

International Journal of Management and Commerce

www.managementjournal.in

Online ISSN: 2664-6854, Print ISSN: 2664-6846

Received: 04-02-2025, Accepted: 06-03-2025, Published: 22-03-2025

Volume 7, Issue 1, 2025, Page No. 62-70

The impact of government welfare schemes on women empowerment in India

Dr. S Saranya¹, Dr. K Chandrasekar²

¹ Alagappa Institute of Management, Alagappa University, Karaikudi, Tamil Nadu, India ² Associate Professor, Alagappa Institute of Management, Alagappa University, Karaikudi, Tamil Nadu, India

Abstract

India's various government initiatives aimed at empowering women. In order to promote women's empowerment, the government and the public sector must play critical roles in enabling women's well-being across multiple sectors. Flurries of programmes, such as education initiatives or training for women to use technology, have been established in recent years to empower women to be self-sufficient. In both urban and rural settings, we are improving women's lives and inspiring them to dream big. Women's empowerment is defined as women's advancement and acceptance and inclusion in decision-making processes. It also includes giving them equal opportunities for growth and development in society and rejecting gender bias. Women are an important part of society, and society will not function normally unless they are empowered. Governments all over the world frequently create programmes to empower and care for women in their respective countries. Women are highly valued in India, and the country has launched the most comprehensive women's empowerment and welfare initiatives in order to improve their lives and achieve gender equality. Gender equality issues and efforts to make them a reality have been discussed for many years. In recent years, the Indian government has established and continues to establish a number of programmes aimed at empowering women. This study looks into the impact of government welfare programmes and initiatives aimed at empowering women in India.

Keywords: Women entrepreneurs, women empowerment, women welfare schemes, impact of government welfare schemes

Introduction

Women's empowerment is the process of allowing women to make their own decisions, providing equal laws and rights regardless of gender, and so on. Unquestionably, empowering women equals empowering the nation. Consider a few government programmes or plans that empower or assist women in becoming empowered. India is a country steeped in centuries-old traditions, customs, and practises. These conventions, traditions, and behaviours become part of our society's consciousness. Our mothers, daughters, sisters, wives, friends, and other female deities are revered and honoured. The wording of this sentence has been changed to protect the privacy of our readers. In reality, gender equality ideas are incorporated in our Constitution.

Women's empowerment in all aspects is critical to the development of a strong nation. The ad's headline says it all. All government services and initiatives benefit women the least in India. This is due to a failure to comprehend and apply government programmes. The wording of this sentence has been changed to protect the privacy of our readers. Women's positions in all aspects improve as a result of higher education, regardless of women's contribution to family income, and she can be equal to men. Women in India, on the other hand, have low levels of education and are thus oppressed. Furthermore, education is a critical tool that allows women to expand their freedom to express or feel by improving effective communication, which leads to solutions for any level of dispute or challenge. As a result, the goal of this study is to look into how government assistance plan awareness and utilisation affect women's empowerment.

Women Empowerment Schemes are programmes set up by the Indian government's central and state governments to empower women. Women's empowerment comprises providing equal access to resources, opportunities, decision-making power, and capacity building for women of all ages. Education, skill development, and expanded employment opportunities, among other things, can empower women. Women's empowerment activities are one of the Government of India's main goals. The government has developed a number of schemes aimed at empowering women through various ministries and departments.

In a word, it empowers women to make decisions about their own life, as well as the well-being of their families and communities. It is empowering women to achieve complete social rights. Empowering women to fully participate in all aspects of economic life is critical to the development of economies, the attainment of globally accepted development and sustainability goals, and the improvement of women's, men's, families', and communities' quality of life. Women's empowerment can be characterised in a variety of ways. As we all know, India is a male-dominated society in which males dominate in every area and females are obliged to be totally responsible for family care and to remain at home, among other things. Because women account for approximately half of India's population, the country's whole development is centred on the half population, which implies women who are not empowered and are still bound by many cultural taboos.

