# A Case Study on Implementation and Growth of the Self- Employment among Men and Women in India

### Shaik Fasi Ahamad\*

Student, Department of Marketing, MBA, CMS Business School, Jain University, India. \*Corresponding Author Email: fasiahamadsk@gmail.com

### Abstract

The article mentions an aspect of gender equality through offering employment to both men and women. Self-employment is the key to gender equality that helps to improve the financial condition of the nation. In the past, women in India have faced financial issues due to gender discrimination. Along with that, this research study has discussed the implementation and growth of self-employment among men and women in India. In the nation self-employment has helped to increase the financial profit of the organization. Along with that, the Indian government has taken different schemes that help to increase self-employment rate that help to improve social structure in India.

### Keywords

National Rural Livelihood Mission (NRLM), Nehru Rozgar Yojana (NRY), Prime Minister Employment Generation Programme (PMEGP), Self-employment, Swarnajayanti Gram Swarozgar Yojana (SGSY).

### INTRODUCTION

Self-employability has helped to increase the financial performance of the country. In India, gender discrimination is one of the most significant difficulties that create difficulty for self-employment of women. Along with that, this research study has included implementation and growth of self-employment among men and women in India. This research study has included secondary data analysis to understand the importance of self-employed women.

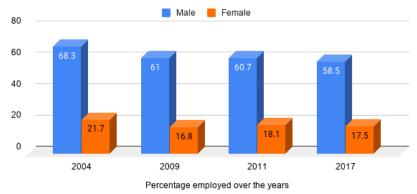
### **Research background**

In developing countries, such as India, gender equality in financial performance can improve the economic growth of the country. Along with that, India has tried to implement and grow self-employment of women. At the present time, **94%** 

*of the female workforce* has engaged with the informal economy ([13] 2018). Women are wired in the agricultural sector, as domestic labour and construction help to increase the financial growth of the nation.

### Rationale

In financial growth, equal participation of men and women has helped to improve the economic growth of the country. In India, **51%** of **people** are self-employed among men and women. In rural areas, women are self-employed more than men ([10] 2018). In the past, Indian society did not permit the self-employment of women. Along with that, in India, self-employment among men and women has faced huge gaps that affect the economy of the country negatively.



### Employment of urban youth aged 15-19 years

Figure 1: Percentage of men and women employment of urban area in India (Source: [9] 2021)

In the informal industry, men and women participation has helped to enhance the financial profit of the country. The above-mentioned figure has represented that, from 2009 to 2017, the mele employment has reduced but women employment has increased than 2009 ([9] 2021). In 2015, the total male population of India was *64.94 crore* that increased competition in the marketplace. On the other hand, financial disability has decreased men's employment in India. In this



regard, in 2006, the government of India launched *The Mahatma Gandhi National Rural Employment Guarantee Scheme* to improve self-employment among men and women in India. Along with that, the implementation and growth of self-employment have helped to improve the economic growth of the country.

### **Research objectives**

- To discuss the role of self-employment in empowering men and women in India.
- To understand the importance of implementation and growth of self-employment of men and women.
- To analyse the effectiveness of self-employment among men and women in India.

### **Research questions**

- What kind of role does self-employment play in empowering men and women in India?
- How does implementation and growth of self-employment of men and women contribute to financial development?
- Why is self-employment among men and women effective for economic growth in India?

### Economic empowerment of men and women in India

In financial growth, gender equality impacts positively to change the economic scenario of the country. In the present time, employment has helped to employ men and women in India. In the words of [11]. (2020), in entrepreneurship and international business performance, the capacity of men and women has contributed to achieving financial benefits. In self-employment, personal skills and capability have helped to grow the business in the marketplace. In this regard, gender equality has improved the economic growth of the nation in the international marketplace. In the present day, it has been estimated that by 2025, gender equality can increase \$700 billion to the GDP of the nation ([15] 2018). In India, women empowerment is the path of gender equality that increases poverty and the financial growth of the nation. [12] (2018), argued that, in the past, in India, women did unpaid care work at home that decreased the economic development of the country. Along with that, nowadays, women have engaged with business, entrepreneurship, and farms for self-employment.

# Importance of implementation and growth self-employment among men and women in India

Self-employment has increased self-confidence and morality for men and women that help to improve lifestyle. Along with that, in India, women have faced various difficulties in society such as gender discrimination, superstitions, cultural norms, and others. On the other hand, men's self-employment is another most important approach that helps to improve the financial structure of the society and human mentality ([6] 2020). Along with that, implementation and growth of self-employment is the key that helps to improve financial condition. The important roles of self-employment have provided independence and provide better quality life to the people of the nation. On the other [5]. (2021), argued that self-employment has increased job satisfaction among men and women in India. In the formal industry, people have suffered from huge pressure in the workplace that creates difficulties in human life. Along with that, self-employment has increased job satisfaction for men and women as well. Another most significant role of self-employment is financial responsibility. In the marketplace, self-employment has helped to improve the skills and capability of the people that make them financially responsible for managing the business.

