thousand tonnes out of which Uttarakhand contributed 1692 thousand tonnes of milk i.e. just 1.02 %. Agriculture is the a predominant occupation sector in Uttarakhand state and contributes about 23.4% to the Gross State Domestic Product (GSDP). Dairy sector, if encouraged, can supplement the agriculture sector of Uttarakhand and can generate employment.

The rural economy of Uttarakhand is largely dependent on animal husbandry, agriculture and horticulture. All activities like animal rearing, milk collection, agriculture, horticulture, getting wood for cooking and bringing fodder for the cattle from the forest, etc. are mainly done by women. Therefore, development schemes for women can help in the development of the rural regions and eventually that of the state.

With this aim, the state government constituted women dairy co-operative societies in rural areas through the Dairy Development Department. The State Government started various dairy development schemes to provide employment, and generate an extra source of income to small, marginal, semi-marginal farmers and milk producers and to help them get a fair price for the milk through the milk co-operatives. Facilities such as nutritious cattle feed, cattle health services, training, loans for cattle purchase, subsidy, etc. are being provided through the Dairy Development Department. These are not only helping in increasing the milk production but also in generating employment in rural regions.

The women owners of milch cattle in rural areas were organised and milk co-operative societies for them were set up. To empower the women economically and socially and to develop leadership and decision making capabilities in them, "Ganga Gaay Women Dairy scheme", was launched in September 2015. The Dairy Development Department is the implementing agency for this scheme.

Ganga Gaay Women Dairy Scheme is mainly aimed for women. Women from scheduled caste and scheduled tribes get preference. The duration of the scheme is of three years. With the aim of making women members financially more self-reliant, one milch cow of hybrid breed is provided under the scheme. In addition, bank loans and grants are made available to them. Grants for the construction of animal shade and animal feeding drums are made available in the first year.

In the first year, the state government gives a grant of Rs. 41,000, for purchasing of a cow. The beneficiary's own contribution will be of Rs. 9,000, which can be in the form of labour also. The remaining Rs. 20,000 is made available to the beneficiary in the form of a bank loan. The cow is checked by the veterinary officer prior to the purchase and is insured for three years. In case of the death of the cow within three years, the beneficiary gets the insurance amount of Rs 41,000 to purchase another cow.

In the second and third year the State Government gives a grant of Rs 27,000. Beneficiaries own contribution here will be of Rs 5,000 which again can be in the form of labour. The remaining Rs 20,000 is made available in the form of a bank loan.

### **Objectives of the study:**

- ❖ To study the economic impact of the scheme on women.
- ❖ To study the social impact of the scheme on women.

### **Research Methodology:**

The primary data for the study was collected by personal interviews from beneficiaries of the Ganga Gaay Yojana, using structured questionnaire and schedule.

The secondary data was collected from various Government organisations, from their regional offices, such as NABARD, Dairy Vikas (Uttarakhand), DRDA, etc.. The secondary data was further taken from related web sites, newspapers and magazines.

The area of study was Nainital, Almora and Udham Singh Nagar districts of Uttarakhand. For the purpose of collecting the primary data, Random Sampling Technique was employed to select 40 individuals from three districts i.e. Nainital, Almora and Udham Singh Nagar.

### Women milk committees constituted in the state

Sr No	District	Total no. of constituted committees	No. of working committees	No. of Members	Milk Production Ltr/Day
1	Nainital	115	112	4352	4954
2	Udham Singh Nagar	96	82	3980	3971
3	Almora	85	55	2867	1646
4	Bageshwar	92	47	2760	679
5	Pithoragarh	98	73	3240	1270
6	Champawat	59	59	2770	3650
7	Dehradun	84	50	2820	1610
8	Haridwar	78	50	3125	3225
9	Uttarkashi	94	31	2825	516
10	Tehri	95	59	2850	1285
11	Pauri	77	44	2715	786
12	Rudraprayag	55	17	1650	203
13	Chamoli	103	43	3095	432
Total		1131	722	39049	24227

