

## **Women Empowerment through various Government schemes: The futuristic outlook**

### **Abstract**

Women are considered the most backward section of the society. There are many historical evidences where they are considered at a lower pedestal and they are always dependent on men for decisions related to their life. Man makes the decisions with respect to education, employment, finance and all other spheres of women's life. All these lead to exploitation of women in economic and social front due to which women remain in poor and miserable state in the society. To overcome this, women empowerment is crucial to upgrade the status of women. Women can be the change agents in the society and can contribute towards the economic growth and development of the nation. The present study analyses the centrally sponsored schemes which are directly or indirectly contributing towards women empowerment. The study will assess how various government schemes contribute towards women empowerment in special consideration to health, education and financial sector. The study will also assess these schemes with the futuristic outlook by considering their accomplishments and what could be done to further strengthen their role in uplifting the status of women in various spheres.

**Key Words:** Women Empowerment, Centrally Sponsored Schemes, MUDRA Yojna, Beti Bachao Beti Padhao, PM UJJWALA Yojna

### **Introduction**

Women faces inequality on social and economic front in our society. They are paid 30 percent less wages than men. 51 percent of women are anemic due to malnutrition which leads to maternal death during or after delivery. The children born to these malnourished mothers are also prone to disabilities. Sex ratio is also very low 932/1000 that causes gender inequality in the country. It is even less for children which is 922/1000. India's ranking in gender inequality index is 52 and in Gender gap Index 108<sup>th</sup> /144. All these shows unequal status of women in comparison to men.

An empowered women can take decisions for herself and her family. Empowered women bring numerous benefits and positive changes to their families, communities, and societies as a whole. Empowered women are more likely to prioritize education for their children. Studies show that when women are educated, the chances of their children receiving education increase significantly. Women empowerment has various aspects its not just the economic and social front in which women has to be empowered but the political representation of the women is equally important. It can be done by promoting women representation in electing offices, supporting political organizations of women and advocating for gender- responsive policies. Education and skill development of women is crucially important for their development to harness the opportunities available to them. Many government schemes are available in India for upliftment and development of women on various aspects. Some are centrally sponsored whereas some are confined to specific states. The present study analyses impact of three important schemes of government namely Pradhan Mantri MUDRA Yojna, Beti Bachao Beti Padhao and Pradhan Mantri Ujjwala Yojana on women empowerment with respect to financial independence, health and literacy of women. These three schemes are taken because they are

centrally sponsored schemes and work at macro level for the entire economy. Similar state specific schemes to achieve the same targets are operational in many states of India including Karnataka, Andhra Pradesh, Tamil Nadu, Uttar Pradesh etc. The study aims to find whether there is positive and significant relationship between these schemes and women empowerment. The study will assess how various government schemes contribute towards women empowerment in special consideration to health, education and financial sector. The study will also assess these schemes with the futuristic outlook by considering their accomplishments and what could be done to further strengthen their role in uplifting the status of women in various spheres.

**Motivation behind the study** is the story of each woman who struggle for equality, right from the beginning from the childhood for education, equal freedom and independence in decision making, to choose the career and profession. Moreover, women empowerment is in alignment to achieve Sustainable Development goals which are adopted in September 2015 by all the 193 countries of UN member states universally. Agenda of SDGs is made of 17 goals 169 targets and 230 indicators for measuring progress. All the nations are striving hard to achieve the targets of SDGs by or before 2030.

### **Literature Review**

Divya M., Shiney C. (2022) analyzed the Impact of PM Mudra yojana on Women Entrepreneurs and concluded that year on year, there has been an increase in women beneficiaries availing loan since the inception of this scheme and majority of the loan is taken under Shishu category of the scheme.

Varuna A., Sudarshan M., Tarak N. (2022) Analyzed data on female beneficiaries of PM MUDRA yojna using ordered logistic regression and results revealed micro-credit through Mudra Yojana encourages female entrepreneurship, raises earnings and employability, and thereby empowers them financially, socially, psychologically and in the political arena. The findings of these studies reinforce the fact women could be “active agents of change” and play an important role in both the family and society.