### Analysis effectiveness of men and women self-employability in India

In the past, India has faced a low rate of financial growth due to lack of employment. In the words of [12] (2018), the self-employment concept has helped to improve the financial capability and profit of the nation. Along with that, the government of India has launched some policies and schemes such as National Rural Livelihood Programme, Prime Minister Employment Generation Programme (PMEGP), SampoornaRozgarYojana, and others to increase the employment of men and women ([4] 2020). According to the employment data, 56% of women are self-employed compared to 54% of men. In recent times, gender equality is one of the most effective approaches that help to improve employment in the country. [15] (2018), argued that, in 2021, women will be less employed than men. In 2021, 36% of women participated in the informal economy, and 64% of men engaged with the informal economy in India. The self-employment of men and women has helped to improve the financial condition and self-confidence of the country. Along with that, women's employment helped to reduce gender discrimination from society and provide a better lifestyle to the people of India.

### METHODOLOGY

In the research study, methodological plays the most significant role to increase the relevance of the study. In the research study, methodological techniques have helped to select appropriate research tools to analyse the study and represent important results. The methodology has helped to select data collection and data analysis techniques based on the research topic. According to the research study "The Mahatma Gandhi National Rural Employment Guarantee Scheme: A Policy Solution to Rural Poverty in India? has analysed government and nongovernment policies of employment of India. Along with that, this research study has selected a primary quantitative data collection method to understand the importance of self-employment of men and women. This research study has selected 219 participants to analyse the importance of self-employment in India ([2] 2021). Moreover, this research article has included an *inductive research approach* to analyse the research study. The inductive research approach has helped to generate -ISSN: 2583-3731

conclusions based on the analysis ([5]. 2021). This research approach helps to explore phenomena and indemnify themes of the research study that understand the actual results of the research study.

### DATA ANALYSIS

### Thematic analysis

#### Theme 1: Self-employment of men and women in India

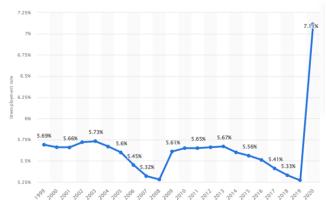


Figure 2: Increase of unemployment rate in 2020 (Source: [16] 2018)

Self-employment is the key to the financial growth of the developing countries such people. In as India. self-employment has improved the financial growth of the nation. In 2020, the total literacy rate of males and females was 84.7% and 70.3%, which helped to increase self-employment in India ([3] 2020). Moreover, self-employment has helped to improve self-confidence and self-satisfaction. In developing nations, self-employment is the strategy that helps to reduce the unemployment rate of the country. In 2018, the unemployment rate was 7.3% but that rate will increase in 2021. In 2021 total unemployment rate of India was 7.11% ([16] 2018) In this regard, self-employment has helped to increase skills and men and women that improve the economic condition of the people ([8] 2020). In this regard, the enlarged self-employment rate of the nation has increased the employment rate of the nation. Along with that, the financial profit of the nation has increased as well.

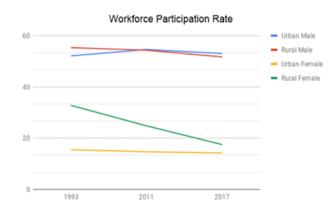
# Theme 2: Encouragement of self-employment among men and women in India

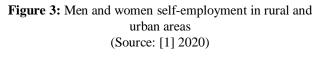
Self-employment has helped to improve the social structure and provided financial assistance that provided an economic advantage to the people. In this regard, the implementation and growth of self-employment have helped to reduce the financial crisis of the people. In the past time, in India women have faced different social issues such as *superstations, gender discrimination, partial*ity, and others for employment ([14]. 2021). In this regard, government, and private sectors both adopted some schemes that help to increase self-employment among men and women. In India, private sectors have taken *private insurance, LIC, and pension* schemes to increase employment.

On the other hand, the government of India has taken some schemes such as *Self-employment program of urban poor*, *Nehru Rozgar Yojana (NRY), Swarnajayanti Gram Swarozgar Yojana (SGSY), National Rural Livelihood Mission (NRLM)*, and these employment programs has helped to raise employment in the rural area and urban areas as well ([7] 2019). Along with that, in 2020 the prime minister of India has taken *Prime Minister Jan Dhan Yoana (PMJDY)*. This scheme has provided benefits to the self-employed people of *the personal accident with life insurance coverage, zero balance account, overdraft facility*, and others. These government schemes have increased self-employment in India.

