



A Study On The Effectiveness Of Women Empowerment Schemes Of Government Of India With Special Reference To Beneficiaries In Ernakulam District

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Abstract: Women empowerment schemes refers to various programmes for attaining gender equality, economic independence, education and safety for women. The Government of India has started several schemes for promoting women empowerment in India like Mahila E-Haat, Pradhan Mantri Ujjwala Yojana, One stop centre scheme, Pradhan Mantri Matru Vandana Yojana, Women Entrepreneurship Platform, Swadhar Greh Scheme, Stand up India scheme and others. This research paper tries to make an in-depth understanding about some women empowerment schemes of the Government of India, its effectiveness and level of satisfaction among women beneficiaries and the challenges women face in accessing these schemes. The research focuses on beneficiaries of women empowerment schemes in Ernakulam district, Kerala, using a well-structured questionnaire for data collection. The collected data was classified and analysed based on the objectives of the study. Percentage analysis along with graphical representations and weighted mean score is used to interpret the data. The study reveals that most of the beneficiaries of women empowerment schemes are satisfied with scheme accessibility, quality of benefit and timeliness of benefit delivery. Women empowerment schemes contribute to education, health, employment opportunities and social status. But many respondents opined that lack of awareness and financial independence about the schemes pose a challenge to enjoy the benefits.

Index Terms - Women empowerment schemes, gender equality, financial independence.

I. INTRODUCTION

Women empowerment is a major area for attaining financial independence, gender equality, social, economic and political wellbeing of women. Various initiatives stressed the need for women empowerment. Women's empowerment has been a critical issue worldwide. Sustainable Development Goal of United Nations in 2015 introduced gender equality as a target goal for attaining in the 2030 Agenda for sustainable development. Gender inequality in economic, social and political decision making processes always pose a challenge for the development of a country. Women are restricted to a small space. They do not have the power to involve themselves in the major decision making process. In every male dominated society women are treated as second hand citizens. Over the years several institutional frameworks were introduced to uplift women in social, economic and political matters. The Government of India implemented numerous policies and schemes to improve the status of women. The Indian Constitution guarantees equality through various provisions like right to equality, prohibition of discrimination, and equal opportunity in employment. Governments both central and state have implemented various women empowerment schemes in order to reduce unequal treatment of

men and women. The central government has launched several welfare schemes like Beti Bachao Beti Padhao, Mahila Shakti Kendra, Stand-Up India, Ujjwala Yojana, Maternity Benefit Scheme etc. Kerala is a model state for women's empowerment due to its high literacy rate, advanced healthcare system, and progressive social indicators. The state's emphasis on social welfare, public health and gender-sensitive policies has significantly improved women's participation in various fields. Even though women face discrimination in wage, job opportunities, decision making process etc. In Kerala, Kudumbashree Mission helped in poverty eradication and women's empowerment. This initiative contributed to women in numerous ways by enabling them to become financially independent and contribute to the local economy.

II. Review of Literature

Shoaib, Saeed and Cheema (2012) have conducted a case study which aimed at the impact of education on women's empowerment in rural areas of Chiniot. The results of this study showed a positive relationship between education and women empowerment at household level. Mary and Swaminathan (2012) made a comparative study of Tamilnadu and Maharashtra, which focused that the empowerment of women is not only socially but also economically necessary. The study found that in Maharashtra and Tamilnadu self help groups play a significant role in improving the standard of living of women in rural areas. Microfinance is a very good part for women empowerment is discussed by Khan and Noreen (2012). The study emphasised the role of microfinance to give strength to women and also to make them empowered. Suri (2013) analysed many programmes for women empowerment which are governed by the central government in the state of Jammu and Kashmir. The condition of women in the state is not much better therefore the study focused on the need for capacity building programmes to attain women empowerment. Sahoo (2013) concentrated on the role of the Self Help Group in Women Empowerment. SHG is doing the right movement for the empowerment of women. Many women are strongly connected with this movement but women are not still empowered as expected. A comparison between the condition of urban and rural areas women was made by Chattu, SK et.al.(2013). The study observed that in the rural areas, women face many more problems than in urban areas. Saranya and Chandrasekar conducted a study to analyse the impact of government welfare schemes on women empowerment. The study found that women have a very low level of awareness and utilisation of government welfare programmes which has harmed women's overall development.

III. Objectives of the Study

- To understand and evaluate the effectiveness of women empowerment schemes in Ernakulam district.
- To examine the level of satisfaction among beneficiaries of women empowerment schemes.
- To find out the challenges women face in accessing these schemes.

IV. Materials and Methods

The study is based on both primary and secondary data. The primary data is collected directly from women beneficiaries of various government empowerment schemes in Ernakulam district through personal and telephonic interviews using a structured questionnaire. Secondary data is gathered from government reports, journals, research papers, websites, and other relevant sources to support the study. The project is undertaken as a sample study. The sample chosen for this study covers the beneficiaries of women empowerment schemes of Government of India in Ernakulam district.