### Year wise Financial Statement/Description for the First Year

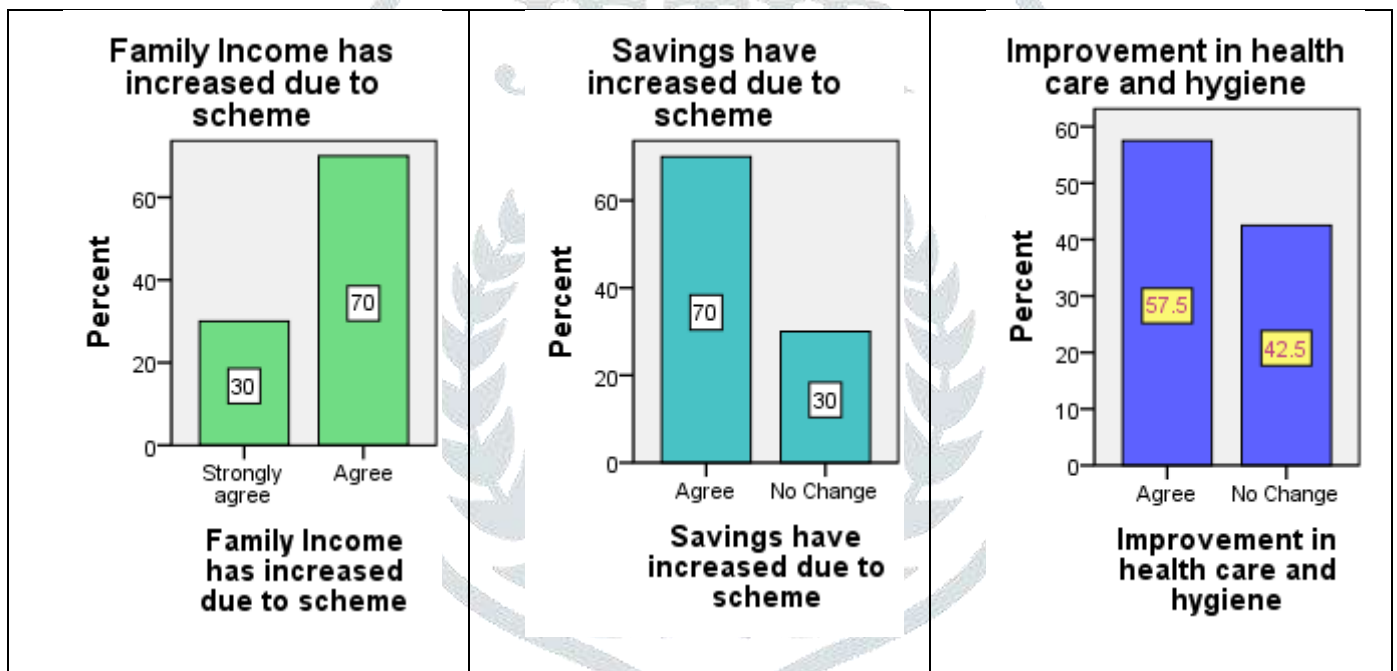
Sr No	Year	No. of Cows	Per unit cost @ 70,000 (In Lakh)	Bank Loan Amount @ Rs 20,000 (In Lakh)	State Government subsidy @ Rs 41,000 (In Lakh)	Beneficiary's Contribution @ Rs 9,000 (In Lakh)
1	First	366	265.20	73.20	150.06	32.94

