

Women's Welfare Schemes in the State of Haryana: An Analysis with Special Reference to Hmuy & Mnssy

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Abstract

Women's welfare is an important aspect or component of social, political and economic development. The progress of women has a direct relationship with the development of families, communities and society at large. Recognising the imperativeness of the women's empowerment and welfare, the Government of Haryana has introduced and implemented various schemes and programmes aimed at improving the social, economic and educational conditions of women. Among these initiatives, the Haryana Mahila Udhmita Yojana (HMUY) and the Mahila Nirman Shramik Samman Yojana (MNSSY) are particularly important because of their focus on economic assistance, self-employment and support for women engaged in the construction sector. As we all know that women frequently face social, economic and institutional barriers that restrict their participation in development. Hence, along with other factors like special laws and legislations, welfare programmes can help address some of these barriers by providing financial assistance, employment opportunities, awareness, counselling, protection and other forms of institutional support. However, the success of welfare schemes does not depend only upon their formulation. Effective implementation at the grassroots level, awareness among beneficiaries, accessibility of government institutions, transparency and regular evaluation are equally important. The present paper analyses major women-welfare schemes implemented by the Government of Haryana, with special reference to HMUY and MNSSY. It discusses their objectives, benefits and significance for women's empowerment and economic self-reliance. The paper also highlights implementation-related challenges and suggests that greater awareness, effective monitoring, institutional coordination and periodic review are necessary for ensuring that the benefits of these schemes reach eligible women.

Keywords: Women's Welfare, Government Schemes, Gender Bias, Women Empowerment, HMUY, MNSSY, Self-Employment.

1. Introduction

The concept of women's welfare has a broad meaning. It includes efforts to improve women's social, educational, economic and institutional position and to ensure that women are able to participate meaningfully in decisions affecting their lives. Women's welfare is not limited to providing financial assistance. It also involves education, awareness, training, employment opportunities, protection from violence and access to government programmes and services. Women's empowerment is closely connected with their ability to make independent and informed decisions. Access to education,

employment and economic resources can strengthen women's capacity to participate in family and community affairs. Similarly, awareness of welfare schemes enables women to make use of the opportunities provided by the government. The idea of women's welfare is also associated with equality and the elimination of gender bias. The Constitution of India provides a framework for equality while permitting the State to make special provisions for women. Article 15(3) specifically enables the State to make special provisions for women and children. Thus, government welfare programmes for women can be understood as part of the broader constitutional and administrative effort to promote equality and social justice.

The Government of Haryana has implemented several schemes and programmes for the welfare and development of women. These schemes address different dimensions of women's lives, including safety, health, education, employment, economic assistance, rehabilitation and social empowerment. The Directorate of Women and Child Development has played an important role in implementing women- and child-related welfare initiatives in the State. The department works with different organisations and agencies with the objective of promoting women's welfare and development.

However, merely introducing schemes is not sufficient. The actual impact of a welfare programme depends upon its implementation. Women living in rural areas or belonging to economically weaker sections may face difficulties in obtaining information, completing formalities or approaching the relevant authorities. Therefore, awareness generation, accessibility and effective grassroots implementation are essential for achieving the objectives of women-welfare programmes.

2. Women's Welfare Schemes in Haryana

The Government of Haryana has introduced a number of schemes and programmes for the welfare of women. These include:

1. Women Helpline Number 181
2. Beti Bachao Beti Padhao
3. Pradhan Mantri Matru Vandana Yojana
4. Scheme for Relief and Rehabilitation of Women Acid Victims
5. State Resource Centre for Women
6. One Stop Centre
7. Haryana Mahila Udhmita Yojana (HMUY)
8. Mahila Nirman Shramik Samman Yojana (MNSSY)

These schemes have different objectives but collectively address important aspects of women's welfare, including protection, health, education, rehabilitation, economic empowerment and social development.

2.1 Women Helpline Number 181:

The Women Helpline Number 181 was established under the Universalisation of Women Helpline programme. Its purpose is to provide women affected by violence with immediate assistance and information. The helpline functions as an important connecting mechanism between women in distress and relevant government services. Women can be referred to appropriate authorities such as the police, One Stop Centres, hospitals and legal-aid services. It also provides information about government schemes and programmes relating to women. The significance of such a helpline lies in the fact that women facing violence may not always know which institution they should approach. A centralised support mechanism can therefore make access to assistance easier and can improve coordination among different service providers.

3. Beti Bachao Beti Padhao:

Beti Bachao Beti Padhao is an important programme aimed at addressing issues relating to the status and welfare of the girl child. The programme was launched on 22 January 2015 and emphasised societal change and improvement in the sex ratio. Haryana has historically faced concerns relating to the sex ratio. The programme therefore has particular significance in the State. According to the paper, cumulative efforts involving communities, social organisations and non-governmental organisations contributed to Haryana's sex ratio crossing the 900 mark for the first time. The importance of such a programme extends beyond demographic figures. The welfare of girls is linked with social attitudes, education, opportunities and the recognition of girls as equal members of society. Awareness campaigns can help challenge discriminatory attitudes and encourage families and communities to provide better opportunities to girls.