Vani D et al (2022) in their study found that PM Ujjwala Yojna has promoted rural India to change their fuel, even those who don't know about the Yojna had awareness about LPG cylinders and the harmful effects that conventional fuels are causing.

Mishra R (2021) in their study found that Ujjwala Yojana empowered women, saved them for serious diseases and paved the way for a healthy life and there has also been a reduction in the cutting of trees due to which nature has also benefited a lot.

Shiva P., Amit S. (2020) found that there is a perceptible shift in outlook of people as regards to gender inequality, there is a marked decrease in pre-natal gender selection also it leads to increase in the living standards of the girl child due to various activities being carried out under the aegis of Beti Bachao Beti Padhao campaign.

Sowjanya S. et al, (2015) assessed the impact of education on women empowerment and concluded unless women are educated, they will not be able to understand about their rights and their importance. Empowerment of women aims at striving towards acquiring higher

literacy level and education, better health care for women and their children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights, improved standard of living and to achieve self-reliance, self-confidence and self-respect among women.

### Objectives of Study

The study is aimed to assess whether these three schemes namely Pradhan Mantri MUDRA Yojna, Pradhan Mantri Ujjwala Yojana and Beti Bachao Beti Pado have a significant and positive impact on women empowerment. Women empowerment is crucially important as it can lead to gender equality which improves the status of women in terms of their health and well-being, their social and political progress and also helps in economic growth and poverty reduction in a nation.

### Pradhan Mantri MUDRA Yojna

India has made rapid transformation from a developing nation to an emerging global economy. Financial inclusion has played a key role in this transformation. With the aim of financial inclusion and to promote entrepreneurship, honorable Prime Minister of India, Shri Narendra Modi announced PM Mudra Yojna on April 8, 2015. The aim of this scheme is to provide loans up to 10 Lakhs under the three categories namely Shishu, that provides loans up to Rs 50,000, Kishore category provides loans above Rs 50,000 to Rs 5 lakh and Tarun for loans greater than 5 lakhs but less than Rs 10 lakhs. The loans are collateral free and carries very less rate of interest in comparison to informal sources including moneylenders etc. They are sanctioned to non-corporate and non-farm micro and small business sectors.

Women Beneficiaries								
Category/years	Shishu		Kishore		Tarun		Total	
	No of A/Cs	Amt (Crores)	No of A/Cs	Amt (Crores)	No of A/Cs	Amt (Crores)	No of A/Cs	Amt (Crores)
2016-2017	2,84,72,000	66,997.91	6,25,000	9,541.63	50,000	3,750.13	2,91,47,000	80,289.68
2017-2018	3,21,44,132	8,03,71,59	13,35,192	16,586,84	78,914	6,295.70	3,35,58,238	1,03,254.12
2018-2019	3,34,03,579	96,253.15	28,75,392	26,741.23	7,83,591	10,039.23	3,70,62,562	1,33,033.62
2019-2020	3,57,17,217	1,09,660	29,88,307	26,477	3,97,825	9,045	3,91,03,349	1,45,182
2020-2021	2,77,53,288	74,490	54,68,211	50,731	82,105	6,082	3,33,03,604 (66%)	1,31,303 (41%)

	3,04,41,	89,621.	78,92,	70,027	94,56	6,772.	3,84,29,	1,66,42
2021-2022	921	66	778	.90	0	91	259	2.47
							(72%)	(49%)

Source: Annual Report MUDRA

The data reveals the increased participation of women beneficiaries for loans under different categories from 2016-2022. As we can see from the table, women are the major beneficiaries under the scheme and the proportion of women availing the loan has increased up to 70 percent in 2022. The number of bank accounts opened under this scheme has also increased over the period of time. This shows the scheme has been successful in promoting financial inclusion and empowering women by providing them with access to financial resources. It has facilitated economic opportunities and helped in improving the financial well-being of women in the given period.

