



“AN ANALYTICAL STUDY OF GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT IN AMRAVATI DISTRICT”

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ABSTRACT:

In the process of poverty eradication and reducing gender discrimination, the governments have been implementing various schemes and programmes providing ways and means towards women development and empowerment, SHG movement, one among such programmes which has been proved successful in fulfilling its objectives. However, it is felt that the other schemes and programmes do have their prominent part in the process of women development and empowerment and which are being successfully implemented. The present proposal is an attempt to develop conceptual clarity of the term empowerment delineating it with several other overlapping concepts of gender equality, social inclusion, powerful etc. and suggest and advocate an inclusive approach of policy measures whereby the Government working towards an empowerment approach develop ways enabling women themselves to critically review their own situation and participate in creating and shaping the society as agents of change and economically empowering themselves.

The participation of women is important to make a significant impact on their empowerment both in social and economical aspects therefore this study addresses impacts and problems of Economic empowerment of women through Government schemes in Amravati District of Maharashtra. The information required for the study has been collected from primary sources through structured questionnaire and personal interview and secondary sources. The research will be based on various statistical tools, techniques and methods such as collection, classification, tabulation, graphic presentation, percentages, averages, correlation and regression analysis etc. The researcher has also applied, wherever necessary and possible, tests of significance such as Chi-square Test for drawing inference and testing of hypothesis. Women participation through various government schemes have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. The results of the study revealed that the Government schemes have had positive impact on both economic and social aspects of the beneficiaries.

KEYWORDS : Government Schemes, Economic Empowerment, Empowerment of Women.

1. INTRODUCTION:

Women are the part of our society but they have less authority. Society cannot be created without women contribution. Empowerment has many elements which depend upon and relate to each other i.e. economic, social, political and personal. Economic empowerment means to give woman her rights in the economy. Social empowerment means status of woman in the society should be equal to man by eliminating injustice and inequity. Women should have respectable value in the society. Political empowerment means

women should have seats in provincial and national assemblies and giving one woman right of one vote. Personal empowerment means women should have freedom in their personal matters. Women can change their status in the economy, and also of the societies and countries. Often contributions of women in the economy are ignored, and their work is underestimated.

Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking risks in order to increase their income. There is also some evidence that economic empowerment can strengthen vulnerable groups' participation in the decision-making. For example, microfinance programmes have been shown to bolster women's influence within the household and marketplace. The evidence also suggests that economic power is often easily 'converted' into increased social status or decision-making power.

The literature on economic empowerment is vast, and a large part of this focuses on the economic empowerment of women - a key strategy in addressing gender inequality. More generally, the discourse on economic empowerment centers around four broad areas: a) the promotion of the assets of poor people; b) transformative forms of social protection; c) microfinance; and d) skills training.

In the words of ex. President Dr. A.P. J. Abdul Kalam, "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured". Empowerment of women is essential because their thoughts and value systems leads to the development of a good family, good society and ultimately a good nation.

In India women development has carved out a prominent figure in the development planning right from the dawn of independence. But the concept of women development has been changing. The welfare-oriented approach adopted in the First Plan continued till the end of the Fourth-Five Year Plan. During the Fifth Plan there was a shift from welfare to development approach. However, during the 6th plan (1980-85) a multi-disciplinary development approach emphasizing on women's health, education and employment was adopted. During the 7th plan, there was a paradigm shift of development approach to empowerment.

But despite all these constitutional safeguards and colossal investment on women development in India, women are lagging much behind than men, which can be visualized from the following analysis. It exhibits the role of women in different social activities. Thus, the researcher has therefore attempted to study the Analysis of government schemes in economic empowerment of women during the 10th and 11th Five Year plan with reference to Amravati district, Maharashtra.

2. IMPORTANCE & NEED OF STUDY:

Despite impressive contributions to the society, women in India have only secondary status in the society. They are generally under employed due to limited command over resources. Their position can be improved only by providing employment opportunities. The successful functioning of these enterprises provides economic independence to women.

Women are generally under employed due to their limited command over resources. Hence several programmes have been introduced by the central and state governments by recognizing that women empowerment is the best strategy for poverty alleviation and for ensuring gender equality.

Entrepreneurial development is also one of the important area majority countries has been focus upon as a part of over all Human Resource Development. It is well ascertained by policy makers across the countries that strategic development of an economy required equal participation and equal opportunities to all sectors and genders. Entrepreneurial development is one the significant factor for sustainable socio-economic development. Especially, development of women is inviting special significance because many small and medium firms are well operated through women and though it is less recognized. In order to ensure better support from various levels, it is necessary to understand, what are the motivational factors which influence women to become entrepreneurs? Contemporarily less research has been conducted in

rural and semi urban areas that give specific focus on women entrepreneurs' motivational factors and awareness regarding different employment schemes.

