

Government Schemes For Women Empowerment : An Emperical Study

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ABSTRACT

The Ministry of Women and Child Development is implementing various schemes / programmes to bring women into the mainstream of all the sectors in the country in order to empower them. Recently, Ministry has launched "Mission Shakti" (Integrated Women Programme) - an umbrella scheme in a mission mode aimed at strengthening interventions for safety, security and empowerment of women. It seeks to realize the Government's vision for women led development by addressing issues affecting women on a life cycle continuum basis and by making them equal partners in nation building through convergence across Ministers/Departments and different levels of governance, greater participation and support of Panchayats and other local governance bodies and Jan Sahabhagita apart from strengthening digital infrastructure for last mile tracking of service delivery. The present study is descriptive in nature and is based on secondary data. The study found that, Women's empowerment can have a range of positive impacts on women's lives, including improved economic opportunities, greater control over their own lives, increased political participation, and greater gender equality. The study also found that, By empowering women to participate fully in the economy, women can have access to better paying jobs, which can help to lift them and their families out of poverty.

Key words: Schemes, Women Empowerment

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I. INTRODUCTION

The Indian government has introduced various schemes for women over the past few years to ensure their economic security and expose them to more opportunities in education, work for growth and safety. These initiatives aim to address issues like gender inequality, violence against women and access to education and healthcare. Through these schemes, the government is actively working towards creating a more inclusive and secure environment for women in India. These schemes not only provide support but also promote awareness and encourage women's active participation in society.

Women empowerment is the progression of women and accepting and including them in the decision making process. It also means providing them with equal opportunities for growth and development in society and disapproving gender bias. Article 15(1) mentions the welfare of women and children and can be stated as "Nothing in this article shall prevent the state from making any special provision for women and children". Ministry for women and child development has collaborated with face book on November 19th 2019 to enhance digital literacy and online safety for women and children in India. The campaign categorized under the global literacy program is named "we think digital". Women and children are a vital part of Indian society and these are the most vulnerable sections of India.

Government has launched many schemes for promoting women entrepreneurs. The schemes are launched and applied as per the need of the region. There are many governmental agencies who work at different levels to make the scheme a successful one by making it reaches to every member. It is also noted that every scheme is launched for a certain duration later which as per need new schemes are framed or existing schemes are reviewed for a fresh start. Evaluation of the Government Schemes has greater power to improve the effectiveness of the schemes launched. Evaluation perhaps might be the last thing in the agenda but has a greater contribution while thinking about the planning of the future schemes.

II. OBJECTIVES OF THE STUDY

1. To study the various schemes of women empowerment.
2. To study the Beti Bachao Beti Padhao Budget Allocation (in crores)
3. To study the Benefits of Women Empowerment Schemes in India.
4. To analyze the Measures of Women Empowerment and Challenges Facing Women In India.

RESEARCH METHODOLOGY

The present study is descriptive in nature and is based on secondary data. The data has been extracted from various sources like research articles, publications from Government of India and authenticated websites.