In such circumstances, we cannot claim that our country will advance unless its half-population, women, is empowered. We must first empower women through the efforts of men, governments, laws, and women if we want to progress our country. The Indian government has launched a plethora of measures aimed at empowering women. The

Indian government has launched a number of programmes. The research is entirely theoretical. The research relies on secondary data sources. Books, journals, online sources, and other related topics are used to research Women Empowerment Schemes in India and their many components. The researcher investigated the significance of women's empowerment in India.

Review of Literature

Women's empowerment refers to the scenario in which women are given the opportunity to actively engage in all aspects of life, including social, political, and economic ones (Sushama, 1998). The wording of this sentence is a little different, but it's the same as saying it's a little different. Women's social empowerment addresses malefemale gender imbalances in society (Srivstav, 2001; Mira Shivaa, 2001). Political empowerment refers to the process of advancing women's political interests (Pam Rajput, 2001; Tiwari, 2001). Psychological empowerment refers to the process by which women increase their motivation, selfinterest, and morale in order to become more active in national programmes such as education, politics, health issues, agricultural issues, and development programmes (Pam Rajput, 2001; Tiwari, 2001). Women's empowerment simply refers to increasing educational opportunities for women so that they can make informed decisions about themselves and their families (Pathak 2003).

Women's empowerment entails fostering an environment in which women can carry out government programmes and organisational policies affecting their lives (Chattopadhyay, 2005; Aspy and Sandhu, 1999; Patricia et al, 2003). Women's empowerment refers to the process by which women progress from oppression to social, political, and economic equality with the oppressor (Chattopadhyay 2005Economic empowerment of women refers to the process of empowering women to be self-sufficient in order to generate income and combat poverty through initiatives. Elliott (2008). (2008). (2008). (2008). Kumar, P. (2014) [8] The Government Schemes for Women Development were created to promote women's economic and social development and to improve their social standing. According to Klugman et al. (2014) [6], there is a need to take initiatives that will help to accommodate the rights and basic needs of the female population.

The terms microfinance and social progress are used interchangeably. Prema, K. Y. L. (2011) It is critical to provide basic utilities and implement various programmes, and microfinance assists women in achieving social and economic independence. Beaman and colleagues (2009) [1] Women Entrepreneurship and Government Support Women entrepreneurs are aware of the Mudra Yojana Scheme and the interest subsidy schemes of the Industrial Finance Corporation, but only a few have benefited. a n n n n a n n n n n n n n n (2014) Utilization of Government Programs the central and state governments have implemented a number of unique programmes aimed at empowering women. Due to a lack of understanding, minority women are only utilising a few government-sponsored programmes.

Dr. Rashmi. According to Rani Agnihotri and Dr. Malipatil, women's empowerment has been a hot topic in development and economics (2017). Approaches to other marginalised genders in a particular political or social context may be included as well. Women's full participation in all aspects of economic life is critical to strengthening economies,

meeting internationally agreed-upon development and sustainability goals, and improving the quality of life for women, men, families, and communities. Women empowerment, in a nutshell, is the process of empowering women to make their own decisions about their lives and well-being in their families and communities. Women must fight for complete social rights.

Research Gap

According to the papers reviewed, most facilities for women are lacking, whether it is financial assistance or participation in political, economic, and communal activities. Even when women attempt to advance their status by launching their own businesses, they lack the necessary resources. To address these issues, the government has launched a number of initiatives aimed at empowering women. Nonetheless, most reports indicate that due to illiteracy and ignorance, women are not taking advantage of these programmes. Previous articles proposed several strategies for educating women about government programmes. As a result, by highlighting the various other issues that women face, this research will contribute to the body of knowledge. As a result, by highlighting the various other issues that women face, this research will contribute to the body of knowledge. As a result, this study will supplement existing related work by bringing to light various other difficulties faced by women and attempting to measure awareness of the various schemes, thereby contributing to women's empowerment.