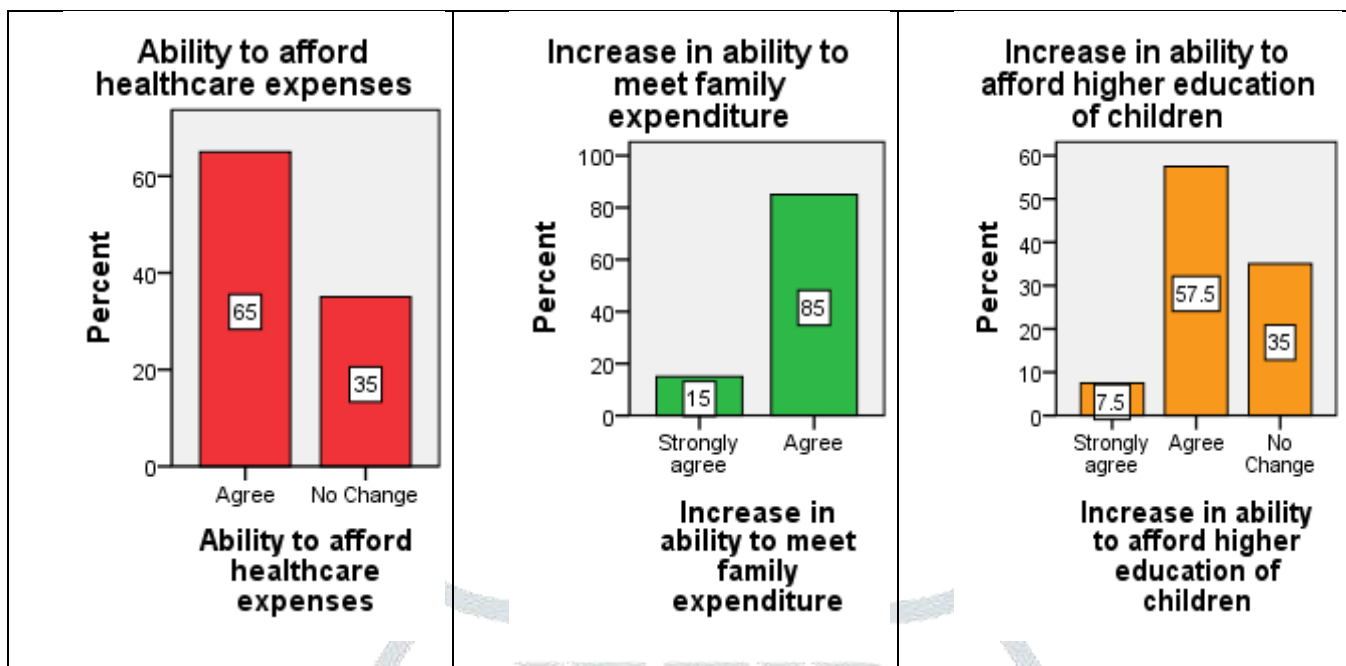
**Year Wise Financial Statement/Description for Second and Third Year**

Sr No.	Year	No. of Cows	Per unit cost@ Rs 70,000 (In Lakh)	Bank Loan Amount @ Rs 20,000 (In Lakh)	State Government subsidy @ Rs @ 41,000 (In Lakh)	Beneficiary's Contribution @ Rs 9,000 (In Lakh)
1	Second	4285	2228.20	857.00	1156.95	214.25
2	Third	4939	2568.28	987.80	1333.53	246.95
Total		<b>9224</b>	<b>4796.48</b>	<b>1844.80</b>	<b>2490.48</b>	<b>461.20</b>

**Data Analysis and Interpretation**

The collected data has been analysed with the help of a wide range of appropriate statistical techniques such as: Mean, Standard Deviation, correlation and coefficient of variance. Statistical tools such as Regression and Anova have been used to assess the economic and social impact of this scheme on women. Bar graphs have been used for the presentation of various findings.





After analyzing the data, it was found that the family income and savings of the beneficiaries have increased.

65 % of the beneficiaries agree that their ability to afford healthcare expenses has improved due to the scheme.

90 % of the beneficiaries are able to afford the family expenditures easily now, as their income has increased.

65 % of the beneficiaries are happy that, now they can educate their children and can afford their higher studies.

There is an improvement in the healthcare & hygiene of 57.5 % of the beneficiaries of the scheme.

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.289	4	1.322	10.314	.000 <sup>b</sup>
	Residual	4.486	35	.128		
	Total	9.775	39			

a. Dependent Variable: Standard of living improved

b. Predictors: (Constant), Ability to afford healthcare expenses, Scheme helped in generating employment, Family Income has increased due to scheme, Savings have increased due to scheme

**Interpretation**

The probability of the F statistic (10.314) for the overall regression relationship is <0.001, i.e. less than the level of significance of 0.05. This shows there is a statistically significant relationship between the set of independent variables and the dependent variable.

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.100	5	1.420	14.741	.000 <sup>b</sup>
	Residual	3.275	34	.096		
	Total	10.375	39			

a. Dependent Variable: Social status has improved



b. Predictors: (Constant), Able to invest the income generated efficiently, Confidence level improved, Financial awareness improved, Socializing with people has increased, Able to take decision regarding use of income generated

The probability of the F statistic (14.741) for the overall regression relationship is  $<0.001$ , i.e. less than the level of significance of 0.05. This shows there is a statistically significant relationship between the set of independent variables and the dependent variable.

## Findings

The empirical analysis shows that the respondents/beneficiaries have benefitted from the scheme economically. The scheme gave them employment which increased their family income and savings. Their ability to afford healthcare expenses has improved. They are able to meet family expenses easily now. Their standard of living has improved.