III. REVIEW OF LITERATURE

- ❖ **Dr. Bhaskar V. Patil, Dr. Deepali Gala and Mrs. Kirti R. Kadam (2022)** the article entitled “Effectiveness of Government Schemes: A Critical Review of Most Widely Used Schemes”. This paper aims to concentrate on evaluating the effectiveness of all the schemes launched in rural areas for Maharashtra for empowering the women for entrepreneurial activity. This will base on the analysis of effectiveness index of the household and the compound average growth rate of the women who have opted for entrepreneurship by availing government scheme. The present study aims at analyzing the government support towards women entrepreneurs in Sangli district through various schemes. The study found that, the women who have availed the government scheme are not having a good compound average growth rate. The study also found that, the amount of time they have spent on the process of earning money is far more than what they have gained.
- ❖ **Amruta Somshekhar and Syed Sai (2022)** the article entitled “A Study of the Government Schemes for the MSME Sector and their contribution to the Development of India”. The paper aims to review the government schemes available for the MSME sector and to figure out how to contribute to the development of our country. The target of this examination is to find out the different issues faced by MSME in India and to know the scheme framed by the government under the MSME sector to find how MSME and start up contribute to the development of our country. This study depicts the job of government plans and MSME sectors are adding to his advanced world. The study found that, Indian MSMEs are not exceptionally creative, and most of the items that they produce depend on obsolete advancements. There is an extreme absence of business visionaries in this area, which has kept it from embracing new advances and devices which have achieved massive changes in different areas like e-commerce and call focuses etc.
- ❖ **E. Shireesha (2022)** the article entitled “A Study on Women Empowerment Schemes in India” The study is purely theoretical. The study is based on secondary data sources. The researcher study is about the women empowerment in India. The study found that, women need fresh and more capable environment so that they can take their own right decisions in every area whether for themselves, family, society or country. The study also found that, in order to make the country fully developed, women empowerment is an essential tool to get the goal of development.
- ❖ **Niyaz, Abhinandan Kulal, Mahammad Thauseef P. and Abdul Jaleel (2021)** the article entitled “Impact of Government Welfare Schemes on Empowerment of Minority Women in Karnataka”. A study was conducted in Karnataka by taking 388 minority women as a sample unit. Simple random sampling techniques were used to select sample units and primary data was collected using a structured questionnaire. Hypotheses are developed to support the primary objective and tested with simple regression analysis. The study found that, minority women have a very low level of awareness and utilization of government welfare schemes which has adversely affected the overall development of minority women. This study suggested taking awareness programs for minority women in rural areas to achieve overall empowerment in India.

VARIOUS SCHEMES OF WOMEN EMPOWERMENT

★ **Beti Bachao Beti Padhao Scheme**

This scheme was launched in Haryana on 22nd January, 2015 by the Prime Minister of India to guarantee the survival, safety, and education of girls. The initiative intends to tackle the issue of the unequal sex ratio in recent years, raise social awareness, and improve the effectiveness of welfare benefits for girls.

Objectives of the Scheme:

- ✚ Prevention of female infanticide and other methods of sex-selective elimination.
- ✚ Safeguarding the survival and protection of the girl child.
- ✚ Promoting education and active involvement of the girl child.

Eligibility Criteria

- ✚ A family with a girl child (Indian) below 10 years of age is eligible.
- ✚ A family with a girl child must have a Sukanya Samridhi Account (SSA) opened in any nationalized bank.

Application Process

- ✚ Visit the registered bank or post office.
- ✚ Collect and fill in the application form of the Beti Bachao Beti Padhao Scheme.
- ✚ Attach the required documents and submit the application form.

Documents Required

- ✚ Birth Certificate of the girl child.
- ✚ Passport size photograph.
- ✚ Proof of Identity of the Parents (Aadhaar Card, Ration Card, etc.).
- ✚ Proof of Address (Passport, utility bills like water, driving license, telephone, electricity etc.).

★ **Working Women Hostel Scheme**

To promote safe accommodation and environment for working women and provide daycare facilities for their children, the Government of India has introduced the 'Working Women Hostel Scheme'. Through this women empowerment scheme, the Government provides grant-in-aid for construction and new hostel buildings and extension of an existing building in rented premises.

Objectives of the scheme:

- ✚ Promote safe and conveniently located accommodation for working women with childcare facilities.
- ✚ Support construction and expansion of new and existing hostel buildings.
- ✚ Accommodate working women from all backgrounds without discrimination.
- ✚ Allow trainees to stay in hostels if there is available capacity, prioritizing working women; children of working women can also be accommodated.

Beneficiaries of the scheme

- ✚ Working Women (single, widowed, married, divorced, separated).
- ✚ This scheme provides a particular preference for working women belonging to the disadvantaged sections of society.
- ✚ The Scheme guidelines also provide for the reservation of seats for physically challenged beneficiaries.

Eligibility Criteria

- ✚ Working women whose husband or immediate family does not reside in the same city/area.
- ✚ Women undertaking training (not exceeding one year) for a job.
- ✚ The consolidated gross income per month should not cross the limit of ₹50,000 in the metropolitan city and ₹35,000 in other cities.