4. Pradhan Mantri Matru Vandana Yojana:

The Pradhan Mantri Matru Vandana Yojana provides financial assistance to eligible pregnant women and lactating mothers subject to specified conditions relating to maternal and child health. The paper states that assistance of ₹5,000 was provided in three instalments for the first living child of the family under the scheme described in the study. It was implemented throughout Haryana from 1 January 2017. The scheme is significant because maternity can create economic and social pressures for women, particularly those belonging to economically weaker sections. Financial assistance can support women during pregnancy and after childbirth and can encourage compliance with specified health-related conditions. From a welfare-administration perspective, such programmes demonstrate how financial assistance can be combined with health objectives. Effective implementation, however, requires eligible beneficiaries to be aware of the scheme and able to access the required institutional processes.

5. Scheme for Relief and Rehabilitation of Women Acid Victims:

The Government of Haryana has also introduced a scheme for relief and rehabilitation of women affected by acid attacks. According to the paper, the scheme provides compensation of ₹1 lakh within 15 days from the occurrence of the incident. Such assistance is important because victims may require immediate financial support as well as longer-term rehabilitation. The consequences of such violence can affect several areas of a victim's life. Therefore, welfare administration needs to focus not only on immediate financial relief but also on access to appropriate institutional and rehabilitative support.

6. State Resource Centre for Women:

The State Resource Centre for Women has an important role in strengthening the effectiveness of women-centric policies and programmes. Its functions include reviewing and evaluating gender-sensitive programmes, supporting women's empowerment initiatives, undertaking research, maintaining gender-related data and conducting capacity-building programmes. The centre can also support the preparation of action plans, provide technical assistance for women-centric schemes and develop information, education and communication material for awareness generation. Research and evaluation are particularly important because welfare schemes need to respond to changing social and economic conditions. Regular evaluation can help identify gaps between policy objectives and actual implementation.

7. One Stop Centre:

The One Stop Centre scheme provides support to women affected by violence in different settings, inclu-

ding private and public spaces, families, communities and workplaces. The scheme covers women facing different forms of violence and provides specialised services to women who approach or are referred to the centre. The paper identifies services including rescue and emergency assistance, medical assistance, legal assistance and counselling, professional counselling, shelter and video-conferencing facilities. The importance of the One Stop Centre approach lies in bringing multiple forms of assistance together. A woman facing violence may require medical, legal, psychological and shelter-related support simultaneously. An integrated institutional mechanism can therefore reduce the difficulty of approaching multiple agencies separately.

8. Haryana Mahila Udhmita Yojana (HMUY):

Haryana Mahila Udhmita Yojana is one of the important schemes discussed in the paper because of its emphasis on women's economic self-reliance. According to the paper, the scheme provides loans to eligible women for establishing part-time self-employment. The stated purpose is to enable women to become self-reliant through economic activity. The paper further states that families with annual income below ₹5 lakh can benefit from the scheme. Economic empowerment is an important dimension of women's welfare. When women have opportunities to earn income and establish self-employment activities, they may gain greater economic independence and a stronger role in household decision-making.

8.1 Objectives of HMUY

The major objectives of HMUY, as presented in the paper, include:

- encouraging women to become self-reliant;
- promoting self-employment;
- improving the economic condition of beneficiary women;
- reducing dependence on others;
- encouraging women to undertake economic activities according to their interests; and
- contributing towards reduction of unemployment.

The scheme therefore represents a shift from welfare based solely on assistance towards welfare that can encourage economic participation.

8.2 Benefits and Features:

The paper identifies several features of HMUY. Women are encouraged to establish their own self-employment activities, and financial support is provided through the institutional mechanism described in the scheme. The paper states that loans are provided through Mahila Vikas Nigam and refers to a seven-percent interest/subsidy arrangement for a three-year period. The broader significance of the scheme is that financial assistance can provide women with an opportunity to develop an independent source of livelihood. Such initiatives can potentially contribute to household income and improve women's participation in economic activity. At the same time, access to finance alone may not guarantee successful self-employment. Beneficiaries may also require awareness, training, guidance and continuing institutional support. Therefore, implementation should ideally consider the complete process from application to establishment and continuation of the economic activity.

9. Mahila Nirman Shramik Samman Yojana (MNSSY):

The Mahila Nirman Shramik Samman Yojana is specifically related to women working in the construction sector. The scheme is described in the paper as an initiative of the Haryana Government intended to

provide essential items to women construction workers. Construction work can involve difficult working conditions and economic insecurity. Women working in this sector may have particular welfare requirements. By providing assistance for essential personal and household-use items, the scheme seeks to support the welfare of registered women construction workers.