Objectives of the Study

- To assess the level of knowledge about women's welfare programs/schemes.
- To know the level of welfare scheme utilization among women
- To identify the impact of government programmes and policies on women

Scope of the Study

This study's goal and scope are to investigate the position of women in India in terms of awareness, influence and the need for women empowerment, knowledge, development, progress, implementing government actions, and women equality.

Women Empowerment Schemes

Women are the most strong and attractive beings on the planet. Women's leadership is hampered by a variety of social, cultural, and political standards that must be understood and addressed. To begin, we must address all of the systemic inequities that are impeding women's advancement in society and in the nation. To improve women's leadership in all areas, as men's leadership has done. Men, like women, must participate in all social and cultural conventions in order to foster joint engagement and establish an egalitarian atmosphere in the family, office, and community. The contributions of women to society are highly valued. As a result, women's welfare is critical. As a result, the Indian government put in place a slew of programmes, laws, and plans aimed at improving the wellbeing of women. Women's empowerment is the bedrock of our nation's progress.

The Indian government initiated a number of plans and programmes to promote women's status as equal partners in order to improve social, economic, cultural, and political conditions, but these plans were unfortunately never implemented due to a lack of public awareness. Equal participation of men and women in any societal improvement activities is difficult in this country. Many procedures performed by women are not recognised in society as employees. The goal of this research is to determine the impact of women's awareness and utilisation of government services. The government must take appropriate steps to increase awareness of existing welfare programmes and streamline procedures so that ordinary women can apply for and receive benefits, resulting in economic empowerment for women from ethnic minority backgrounds. Collaboration with the government, social groups, and the media is essential for promoting women's empowerment organisations and putting awareness and education campaigns in place.

The central and state governments of India have established a number of programmes aimed at empowering and benefiting women. The national government of the country runs over 147 initiatives for women to meet the various needs of women in society. There are programmes for women of all ages, socioeconomic backgrounds, and societies. In addition to the national government's 147 women's empowerment assistance schemes, governments oversee approximately 195 schemes in their respective states. The programmes' primary goal is to empower women in areas like education, healthcare, and self-employment. All central and state government programmes for women have the same primary goal: to provide them with protection, better health care, and enough education to make them employable and financially strong. We have compiled a list of all major initiatives in the United States that are overseen by the federal and state governments.

List of Women Empowerment Programmes/Schemes in India

Women Empowerment Programmes	Year of Commencement	Objectives
Beti Bachao Beti Padhao Scheme	January 22nd, 2015	Girls must be educated and cared for. Violations must be avoided in order to protect girls. To mark the birth of a female child.
One-Stop Shopping Program	April 1st, 2015	It's a government-backed scheme. The Nirbhaya Fund will provide funding for the establishment of One-Stop Shops (OSC). To show solidarity with and support for women who have experienced public or private violence, regardless of caste, class, religion, geography, sexual orientation, or marital status.
Women's Helpline Service	1 st April, 2015	To provide a 24-hour emergency and non-emergency response to women. Responding to women who have been victims of violence, including sexual assault and harassment, in both the public and private spheres, including the family, community, and workplace, 24 hours a day, seven days a week.
UJJAWALA: A Comprehensive Trafficking Prevention Scheme, as well as the Rescue, Rehabilitation, and Reintegration of Trafficking and Commercial Sexual Exploitation Victims	December 2007	Preventing human trafficking and rescuing, rehabilitating, reintegrating, and repatriating trafficked women and children to India for commercial sexual exploitation. The Scheme's implementation is primarily the responsibility of non-governmental organisations (NGOs) in order to provide direct relief and benefit to victims of human trafficking.
Hostel for Working Women	Introduced in 1972-73 and reintroduced on April 6, 2017 following amendment	To promote the availability of safe and convenient housing, as well as child care, for working women in urban, semi-urban, and even rural areas where women can find work.
Rajiv Gandhi National Creche Scheme for Working Mothers' Children	The programme was recast by the Government of India in 2006.	To provide day-care services in the community for children aged 6 months to 6 years of working mothers. To improve children's nutrition and health. To encourage physical, cognitive, social, and emotional development in children.
The SWADHAR Scheme (A Scheme for Women in Difficult Circumstances)	2002	4. Empowering and educating parents and carers to provide better childcare. For providing holistic and integrated services to women in difficult situations who lack family, social, or economic support, such as destitute widows abandoned by their families in religious places such as Vrindhaban and Kashi, women prisoners released from jails, women survivors of natural disasters who have become homeless, trafficked women/girls rescued or runaway from brothels, women victims of terrorist violence who have no means of survival, and mentally ill women.
Support to Training and Employment Programme for Women (STEP)	The STEP Scheme has been administered by the Ministry as a 'Central Sector Scheme' since 1986- 87. It was last updated in December 2014.	To equip women with the competencies and skills they need to become self- employed/entrepreneurs, as well as the skills they need to be employable.
Nari Shakti Puraskar	1999	Women who have gone above and beyond to challenge the status quo and make a long-term difference in women's empowerment will be honoured.
'Priyadarshini' is a women's empowerment and livelihood programme in the Mid-Gangetic Plains.	Pilot Project	It is concerned with women's empowerment and livelihood in the Mid-Gangetic Plains. It also empowers them to address their political, legal, and health issues.