Application Process

- ✚ Approach the WCD department of your concerned state.
- ✚ Collect the application form and fill it in with the correct details.
- ✚ Submit the application form and other essential documents.

Documents Required

- ✚ Duly fill-in application form.
- ✚ A certificate from the employer with all the details of the gross salary, including allowances.
- ✚ Medical Certificate from a registered practitioner.
- ✚ Identity Proof (PAN/Driving Licence/Pass Port/ Any other valid document issued by Government).
- ✚ Passport-size photographs.

★ **One-Stop Centre Scheme**

It is a centrally sponsored scheme and is funded through the Nirbhaya fund. State governments receive 100% central assistance to protect women affected by violence (gender-based such as acid attacks, rape, and sexual harassment) in public and private spaces. This scheme facilitates emergency, legal aid and counseling, non-emergency services under one roof to combat all forms of violence against women.

Objectives of the scheme:

- ✚ Support women affected by violence in private and public spaces.
- ✚ Provide a range of services under one roof, including medical, legal, psychological, and counseling support.
- ✚ Offer immediate and emergency assistance as well as long-term support.
- ✚ Aim to fight against all forms of violence against women.

Beneficiaries of the Scheme: All women affected by violence, irrespective of class, caste, region, religion, marital status or sexual orientation, can get benefits under the One Stop Centre Scheme.

Eligibility Criteria: All women, including girls aged below 18.

★ **Women Helpline Scheme**

Launched in April 2015, the Women Helpline scheme aims to provide women who have experienced abuse in either public or private settings with 24X7 emergency assistance.

The government introduced a toll-free number (181) for providing quick and emergency assistance. Women can use this helpline number in every state and union territory across the country. This initiative also raises awareness about women's empowerment and safety.

Beneficiaries of the scheme: Any women or girls facing violence or willing to know about various women related schemes or programs

Scheme Target: Women and Child Development Ministry.

Application Process: Women suffering from violence in public and private spaces can contact for instant help or rescue through the following ways,

- ✚ Telephone (mobile phones through calls, mobile apps and fax messages, SMS/text messaging, landlines)
- ✚ Internet i.e. emails, social networking sites such as web page, Facebook, Twitter, MyGov.in, etc. web-posts, web-interface.

★ **Mahila Police Volunteers Scheme**

The Ministry of Women and Child Development, along with Home Affairs, launched the Mahila Police Volunteers scheme in all States and Union Territories was introduced in 2016. This central government-sponsored scheme aims to create a link between police authorities and local communities to ensure police outreach on crime cases. This scheme works to create a safe woman-friendly environment and encourages women to join the police force. In order to ensure police outreach on crime cases, this central government-sponsored program strives to establish a connection between police authority and local communities.

As part of this strategy, an MPV (Mahila Police Volunteers Scheme) will act as a public-police liaison to combat crimes against women such as dowry harassment, child marriage, domestic abuse, and domestic violence. This plan also encourages women to join the police force by fostering a secure atmosphere.

Beneficiaries of the scheme: Indian women

Eligibility Criteria

- ✚ Women applicants' age must be 21 years.
- ✚ Women applicants must have a 12th-grade certificate.
- ✚ She should belong to the same geographical area (where she is applying for the scheme) and must know the local language.
- ✚ She should not have any criminal record.
- ✚ She should not be a member of any political party.

Application Process: At the district level, the Superintendent of Police and the General Director of the State conduct the selection process. The first step to applying correctly for this women empowerment scheme in India is approaching the concerned authority. Thereafter, applicants can follow the steps given below -

- ✚ Collect the application form and submit it to the Superintendent of Police of the area.
- ✚ The Screening Committee will complete the short-listing process.
- ✚ Once the short-listing process is completed, the Superintendent of Police will call for an interview of the selected individuals. The Superintendent of Police will issue appointment orders.
- ✚ Selected candidates have to submit important documents and a Self-Declaration.