V. Data Analysis

Table 1

Easy to access the women empowerment schemes

Source: primary data

Schemes	Easy to access				
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Mahila E-Haat	1(2)	12(24)	8(16)	3(6)	2(4)
Pradhan Mantri Ujjwala Yojana (PMUY)	3(6)	6(12)	7(14)	5(10)	1(2)
One Stop Centre (OSC) Scheme	1(2)	3(6)	7(14)	1(2)	3(6)
Pradhan Mantri Matru Vandana Yojana (PMMVY)	7(14)	7(14)	11(22)	4(8)	2(4)
Women Entrepreneurship Platform (WEP)	3(6)	9(18)	12(24)	2(4)	2(4)
Rashtriya Mahila Kosh	4(0)	7(14)	8(16)	4(8)	0(0)
Swadhar Greh Scheme	4(8)	6(12)	9(18)	3(6)	0(0)
Stand Up India Scheme	2(4)	12(24)	7(14)	3(6)	1(2)
Others	3(6)	3(6)	7(14)	3(6)	2(4)

(Figures in the parenthesis indicate percentage)

Table 1 shows the classification of respondents based on the ease of access to various schemes. The majority of respondents expressed satisfaction with the accessibility of the schemes. A smaller percentage reported dissatisfaction with the accessibility of the schemes.

Table 2

Quality of services provided

Source: Primary data

Schemes	Quality of services provided				
	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Mahila E-Haat	4(8)	14(28)	6(12)	1(2)	1(2)
Pradhan Mantri Ujjwala Yojana (PMUY)	6(12)	11(22)	8(16)	5(10)	2(4)
One Stop Centre (OSC) Scheme	2(4)	7(14)	9(18)	2(4)	4(8)
Pradhan Mantri Matru Vandana Yojana (PMMVY)	4(8)	10(20)	10(20)	6(12)	1(2)
Women Entrepreneurship Platform (WEP)	5(10)	12(24)	10(20)	2(4)	0
Rashtriya Mahila Kosh	2(4)	12(24)	6(12)	3(6)	0
Swadhar Greh Scheme	5(10)	7(14)	7(14)	4(8)	0
Stand Up India Scheme	3(6)	12(24)	10(20)	2(4)	0
Others	5(10)	3(6)	10(20)	2(4)	5(10)

(Figures in the parenthesis indicate percentage)

Table 2 shows the classification of respondents based on their satisfaction with the quality of services provided under various schemes. It is evident from the study that most of the respondents are satisfied with the quality of services provided by various women empowerment schemes. Only a very few respondents expressed dissatisfaction. About 28 percent of respondents are satisfied with the quality of services provided through Mahila E-Haat. The PMUY scheme got high satisfaction by 12 percent of respondents.

Table 3

Timeliness of benefit delivery

Source: Primary data

Schemes	Timeliness of benefit delivery				
	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Mahila E-Haat	1(2)	12(24)	7(14)	3(6)	1(2)
Pradhan Mantri Ujjwala Yojana (PMUY)	5(10)	10(20)	11(22)	5(10)	2(4)
One Stop Centre (OSC) Scheme	3(6)	5(10)	7(14)	5(10)	3(6)
Pradhan Mantri Matru Vandana Yojana (PMMVY)	2(4)	9(18)	8(16)	4(8)	4(8)
Women Entrepreneurship Platform (WEP)	4(8)	8(16)	10(20)	3(6)	1(2)
Rashtriya Mahila Kosh	2(4)	6(12)	7(14)	6(12)	2(4)
Swadhar Greh Scheme	3(6)	5(10)	9(18)	3(6)	2(4)
Stand Up India Scheme	3(6)	7(14)	7(14)	6(12)	3(6)
Others	1(2)	5(10)	5(10)	4(8)	3(6)

(Figures in the parenthesis indicate percentage)

Table 3 shows classification of respondents based on the timeliness of benefits delivery in various schemes. Timeliness of benefits delivery is more satisfactory with the Mahila E-Haat scheme. Only 2 percent of respondents are highly dissatisfied with timeliness of benefit delivery of Mahila E-Haat scheme and Women Entrepreneurship Platform (WEP).

Table 4

Extent of improvement through schemes

1-Strongly disagree(Range value 1.00-1.80)

2-Disagree (Range value 1.81-2.60)

3- Neutral (Range value 2.61-3.40)

4- Agree (Range value 3.41-4.20)