Mahila E-Haat	7 th March, 2016	It will assist women in making financial and economic decisions, allowing them to participate in Make in India and Stand Up India.
The Rashtriya Mahila Kosh (RMK) is another name for the National Credit Fund for Women (NCFW)	1993	It assists impoverished and assetless women working in the informal sector with financial assistance.
Central Social Welfare Board (CSWB)	1953	Volunteers can help promote social welfare programmes and activities for women and children.
Development of Women and Children in Rural Areas (DWCRA)	1982-83	This project's goal is to improve the socioeconomic status of impoverished rural women by organising self-sustaining groups of women to engage in income-generating activities.

government promotes welfare policies programmes, as well as open service delivery and the development of an ecosystem that offers opportunities to young people. A plethora of social welfare schemes, on the other hand, imposes a significant financial burden on the exchequer while limiting investment and job creation. As a result of higher borrowing costs caused by government spending on welfare measures, the private sector frequently bears the brunt of the burden. The government launched the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), a skilldevelopment initiative with a budget of 120 billion, during its first term. Its mission is to help young people gain industry skills, training, and competency. The scheme also intends to offer placement or entrepreneurship opportunities. The initiative resulted in 54% placements, with 80% being wage employment and 18% and 2% being self-employed and apprenticeship, respectively.

However, given that 19.86 lakh, 1.10 crore, and 5.28 lakh candidates have reportedly completed training under PMKVY 1.0, 2.0, and 3.0, respectively, this placement result is unimpressive. Skill India was founded in 2015 with the intention of training over 30 million people by 2022. With a budget of 4,000 crore, another Skill India Mission scheme, SANKALP (Skill Acquisition and Knowledge Awareness for Livelihood Promotion Programme), aims to prepare young people for entrepreneurship. Several other initiatives have been proposed and implemented to train future workers and job creators. Furthermore, through a variety of rural and women-focused campaigns and initiatives, the government encourages women in rural India to start their own businesses. Startup India, Digital India, make in India, Standup India, and other initiatives are also underway.

According to the Centre for Monitoring Indian Economy (December 2021), despite a slew of government efforts,

nearly 53 million Indians are underemployed, with a large proportion of women, while the unemployment rate is 7.91 percent. Employability rises by 1.34 percent in January 2022. While government investment will not increase, private investment will, according to the former finance minister. "It will become a slacker as interest rates rise. In the absence of investment, the Indian economy will stagnate." This is exactly what he said. "Because we rely so heavily on imported crude oil, the Russian-Ukrainian conflict will have a cascading effect on our economy in terms of inflation," Sinha said.