Hence it is necessary to explore what are the factors which influences the motivation of women and to what extend it influence their entrepreneurial aspirations? How rural women looks on entrepreneurial opportunities and what are their concerns to enter into such ventures? Are they conducive that the schemes provided by government for their empowerment will help economic growth & self-reliance? This particular research tries to understand the motivational factors, effectiveness of various government schemes for women which influence on entrepreneurial factors, and how it facilitate the educators and educational institutions to develop infrastructure, design programs and course ware, ensure training and development activities that in tune with the requirement of entrepreneurial education in rural and semi urban areas where small and medium scale industries are more located. Hence there is need to increase awareness about government schemes for self-employment and economic empowerment among women.

3. RESEARCH PROBLEM

Most of the Government schemes are executed effectively, as the statistics revealed. But it is noted that still major portion of the population, especially women are unaware about these policies and programmes. Hence the present study was conducted to look into the awareness and knowledge of women on these women empowerment schemes.

4. HYPOTHESIS OF THE STUDY

1. The role of government schemes in economic empowerment of women during 10th and 11th Five Year Plan is positive.
2. There is a positive impact of government schemes in economic empowerment of women with reference to their occupational activity during 10th and 11th Five Year Plan.
3. There is a positive impact of government schemes in economic empowerment of women with reference to their Expenditure Pattern during 10th and 11th Five Year Plan.
4. There is a positive impact of government schemes in economic empowerment of women with reference to their Educational Expenditure during 10th and 11th Five Year Plan.
5. The implementation of government schemes for economic empowerment of women during the 10th and 11th plan faces a number of problems and there is an urgent need of training the government officials as well as the women folk with a view to change their approaches and mindsets.

5. PROBABLE IMPLICATIONS:

1. When women's participation in the labor force grew fastest, the economy experienced the largest reduction in poverty rates.
2. When women farmers can access the resources they need, their production increases, making it less likely that their families are hungry and malnourished.
3. When women own property and earn money from it, they may have more bargaining power at home. This in turn can help reduce their vulnerability to domestic.
4. When women have access to time-saving technologies & Skill training programmes they increase their productivity as well as launch income-generating pursuits and entrepreneurial ventures. Those kinds of outcomes empower women to become stronger leaders and to more effectively contribute financially to their families, communities and countries.
5. Investing in women helps speed up the development of local economies and creates more equitable societies.
6. Increased income controlled by women gives them self confidence, which helps them obtain a voice and vote in for empowerment

7. Household decisions such as domestic well-being decisions as women tend to use income clout for more equitable decisions about sons and daughters' diet, education and health.
8. Economic empowerment makes conducive the Economic decisions of acquiring, allocating, and selling assets.
9. Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth.

6 REVIEW OF LITERATURE

According to Roy and Niranjana (2004), Empowerment is associated with indirect indicators like Education and work participation of women, and direct indicators of female autonomy (empowerment) such as decision-making, mobility and access to economic resources that can be viewed both as an outcome and a process.

According to Malhotra, Schuler & Boender 2002, Empowerment is a dynamic process. Separating the process into components (such as enabling factors, agency and outcomes)

According to Prahlada Kumar and Tinku Paul, Empowerment cannot be defined in terms of specific activities or end results because it involves a process whereby women can freely analyze, develop and voice their needs and interests, without them being pre-defined, or imposed from above.

According to Naila Kabeer, empowerment is "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." Empowerment cannot be reduced to a single aspect of process or outcome. Moreover, impacts on empowerment perceived by outsiders might not necessarily be those most valued by women themselves.

Dr. Vasanthakumari (2012) in his study he recognized that by organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women.

According to Golla, A. M., Malhotra, A., Nanda, P. and Mehra, R., 2011 their paper provided an Understanding and Measuring of Women's Economic Empowerment with a framework to guide the design, implementation and evaluation of economic advancement programmes, schemes and various policies.

According to Kabeer, N., Mahmud, S. and Tasneem, S. 2011, in his paper 'Does Paid Work Provide a Pathway to Women's Empowerment?', describes combination of survey data and qualitative interviews to explore the impact of paid work on various indicators of women's empowerment, ranging from shifts in intra-household decision-making processes to women's participation in public life. It finds that forms of work that offer regular and relatively independent incomes hold the greatest transformative potential.

According to Reena, Rajdeep Kaur, Nikita who studies a **Comparative Analysis of Women's Economic Empowerment through Self Help Groups** to evaluate the level of Women's economic empowerment through SHG i.e. income, expenditure and saving of the member after joining SHG.

7 OBJECTIVES OF STUDY:

1. To present an overview of role, Functioning and Performance of government schemes in economic empowerment of women in India particularly with reference to Amravati District of Maharashtra State.
2. To study the awareness & effectiveness of Government schemes for economic empowerment of women
3. To study the socio-economic impact of economic empowerment of women through government schemes during the 10th and 11th Five Year Plan with special reference to Amravati district of Maharashtra.