Documents Required

- ✚ Identity proof (Aadhar card, voter identity card, PAN Card, driving licence, etc.).
- ✚ Address proof (Aadhar card, valid passport, utility bill, property tax bill, etc.).
- ✚ Bank account details.
- ✚ Educational Qualification certificates.
- ✚ Passport size photograph.

★ **SWADHAR Greh**

It is one of the Indian government schemes for women's empowerment introduced in 2018. This project's primary goals are to ensure social, economic, and health security as well as to offer housing, food, and

clothes. This program gives women legal support and empowers them to take the initiative to reintegrate into society.

Beneficiaries of the scheme

- ✚ Women who are deserted and do not have any economic and social support.
- ✚ Homeless women (who survived natural calamity but do not have economic support).
- ✚ Women prisoners (released but do not have a family).
- ✚ Trafficked women or girls rescued or escaped from a brothel.
- ✚ Women suffering from AIDs, HIV.

Scheme Target: Women and Child Development

Eligibility Criteria: Women aged 18 years or above

Application Process

- ✚ Visit the nearest Gram Panchayat, municipal corporation office.
- ✚ Collect the application form and fill it in with important information.
- ✚ Submit the duly filled application form along with other documents.

Documents Required: Aadhaar Card and other documents as instructed by the concerned authority.

★ **Support to Training and Employment Program (STEP) for Women**

From 1986–1987, the Ministry of Women and Child Development operated the STEP scheme as a “Central Sector Scheme”. In December 2014, it underwent revision. It was designed to give women work security and training in skill development. This government-sponsored initiative provides institutions and organizations with funding so they may run training programs for women. One of the most effective women empowerment schemes in India is STEP (Support to Training and Employment Program for Women). It was introduced to provide training in skill development and to assure employment to women. This government-backed scheme offers grants to institutions and organizations to conduct the training programme.

Beneficiaries of the scheme

Marginalized (with special focus on SC/ST households, women-headed households and families below the poverty line), asset-less rural women and urban poor.

Scheme Target: Women and Child Development

Eligibility Criteria

- ✚ Women of 16 years of age or above.
- ✚ Institutions or organizations registered under the Societies Registration Act, 1860/ Indian Trusts Act, 1882 (Not for Profit)/ other statutes.
- ✚ Non-government organizations/voluntary organizations registered under the Societies Registration Act or Indian Trust Act.
- ✚ Co-operative societies are registered under the Co-operative Societies Act.

Application Process

- ✚ Eligible NGOs must register themselves on NITI Aayog portal or NGO-PS Portal and generate a unique ID.
- ✚ Submit the project proposals online to the Ministry of Women and Child Development.
- ✚ The State Government will address these proposals and forward them to the Ministry of Women and Child Development with a recommendation.
- ✚ A pre-screening Committee will verify these proposals and pass them on to the Project Appraisal Committee for final approval.
- ✚ Once the selection is made, the fund will be given to the registered NGO.

Documents Required

- ✚ Balance sheet, income and expenditure account and receipt and payment account (audited and of the previous 3 years).
- ✚ Proof of experience in the sector concerned.
- ✚ Document stating that the course follows the stipulations of the National Skills Qualification Framework (NSQF).

- ✚ Annual Report (previous 3 years).
- ✚ Copy of Registration Certificate (if any).

★ **Mahila Shakti Kendras (MSK)**

Mahila Shakti Kendra, an initiative for women's empowerment started in India in 2017, is one of the well-known schemes for women. It intends to offer women convergent support services at one location so they can grow their talents, find work, and improve their digital literacy. This program is active on a number of levels, including the federal, state, and local levels. By constructing 920 Mahila Shakti Kendras, the government hopes to reach the 115 districts with the highest poverty levels. This program aims to give women access to resources, including quality healthcare, education, work opportunities, and counselling.

Beneficiaries of the Scheme: Rural women

Eligibility Criteria: Women must be a resident of India.