9.1 Assistance under MNSSY:

According to the paper, women working in the construction sector receive financial assistance of ₹5,100 for items such as saree, suit, slippers, raincoat, umbrella, rubber mattress, kitchen utensils and sanitary napkins. The scheme is administered through the Haryana Building and Construction Workers Board under the Haryana Labour Department.

9.2 Eligibility and Membership:

The paper states that financial assistance is provided annually at the time of membership renewal. Registered women construction workers are required to renew their membership with the Construction Workers Board. It also states that a woman worker should have at least one year of membership in the Board. This membership-based approach highlights the importance of registration. Women workers who are unaware of the registration process or who experience difficulties in maintaining their membership may face barriers in accessing benefits.

10. Importance of HMUY and MNSSY for Women's Welfare:

HMUY and MNSSY address different but complementary dimensions of women's welfare. HMUY primarily focuses on economic empowerment and self-employment, whereas MNSSY focuses on welfare assistance for women construction workers. Together, they demonstrate that women's welfare requires multiple forms of intervention. HMUY can support women's economic independence by facilitating self-employment. MNSSY, on the other hand, provides targeted assistance to a particular category of women workers. Both schemes recognise women as important participants in economic activity rather than merely as recipients of general welfare. These schemes can also have wider effects on families. When women receive economic support or welfare assistance, the benefits may extend to household welfare and living conditions. Thus, women-oriented schemes can have broader social implications.

11. Major Challenges in Implementation:

The paper emphasises that implementation at the grassroots level remains a major challenge. Some important implementation concerns include:

11.1 Lack of Awareness: A welfare scheme cannot achieve its objectives if eligible women do not know about it. Awareness programmes are therefore essential, particularly in rural and economically disadvantaged communities.

11.2 Accessibility: Women may face practical difficulties in reaching government offices or completing application procedures. Making welfare services easier to access can increase participation.

11.3 Administrative Procedures: Complex documentation and procedural requirements can discourage potential beneficiaries. Administrative systems should therefore be as clear and accessible as possible.

11.4 Grassroots Implementation: The success of welfare policies ultimately depends on their implementation at the local level. Coordination between departments, local authorities and community organisations can improve delivery.

11.5 Monitoring and Evaluation: Regular monitoring is necessary to determine whether schemes are achieving their stated objectives. Evaluation can identify beneficiaries' difficulties and reveal areas requiring

ing improvement.

11.6 Social Attitudes and Gender Bias: Government schemes alone cannot eliminate gender discrimination. Social attitudes, patriarchal beliefs and gender-based inequality can continue to restrict women's opportunities. The paper therefore stresses the importance of social discussion, awareness and promotion alongside government policies.

12. Suggestions for Effective Implementation

For improving the effectiveness of women-welfare schemes in Haryana, the following measures may be considered:

- **Increase awareness:** Information about schemes should be disseminated through local institutions, community organisations and awareness campaigns.
- **Simplify procedures:** Application and verification procedures should be made easier for beneficiaries to understand.
- **Strengthen grassroots institutions:** Local-level administrative institutions should play a stronger role in identifying and assisting eligible women.
- **Improve inter-departmental coordination:** Departments dealing with women, labour, health, education and social welfare should coordinate wherever schemes overlap.
- **Provide guidance with financial assistance:** Particularly under self-employment schemes, beneficiaries can benefit from training, counselling and guidance in addition to financial assistance.
- **Regular monitoring:** Authorities should periodically review implementation and identify delays or gaps.
- **Strengthen awareness among construction workers:** Registration and renewal requirements under MNSSY should be communicated clearly to eligible women workers.
- **Encourage community participation:** Community organisations and NGOs can help spread awareness and connect women with government services.
- **Use research and data:** Gender-related data and beneficiary feedback should be used to improve policy design and implementation.
- **Periodic review of schemes:** Welfare policies should be reviewed regularly so that they remain relevant to changing social and economic conditions.

13. Conclusion:

Women's welfare is an essential component of inclusive development. The Government of Haryana has introduced several schemes addressing different dimensions of women's lives, including safety, education, health, rehabilitation, economic empowerment and employment-related welfare. HMUY is particularly significant because it seeks to promote women's self-reliance through self-employment and financial assistance. MNSSY is significant because it provides targeted welfare support to women working in the construction sector. Other programmes, such as Women Helpline 181, Beti Bachao Beti Padhao, the State Resource Centre for Women and One Stop Centres, address protection, awareness, social development and institutional support. However, the existence of welfare schemes does not automatically ensure women's empowerment. Their effectiveness depends on proper implementation, awareness, accessibility, administrative coordination and continuous evaluation. The paper rightly places emphasis on the need for policies and programmes to reach women at the grassroots level. Ultimately, women's welfare requires

both government intervention and social transformation. Policies need to be supported by awareness, public discussion, community participation and efforts to challenge gender bias. As the paper concludes, the proper implementation and periodic review of laws, policies and schemes are essential if their intended benefits are to reach women effectively.

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