4. To study the performance and impact of various government schemes with reference to economic empowerment of women during the 10th and 11th Five Year Plan with special reference to Amravati district of Maharashtra.
5. To study the problems of economic empowerment of women during the 10th and 11th Five Year Plan with special reference to Amravati district of Maharashtra.

8. RESEARCH METHODOLOGY:

The said study is based on primary as well as secondary data. Primary Data has been collected through well structured questionnaire and survey method wherein the questionnaire was distributed among 50 members of different Women Beneficiaries of various state and central Government schemes in Amravati district with the help of Stratified Random sampling technique as the selection of the sampler requires the separation of defined target population into different groups based on some strata like income groups (Low, Middle, high), rural & urban area, age, profile of beneficiaries, kind of employment etc., which represents the entire population. The secondary data is collected from various published sources such as published data of various government agencies, Research journals and periodicals, Newspapers; other sources etc. also will be used to support the conclusions. The major source of secondary data is the published annual reports of the sample banks under study.

9. LIMITATIONS OF STUDY:

1. The study will be limited to Amravati city. As such the finding of the study may not be totally applicable to other cities.
2. The study will be limited for empowerment of Women Beneficiaries of various Central and state Government schemes run in Amravati District.
3. Conclusions and suggestions are drawn on the basis of information provided by women beneficiaries only.
4. Sample size is of 50 only

10. DATA ANALYSIS AND INTERPRETATION:

The data after collection has been analyzed, arranged in tabular form followed by Analysis and Interpretation of data in a general way involves a number of closely related operations, which are performed with the purpose of summarizing the data that fulfill the research objective.

Table No. 1 Education-Wise Details of Women Beneficiaries:-

Sr. No.	Particulars	Responses	%
A	Upto SSC	21	46.6%
B	Under Graduate	18	36%
C	Graduate and Above	7	14%
D	Illiterate	4	08%
Total		50	100%

Table No.2 Age-wise Distribution of Women Beneficiaries

Sr.No.	Particulars	Responses	%
A	Below 30 years	15	30%
B	30-40 Years	24	48%
C	Above 40 years	11	22%
Total		50	100%

Table No.3 Income Group wise Classification of the Sample

Sr.No.	Particulars	Responses	%
1	Low Income Group	16	32.00
2	Medium Income Group	28	56.00
3	High Income Group	6	12.00
Total		50	100%

Table No .4 Utilization of Income wise Classification of the Sample

Sr.No.	Particulars	Responses	%
1	Household Expenses	23	46.00
2	Child's Education	12	24.00
3	Saving & Investment	7	14.00
4	Repayment of Loans	4	8.00
5	Medicinal Expenses.	4	8.00
Total		50	100%

Table No.5 Reasons of Working of Sample Respondents

Sr.No.	Particulars	Responses	%
1	Economic Empowerment	33	66.00
2	Use of Skills	12	24.00
3	Self-Identity	4	8.00
4	Other	1	2.00
Total		50	100%

Table No.6 Treatment Given by the Family of the Sample Respondents

Sr.No.	Particulars	Responses	%
1	Normal	10	20.00
2	Good	8	16.00
3	Force for Earning	20	40.00
4	Always Helping	7	14.00
5	Cruel	5	10.00
Total		50	100%

Table No.7 Sources of Capital of the Sample Respondents

Sr.No.	Particulars	Responses	%
1	Personal Savings	13	26.00
2	Friends & Relatives	18	36.00
3	Financial Institutions	37	74.00
4	Government Schemes	43	86.00
5	Sale of Personal Property	28	56.00
6	Money Lenders	23	46.00
Total		50	100%

Table No. 8 Financial Security Status of the Sample Respondents

Sr.No.	Particulars	Responses	%
1	Partly Secured	12	24.00
2	Fully Secured	28	56.00
3	Not Secured	10	20.00
Total		50	100%

Table No.9 Awareness of Government Schemes to the Sample Respondents

Sr.No.	Particulars	Responses	%
1	Partly Aware	9	18.00
2	Fully Aware	30	60.00
3	Not Aware	11	22.00
Total		50	100%

Table No.10 Participation in the Scheme by the Sample Respondents

Sr.No.	Particulars	Responses	%
1	MNREGA	13	26.00
2	NRLM-SGSY-SHG's Initiative	14	28.00
3	MAVIM-CAIM, Tejaswini	32	64.00
4	PMKVY	22	44.00
5	DDU-GKV Yojana	6	12.00
6	MSRLM-UMED	14	28.00
7	EDTP	14	28.00
8	DIC Loan Scheme	9	18.00
9	PMEGP/PMKY	12	24.00
10	Seed Money Scheme	12	24.00
11	Any Other	19	38.00
	Total	50	100.00