### Theme 3: Evaluation of self-employment among men and women in India

In India, social discrimination and lack of security have decreased women's self-employment. In this regard, India has established a *social security team for self-employed workers*. The director of this team is *Mirai Chaterjees* and has helped the women to engage with the informal sector such as agriculture, labour, and workers. In society, self-employment is the key that helps to improve women's condition. Along with that, in the present time, *94% of countries' female workforce* engages with the informal sectors that help to improve the financial conduction of the country ([11]. 2020). In India, the largest portion of women has engaged with the agricultural sector.





In India, the female self-employed population leads the male population. In rural areas and urban areas, the self-employed male population is higher than the female self-employed. From to 2017 2018, the male self-employment population has increased 53.8% to 57.8% but the women self-employment population has increased 55.7% to 57.7% at the same time ([1] 2020). These data indicate that the male self-employment population is higher than women. On the other hand, in urban areas, the male population is 59% and the female population is 53% ([1] 2020). That represents fewer women workers in urban areas than male workers.



### CONCLUSION

After all these discussions, self-employment is the most effective approach that helps to improve the financial condition of the country. In the past, women in India have faced different issues such as gender discrimination, superstitions that decrease women's self-employment than men. In this regard, the government of India has taken different self-employment schemes that help to increase the self-employment rate among men and women. In these rural areas and urban areas, men's self-employment rate is higher than the women's self-employment rate. In this regard, the implementation and growth of self-employment have helped to improve the financial condition of the nation.

### REFERENCE

- Ahmed, I. and Khoso, I., 2020. The Impact of Micro-finance on Women Empowerment and Self-employment: A case of Tameer Micro Finance Bank and Sindh Rural Support Organization and, Sindh. *KASBIT Business Journal*, 13(2), pp.101-121.
- [2] Bavaiah, M.D., 2021. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)-An Overview.
- [3] Bhattacharjee, S. and Gautam, R., 2020. IMPACT OF FEMALE LITERACY RATE IN REDUCING INFANT MORTALITY RATE IN INDIA. International Journal of Management (IJM), 11(11).
- [4] Dhiman, A. and Toshniwal, D., 2020. An enhanced text classification to explore health based indian government policy tweets. arXiv preprint arXiv:2007.06511.
- [5] Fardet, A., Lebredonchel, L. and Rock, E., 2021. Empirico-inductive and/or hypothetico-deductive methods in food science and nutrition research: which one to favor for a better global health?. *Critical Reviews in Food Science and Nutrition*, pp.1-14.
- [6] Karje, N.N. and Kulkarni, A., 2020. Role of Civil Society Organisations in Women Empowerment: A Study of SKDRDP, India. In *Building Sustainable Communities* (pp. 241-262). Palgrave Macmillan, Singapore.

- [7] Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., Chakrabarti, S., Menon, P. and Quisumbing, A.R., 2019. Social networks, mobility, and political participation: The potential for women's self-help groups to improve access and use of public entitlement schemes in India. *World development*, 114, pp.28-41.
- [8] Merfeld, J.D., 2020. Moving Up or Just Surviving? Nonfarm Self-Employment in India. *American Journal of Agricultural Economics*, 102(1), pp.32-53.
- [9] Mukherjee, R. and Joshi, R.K., 2021. Controlling behavior and intimate partner violence: a cross-sectional study in an urban area of Delhi, India. *Journal of interpersonal violence*, 36(19-20), pp.NP10831-NP10842.
- [10] O'Hara, C. and Clement, F., 2018. Power as agency: A critical reflection on the measurement of women's empowerment in the development sector. *World Development*, 106, pp.111-123.
- [11] Patil, V., Ghosh, R., Kathuria, V. and Farrell, K.N., 2020. Money, Land or self-employment? Understanding preference heterogeneity in landowners' choices for compensation under land acquisition in India. *Land Use Policy*, 97, p.104802.
- [12] Rai, S. and Gopalkrishnan, S., 2018. Policies and legislation for Indian women leaders. In *Indian Women in Leadership* (pp. 69-89). Palgrave Macmillan, Cham.
- [13] Rathi, S.S. and Vermaak, C., 2018. Rural electrification, gender and the labor market: A cross-country study of India and South Africa. *World Development*, 109, pp.346-359.
- [14] Reddy, A.A., Mittal, S., Singha Roy, N. and Kanjilal-Bhaduri, S., 2021. Time Allocation between Paid and Unpaid Work among Men and Women: An Empirical Study of Indian Villages. *Sustainability*, 13(5), p.2671.
- [15] Samantroy, E. and Tomar, J.S., 2018. Women Entrepreneurship in India: Evidence from Economic Censuses. *Social Change*, 48(2), pp.188-207.
- [16] Singh, R., 2018. Impact of GDP and inflation on unemployment rate:" A study of Indian Economy in 2011– 2018". International journal of management, IT and Engineering, 8(3), pp.329-340.