The analysis revealed that the respondents are now capable of deciding what to do with the income generated due to the scheme and where to invest it. Their financial literacy (or awareness) has improved. Their confidence level has improved and socializing with people has increased. Their leadership skills have also improved. The social status of the respondents has improved.

## Conclusion

Poverty is the reality of life for the majority of women in India. With empowerment and subsequent financial independence, they can have greater control over the resources and they can exhibit greater autonomy both in the household as well as in the public sphere. They can help their generation to break the circle of poverty.

In spite of being degraded in our culture and considered inferior, modern Indian women have shown and proved their worth and potential in every field time and again. They are no longer “Abla”. This study has shown that with little financial aid from the government can change not only the face of a household but also the complete rural area. The economic development of any country not only depends on its urban industrial area but also on the rural area. The successful implementation of the Ganga Gaay Yojana has helped these rural women to empower themselves by earning their livelihood, educating their children and leading a happier fulfilling human life along with their families.

## References

- [1]. Johny Jobin T, ‘Empowerment and development in the Laksham Veedu Colonies of Kerala A case study of Kottayam District’, PhD Thesis, 2015
- [2]. Nayak Purusottam and Mahanta Bidisha, ‘Women Empowerment in India’, SSRN Electronic Journal. 10.2139/ssrn.1320071.,2009
- [3]. Singhal Vipin Kumar, ‘Women Empowerment in India- Problems and Challenges’, Sunrise Publication, New Delhi, 2015
- [4]. De Souza, Alfred, ‘Women in Contemporary India’, Manohar Publication, Delhi, 1975
- [5]. Sharma Arpita, ‘Women Empowerment: Milestones and Challenges, Kurukshetra(Ministry of Rural Development Journal), Vol. 599, No. 11, September 2011
- [6]. Maulick Nee & Ganguli Barna, ‘Empowering Rural Women: A. Step Towards Inclusive Growth, Kurukshetra (A Journal on Rural Development),Vol. 61, No. 10, August 2013.
- [7]. Siva Prakash, C.S., & Chandarsekar, K.S., ‘ SHGs and socio-economic empowerment: A descriptive analysis based on Kudumbashree project in Kerala’, International Journal of Business and Management Tomorrow, Vol. 2, No. 2, 2012
- [8]. Yesdian, C.A.K, ‘Poverty Alleviation Programmes in India: Social Audit’, Indian Journal of Medical Research 126, 2007, p 364-373
- [9]. Lalitha, N., ‘Women thrift and credit Groups – Breaking the barriers at the Gross Roots’, Peninsular Economist, Vol. 12, Issue 2, 2000.

- [10]. Jose, A.M., 'Integrated Rural Development Programme : A Study of Two Blocks in Kerala', A PhD thesis submitted to Bangalore University, 1992
- [11]. Economic Survey 2017-18, Directorate Of Economics & Statistics Planning Department, Government Of Uttarakhand
- [12]. <http://www.ukhfws.org/>
- [13]. Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare, GoI
- [14]. Lad Sachin, et al, 'Structural Changes in Milk Production of Uttarakhand, India', (Int.J.Curr.Microbiol.App.Sci ISSN: 2319-7706 Volume 6 Number 7, 2017, pp 4064-6068
- [15]. Dairy Vikas Department, Uttarakhand
- [16]. "Impact Assessment Study of Scio-Economic Development Programmes", Study conducted by Asia Pacific Socio-Economic Research Institute, New Delhi and sponsored by Planning Commission, Government of India, New Delhi, Apr, 2000
- [17]. Pulley, Robert V., 'Making The Poor Creditworthy- A case study of the Integrated Rural Development Programme in India', World Bank Discussion Papers: 58, July, 1989
- [18]. Empowering women through income generating activities with special reference to dwcra programme in Dindigul district, PhD thesis by Rajeswari, M, Dec, 2002 (<http://hdl.handle.net/10603/43249>)
- [19]. Manoranjan Mohanty, 'On the Concept of Empowerment', in Debal K. Singha Roy (ed.), Social Development and the Empowerment of Marginalized groups: Perspectives and Strategies, Sage Publications, New Delhi, 2001, p.23
- [20]. Asha Gupta, Encyclopedia of India, 2006