★ **Rajiv Gandhi National Creche Scheme**

The Indian government has established the National Crèche scheme for children of working mothers to provide several amenities. It was introduced in 2006. This initiative offers working mothers with childcare services and promises to enhance their health and nutrition status. Furthermore, this women empowerment yojana supports children's physical, social, and holistic development as well as increases awareness about child's health by educating parents on how to improve childcare procedures or practices.

Beneficiaries of the Scheme: Childrens of working women.

Scheme Target: Women and Child Development

Eligibility Criteria

- ✚ Children aged between 6 months to 6 years.
- ✚ Working women of both rural and urban areas must be employed for at least 15 days in a month or 6 months in a year.

Application Process: The applicant family has to provide certain fees to the respective crèche to opt for the services offered under the Rajiv Gandhi National Creche Scheme.

Documents Required

- ✚ Birth Certificate.
- ✚ Identity card or any document stating that the applicant children's mother has been a part of a public organization for the last 6 months.

★ **Ujjwala Scheme**

This program was introduced in December 2007. It is an extensive scheme established by the Indian government to suppress trafficking and retrieve, treat, and reintegrate sexually exploited survivors of human trafficking. The scheme is being implemented mostly through non-governmental organizations (NGOs) in order to give direct relief and benefit to victims of human trafficking.

★ **Mahila E-Haat**

Mahila E-Haat is an initiative launched by the Ministry of Women and Child Development. It is one of the women empowerment schemes in India which provides an opportunity for women entrepreneurs for using technology and presents their products (made/manufactured/sold) on an online platform.

With only mobile and internet connections, women entrepreneurs can showcase their products along with descriptions and photographs. Here, buyers can also reach sellers telephonically, physically, through email or any other medium. The list of products may include clothing, fashion accessories, pottery, boxes, home décor, toys and many other things. This initiative supports the 'Make in India' program through an online platform.

Beneficiaries of this scheme: Women entrepreneurs, women self-help groups (SHG), NGOs

Scheme Target: Women and Child Development

Eligibility Criteria

- ✚ Women entrepreneurs must be Indian citizens.
- ✚ Products sold must be legal.

Application Process

- ✚ Visit the official website of Mahila E-Haat.
- ✚ Click on ‘Join Us’.
- ✚ A new webpage, i.e., Mahila E-Haat initiative registration will open. Fill in the registration form with correct details and submit it to complete the application process

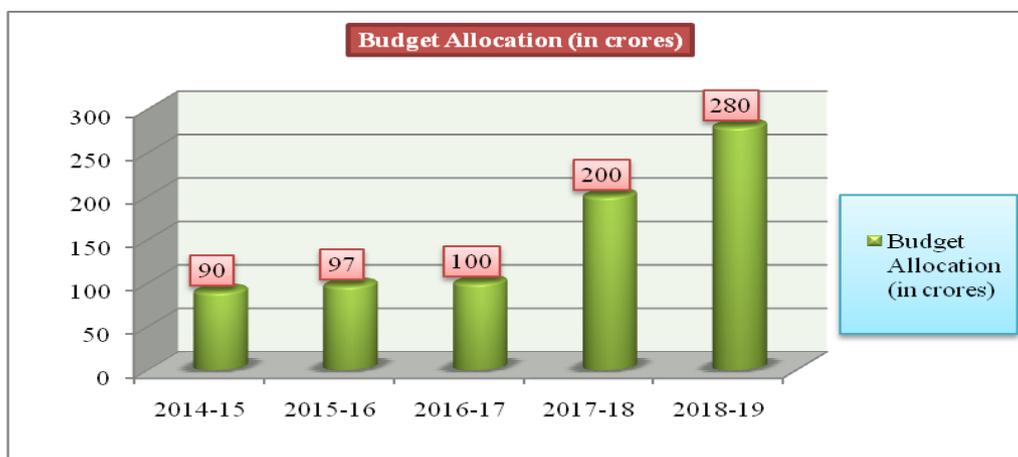
Documents Required

- ✚ Aadhaar card
- ✚ PAN card
- ✚ Address proof
- ✚ Bank account details.