11. MAJOR FINDINGS

Following Are the Conclusions of the Present Study

1. It is concluded that, majority of the respondents are from low income group.
2. It is concluded that, Majority of the respondents are utilizing their income for household expenses
3. It is concluded that, majority of the respondents are working for Economic Empowerment.
4. It is concluded that, majority of the respondents have reported that the treatment given by their family is Force for Earning.
5. It is concluded that, majority of the respondents have reported that the source of capital is Government Schemes, whereas very few have reported that the source of capital is Personal Savings.
6. It is concluded that, majority of the respondents have reported that the financial security is fully secured.
7. It is concluded that, majority of the respondents have reported that they are fully aware of the government schemes.
8. It is concluded that, majority of the respondents have reported that they are participated in MAVIM-CAIM, TEJASWINI Scheme
9. It is concluded that, there is significant difference between the opinions of sample respondents before and after Government Schemes for Economic Empowerment of Women about
 - i. The impact of Government Schemes for Economic Empowerment of Women on occupational activity.

- ii. The impact of Government Schemes for Economic Empowerment of Women on expenditure pattern.
 - iii. The impact of Government Schemes for Economic Empowerment of Women on Health Care Expenditure.
 - iv. The impact of Government Schemes for Economic Empowerment of Women on Education Expenses.
 - v. The impact of Government Schemes for Economic Empowerment of Women on Leisure Expenses.
 - vi. The impact of Government Schemes for Economic Empowerment of Women on Social Status Expenses.
 - vii. The impact of Government Schemes for Economic Empowerment of Women on Expenses on Consumer Durables.
10. It is concluded that, out of the total 50 sample respondent majority of women beneficiaries have reported the problem of Following aspects:
- i. Security Aspects
 - ii. Lack of training and Communication Skills
 - iii. Lack of Marketing Skills
 - iv. Negative social environment
 - v. Bureaucratic Lobby
 - vi. Changing nature of Government Schemes
 - vii. Lack of Knowledge

12. RECOMMENDATIONS

1. The state has to take lead action in the form of enabling policies, provision of resources for the establishment of support mechanism which can multiply and monitor the process and monitor the devolution of powers and responsibilities to local communities and the poor.
2. Social mobilisation and people's participation should be the key strategy of the government for poverty eradication. It should occupy the highest priority of the Government
3. The process of empowerment of women at the political level has already begun, but it needs to be carried forward into the social and economic spheres as well. Special emphasis would have to be placed on ensuring that control of social infrastructure in the public domain is vested in women and women's organisations;
4. The Government should formulate a "National Women's Empowerment Policy" by drawing various experts working in this field. Various interventions which are required at the macro and micro level should be worked out and suitable amendments can be carried out in existing laws, rules, regulations, procedures and Government orders which come in the way of poverty alleviation;
5. There is a need for more and better coordination between the Government and the NGOs working in this area. Both should be partners in development. The NGOs should not undertake specialized programmes which the Government is already undertaking eg., construction of houses, sanitary latrines, wasteland development etc. NGOs should concentrate on social mobilization. There should be a common set of guidelines for all the SHGs.
6. All the Government functionaries should be trained and sensitized on the processes involved in social mobilisation and community empowerment.
7. Continuous training, motivation and exposure of the community volunteers, network leaders, group leaders and members is required to sustain the groups. A fixed annual training calendar should be designed by identifying proper training centres and resource persons. NIRD and SIRDs should draw up exclusive training programmes for social mobilisation and community empowerment;
8. Banks and implementing agency should take steps to avoid under financing and for verification of assets periodically. This type of verification helps the misuse of funds by the beneficiaries;
9. While selecting the groups, preference may be given to those groups, in which the members have crossed the eligible age limit to secure government jobs;

10. The rate of interest. charged by commercial banks is considered very high therefore, it may be reduced for the benefit of the poor women entrepreneurs;
11. The major problems of raw material shortage, lack of common work-shed, irregular marketing etc., need to be solved for the steady growth and successful functioning of the units;
12. Rural industrial products, handicrafts by women should be promoted and supported by adequate marketing arrangements;
13. Encouragement of co-operative ventures will promote and secure greater female participation at all levels.
14. Amravati district is a area inhabited by *Adivasi* forest dwellers particularly the Melghat area is full of various issues and problems which need be taken cognizance. Efforts should be taken to remove the deep rooted ignorance and negative attitude regarding women's role. It is necessary to provide special centers in this area for training and information of the *Adivasi* women.

At present, the climate in India is ripe for promoting the economic status of women particularly in Amravati district of Maharashtra. It is widely believed that with the growth of education and communication, opening up of new employment opportunities, Indian women will move steadily towards more equal status with men. Thus, she should be treated with equality of opportunities and it is the sole responsibility of the government to protect her interests in the wake of liberalisation.

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