### **Beti Bachao Beti Padhao**

With the purpose to address the issue of decline in Child Sex Ratio, Beti Bachao Beti Padhao was launched on 22<sup>nd</sup> January 2015. The aims of this scheme include improvement in sex ratio at birth, increase in enrollment at secondary school level by 1 percent every year for increasing the education level and skilling women and girls. The scheme focuses to change the perception about girl child and preventing gender biased sex selective elimination, ensuring survival and protection of girl child, ensuring education and participation of the girl child. The scheme has initiated various innovative measures to break gender stereotypes and challenging son-centric rituals by celebrating girl child birth, linking Sukanya Samridhi Yojna with Birth of Girl Child, prevention of child marriages etc. National girl child day is celebrated on January 24 every year to promote awareness about rights of girl child regarding education health and nutrition. As a result of this scheme, Sex ratio at Birth has improved by 16 points from 918 in 2014-15 to 934 in 2019-20. Gross Enrolment Ratio of girls in the schools at secondary level has improved from 77.45 to 81.32. The scheme has resulted in increased awareness and sensitization of the masses regarding prevalence of gender bias and role of community in eradicating it. However, it is believed that fund allocation must be increased to increase the number of beneficiaries and penetration of the scheme.

### **PM UJWALLA Yojna**

To safeguard the health of women and children, PM Ujjwala Yojna was launched on May 1, 2016 with the aim to provide access to clean cooking fuel for avoidance of smoke in kitchen and health and respiratory problems. The qualified household under the scheme receives a deposit-free LPG connection along with a financial contribution of Rs 1,600 for each connection. For the first-time, public-sector Oil Marketing Companies (OMCs) are offering a free initial LPG refill and a gas stove. The primary goal was to connect five crore women with LPG who lived below poverty line. Later, the program was broadened and the goal was modified to eight crore LPG connections. LPG coverage in India increased from 62% on May 1 of 2016 to 104.1% as of January 1 of 2022. PMUY beneficiaries' per capita consumption climbed from 3.01 refills in 2019-20 to 3.66 refills in the next fiscal year (through February 2022). During COVID-19, the PMUY recipients received more than 14 crore free LPG refills

as part of the Pradhan Mantri Garib Kalyan Package. More than one crore people handed up the LPG subsidy as part of the Give-It-Up initiative, helping those in need. Every LPG connection is made in the name of an adult woman from a low-income family. PMUY helps improve health and environmental preservation by using fewer conventional cooking fuels. The program has had a profound influence on the lives of millions of marginalized households throughout India, improving their standard of living and promoting sustainable development.

PMUY scheme have vast direct health benefits including freedom from bronchitis, asthma, influenza, pneumonia, tuberculosis, and other respiratory disease caused by exposure due to household air pollution. Greater penetration and usage of LPG has prevented at least 1.5 lakh pollution related premature deaths in 2019 and nearly 13 percent reduction in air pollution related deaths. This has drastically improved the health status of women that enabled them to focus their attention in other productive activities. Women are benefited largely due to PMUY as it leads to time saving that was spent in gathering, processing and transporting wood as a fuel. Girl children were also involved in this task that led to fall in attendance at school and dropout. Now the time saved due to LPG connection could be utilized for productive purpose that have some economic value. It helps women to achieve better economic status in their household as well as in the society.

### **Way Forward**

In the context of the schemes discussed, in order to further strengthen women participation and extraction of benefits under these schemes financial literacy programs must be strengthened to empower women with the knowledge and skills necessary to make informed decisions about loans, investments, and financial management. Services for business growth must be provided that are geared toward serving the needs of women-owned enterprises. These services may consist of instruction, coaching, marketing assistance, and network access. Money must be spent on research projects to learn more about the unique difficulties women have in obtaining loans and other financial services. The information thus obtained could be utilized for policy perspective.