Table1: Beti Bachao Beti Padhao Budget Allocation (in crores)

Year	Budget Allocation (in crores)
2014-15	90
2015-16	97
2016-17	100
2017-18	200
2018-19	280

Source: Government website



IV. BENEFITS OF WOMEN EMPOWERMENT SCHEMES IN INDIA

- Women have been able to gain social security.
- They can gain advanced training related to skill development and others and increase earning opportunities.
- Women can address their issues more freely and quickly with the government or local concerning authorities.
- Working mothers can now ensure proper care of their children by keeping their children at daycare facilities. Thus, they need not compromise their jobs/careers for family.
- They can ensure dignified living (at government hostels) away from home.
- Women Empowerment Schemes is to provide women with access to education, financial assistance, and opportunities for employment.
- These schemes also aim to promote women’s health and well-being.

V. CHALLENGES FACING WOMEN IN INDIA

- ✓ **Discrimination:** Women in India often face discrimination in many areas of life, including in the home and in the workplace. This can make it difficult for them to access education and employment opportunities, and can lead to unequal treatment and lower pay.
- ✓ **Lack of access to education and employment:** Women in India face significant barriers when it comes to accessing education and employment. For example, data from the World Bank shows that only around 50%

of women in India participate in the labour force, compared to around 80% of men. This is due in part to cultural and social barriers that prevent women from participating in the workforce, as well as lack of access to education and training.

- ✓ **Gender-based violence:** Is a major problem in India. The National Crime Records Bureau reports that in 2021, there were over 428,278 reported cases of violence against women in India. This included incidents of physical and sexual assault, as well as dowry-related violence and female infanticide. The statistics are alarming, with 31,677 reported rapes against women in 2021 alone.
- ✓ **Disparities between urban and rural areas:** Women in rural areas of India often face greater challenges when it comes to empowerment. For example, they may have less access to education and health care, and may be more isolated and vulnerable to gender-based violence.
- ✓ **Poverty:** Many women in India live in poverty, particularly in rural areas. Poverty can make it difficult for women to access education and employment, and can lead to other challenges such as poor health and malnutrition.

VI. FINDINGS OF THE STUDY

1. Women's empowerment can have a range of positive impacts on women's lives, including improved economic opportunities, greater control over their own lives, increased political participation, and greater gender equality.
2. By empowering women to participate fully in the economy, women can have access to better paying jobs, which can help to lift them and their families out of poverty.
3. Empowering women can also give them more control over their own lives, allowing them to make decisions about their own health, well-being, and future, which can lead to increased self-esteem and confidence, as well as improved mental and physical health.
4. The Indian government has launched a number of schemes for women over the past few years to ensure their economic security and expose them to more opportunities in education, work, and more.

VII. SUGGESTIONS

1. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men.
2. Policies on Women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender based violence and political participation.
3. One way to support women's empowerment in India is by making a donation to organisations that are dedicated to improving the lives of women and girls in India through education and health care.
4. Women need fresh and more capable environment so that they can take their own right decisions in every area whether for themselves, family, society or country. In order to make the country fully developed, women empowerment is an essential tool to get the goal of development.

VIII. CONCLUSION

Women Empowerment is the progression of women and, accepting and including them in the decision-making process. It also means providing them with equal opportunities for growth and development in society, and disapproving gender bias. Women and children are a vital part of Indian society. Also, these are the most vulnerable sections of India. Women empowerment schemes in India are aimed at ensuring that women have equal access to resources, opportunities and protection. The Indian government has introduced various schemes to empower women and provide them with opportunities for growth and safety. These initiatives aim to address issues such as gender inequality, violence against women, and access to education and healthcare. Through schemes like Beti Bachao Beti Padhao, Working Women Hostel, One-Stop Centre, Women Helpline, Mahila Police Volunteers, and many more, the government is actively working towards creating a more inclusive and secure environment for women in India. These schemes not only provide support and resources but also promote awareness and encourage women's active participation in society.

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