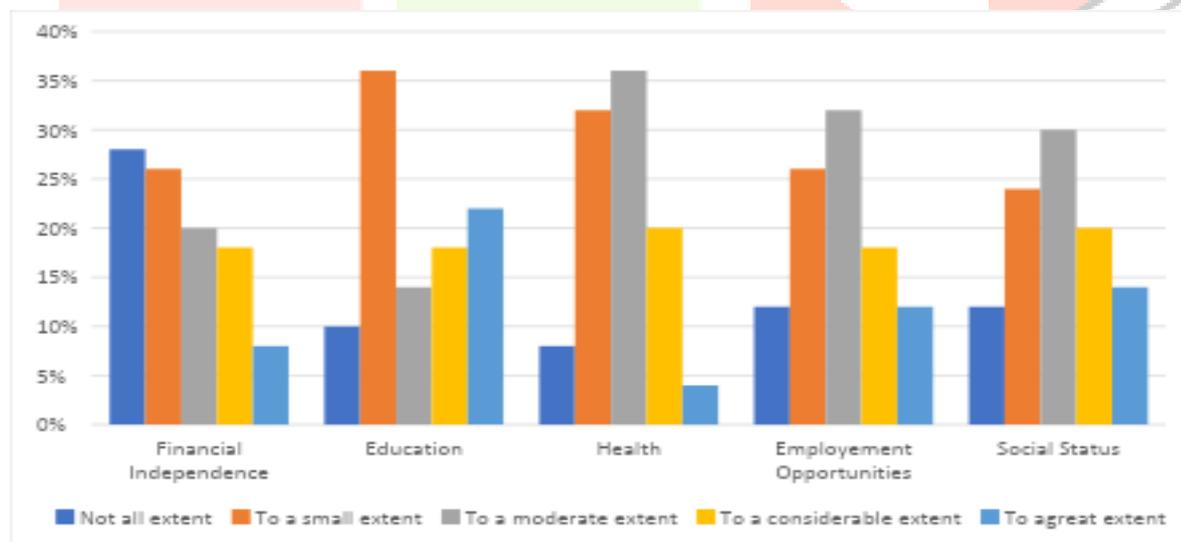
5- Strongly agree (Range value 4.21-5.00)

Source: Primary data

	1	2	3	4	5
Financial Independence	14	13	10	9	4
Education	5	18	7	9	11
Health	4	16	18	10	2
Employment Opportunities	6	13	16	9	6
Social status	6	12	15	10	7

The above table represents classification of respondents based on key areas of improvement due to women empowerment schemes. The data shows that financial independence, education, health, employment opportunities, and social status have seen varying levels of improvement.

Figure 1



Extent of improvement through schemes- Source: Primary data

Table 5

Key areas of improvement using 5-point Likert scale with weighted mean

Dimension	Weighted Arithmetic Mean	Level of Improvement
Financial independence	2.52	Low to moderate
Education	3.06	Moderate
Health	2.80	Moderate
Employment opportunities	2.92	Moderate
Social status	3.00	Moderate

Source : Compiled from Table 4

The analysis reveals that women empowerment schemes have brought moderate improvement across most dimensions. The highest level of improvement is observed in education, followed by social status and employment opportunities. Improvement in health status is moderate, while financial independence shows comparatively lower improvement. This indicates that while the schemes have been effective in enhancing social and educational aspects, greater focus is required to strengthen women's financial autonomy.

Table 6

Major challenges faced by respondents

Source: Primary data

Major challenges	Number of respondents	Percentage
Lack of information	24	48
Delays in process	19	38
Inadequate support	3	6
Complex process	2	4
Corruption	2	4
Others	0	0
Total	50	100

Source: Primary data

Table 6 shows the classification on the basis of major challenges faced by the respondents in accessing women empowerment schemes. It shows that the majority of respondents, that is 48 percent, faced a lack of information in accessing these schemes. About 38 percent of respondents opined delay in getting benefits through women empowerment schemes.

VI. Findings and recommendations

The majority of respondents expressed satisfaction with the accessibility of the schemes. The majority of the respondents are satisfied with the quality of service under various schemes, while a significant portion remains neutral, and only a few express dissatisfaction. Timeliness of benefits delivery is more satisfactory with the Mahila E-Haat scheme. Only 2 percent of respondents are highly dissatisfied with timeliness of benefit delivery of Mahila E-Haat scheme and Women Entrepreneurship Platform. Education, health, employment opportunities and social status have shown a moderate improvement with the implementation of women empowerment schemes. But financial independence is still not attained through women empowerment schemes. Lack of information is a major challenge faced by many respondents to know better about women empowerment schemes. Delay in process is also a big

threat to get better satisfaction through the schemes. Awareness programmes and more information about women empowerment programmes should be strengthened to solve the problem of lack of information about various schemes. Provision of dedicated support centers and helplines is needed for guidance on scheme applications.

VII. Conclusion

Even though the respondents get financial aid through these schemes, they are not very satisfied with it. Financial independence is a serious issue. Women empowerment schemes play a positive role in education, health and employment opportunities. It also contributes to getting a better social status. Due to the lack of awareness about all aspects of the schemes many respondents do not enjoy benefit from it. Although most respondents expressed satisfaction with the quality of service and government support, a considerable number remained neutral or dissatisfied, indicating the need for improvement. The study reveals that women empowerment schemes have contributed to women's empowerment, but more efforts are needed to increase its reach and efficiency.

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