Beti Bachao Beti Padhao (BBBP) initiative continues to evolve as a pivotal force in reshaping societal attitudes, promoting gender equality, and ensuring a brighter future for girls in India. Comprehensive gender equality initiatives gain momentum, encompassing not only awareness but also policy reforms, legal protections, and community engagement to eradicate deeply entrenched gender biases. BBBP serves as a catalyst for the promotion of tougher legal restrictions against gender discrimination, child marriage, and other wrongdoings. Changes in policy are a response to the general call for a fairer society. Beti Bachao Beti Padhao initiative evolves from a standalone program into a holistic movement that reshapes cultural norms, challenges biases, and fosters an environment where every girl is valued, empowered, and equipped to lead in diverse spheres. The legacy of BBBP continues to propel the journey toward a gender-equal society, where the rights and aspirations of girls are celebrated and fulfilled.

The PM Ujjwala Yojana's effects on women's and children's health and wellbeing as well as society at large are still growing and changing. The program, which was first designed to give clean cooking fuel to women who were living in poverty, has ushered in a new era of wellness,

female emancipation, and sustainable development. Several significant trends and developments can be foreseen as we look ahead to the upcoming years. The PMUY's accomplishments serve as a guide for other nations facing comparable health and environmental issues. The template for the program is taken and modified in many parts of the world, sparking a movement for clean cooking methods and better health for women and children. The success of the PMUY aligns with several United Nations SDGs, including those related to health, gender equality, clean energy, and poverty reduction. The program's impact contributes to a collective global effort to achieve these crucial goals.

## References

Annual Report (2016-2022) “MUDRA-Micro Units Development and Refinance Agency Limited” <https://www.mudra.org.in/Home/AllDocuments>

B.S, P. R. (February. 2018). Women Entrepreneurship and Government Support in Present Scenario in the Context of India. IOSR Journal of Business and Management (IOSR-JBM), PP 25-28

Divya M., Shiney C. (2022), “Impact of Pradhan Mantri Mudra Yojna on Women Entrepreneurs - A Comprehensive Review” Journal of Positive School Psychology 2022, Vol. 6, No. 2s, 602-609 <http://journalppw.com>

Indian Express (2022) Ujjwala Effect’: Study estimates over 1.5 lakh lives saved in a year, 13% reduction in air pollution deaths, Retrieved from <https://indianexpress.com/article/governance/ujjwala-study-estimates-over-1-5-lakh-lives-saved-in-reduction-air-pollution-deaths-7825267/>

Kumar, D. A. (2019). A Study on the Performance of Pradhan Mantri Mudra Yojana in India. Research Review International Journal of Multidisciplinary, PP 270-271.

“Pradhan Mantri UJJWALA Yojna PMUY”, Press Information Bureau (PIB) (April 2022) Ministry of Information and broadcasting , Government of India. RU-45-02-0091-240422/FACTSHEET

PM Ujjwala Yojna Accessed from <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2022/mar/doc202232832001.pdf>

Shiva P., Amit S. (2020), “Beti Bachao Beti Padhao Campaign: An Attempt to Social Empowerment” Journal of critical reviews ISSN- 2394-5125 Vol 7, Issue 13, 2020

Sowjanya S., V. Basil H., Udipi (2015) “Higher Education in India – Opportunities, Changes and Challenges” <http://ssrn.com/abstract=2203706>

Vani D., Radhika N., Jitendra S. Abhay B. and Harsh S. (2022), “Ujjwala yojana: Ensuring the well-being of women declassifying its theory and practice” International Journal of Political Science and Governance 2022; 4(1): 208-220

Varuna A., Sudarshan M., Tarak N. (2022), “Female Entrepreneurship, Employability and Empowerment: Impact of The Mudra Loan Scheme” Journal of Developmental Entrepreneurship Vol. 27, No. 01, 2250005 (2022)

<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1691725>

<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2022/apr/doc202242447301.pdf>