The government intends to make its social welfare programmes and benefits more widely known

The central government intends to disseminate data on how various social welfare programmes have benefited the general public, particularly women and low-to-middleincome people. Last week, it was decided to request that the various central ministries compile all of the welfare schemes that have been launched in the last seven and a half years, as well as the number of people who have benefited from them. Thousands of families have benefited from government programmes such as Ujjwala, Pradhan Mantri Awas Yojna, and rural employment, according to the government, by providing jobs, affordable housing, and cooking gas. The government provided free rations to the poor and migrant workers during the height of the corona virus pandemic. In addition, the government aided women's self-help groups and small businesses in dealing with the financial consequences of the pandemic. Petroleum, Rural Development, Women and Child Development, Social Justice and Empowerment, and Minority Affairs are just a few of the key ministries that have allocated significant funds to such social welfare schemes in their budgets.

The impact of welfare programmes on voting behaviour: cash is more important than rationing

Welfare scheme benefeciary households			
Households that has benefited from	%		
Free ration	67		
Subsidised ration (PDS)	64		
Kisan Samman Nidhi (farmer HHs only)	64		
Money in account from any other scheme	32		
Agricultural scheme (farmer HHs only)	28		
MGNREGA	32		
Smartphone, notepad, laptop from govt.	12		
Cycle/scooter/bike from govt.	10		
Health treatment cover/ health insurance	38		
Financial assistance for marriage	15		
Assistance to build house building/ownership	15		
Employment or skill development scheme	12		
Pilgrimage scheme	12		
Free/cheap electricity and/ or water	12		
Waiver of bills/loans	10		
Money for girl child's upliftment from govt.	12		

While the figure was even higher among poor and lower-class households, at well over 80%, our survey also found that free rationing was available to the majority of well-off households, even if they did not need it. In addition to free rationing, many households reported receiving cash transfers. While PM-KISAN provided 2,000 cash instalments every four months to two-thirds of farming households, one-third of all households (farming and non-farming) received money in their bank accounts through one of several schemes. As many as 38% of households in the state reported receiving government health-care benefits.

The Indian government's schemes

The Union Government of India launches various schemes with specific goals from time to time. These programmes are designed to help the poor, the economically disadvantaged, rural residents, and other vulnerable members of society. They are concerned about the social and economic well-being of Indian citizens. A scheme, in general, is a government-created plan, design, or programme of action involving a large number of people. A union government scheme was devised by the Government of India. Various Ministries of the Government of India have launched various government programmes known as schemes or Yojana.

The schemes of the Indian government are either central or state-specific. Some schemes are also implemented in collaboration with governments. Union Government Schemes are initiatives launched by Indian Central Government Ministries. These initiatives are critical in addressing the country's socioeconomic problems. They assist society's most vulnerable members by providing them with basic and necessary services.

In India, the Goals of Government Schemes

Several schemes have been launched by various Ministries of the Union Government. Each scheme has its own set of objectives. However, the primary goal of these schemes is to provide Indian citizens with social, financial, and economic benefits. The following are the general objectives of the social-economic and financial schemes:

- Social security benefits include pensions, insurance, maternity benefits, and housing.
- To make people's living conditions better.
- assisting the less fortunate
- Rural and disadvantaged area development
- Economic disparities between different segments of society have been reduced.
- Increasing female participation in society and providing job opportunities.
- To educate and train society's most vulnerable members.
- To provide financial security to society's most vulnerable members.
- To assist women, small businesses, and society's most vulnerable members.

Individual Benefits from Union Government Programs

Various Union Government Ministries have launched numerous schemes for the benefit of Indian citizens. Individual schemes are primarily aimed at vulnerable groups in society, such as poor rural and urban households, women, SC and ST, senior citizens, domestic workers, and so on. Each scheme aims to provide people with various socioeconomic or financial benefits. Individuals can benefit from government programmes for training and employment opportunities.

- Some schemes assist individuals in obtaining loans at a low interest rate, opening a bank account, obtaining financial assistance to meet an individual's expenses, obtaining insurance, and enrolling in pension by paying a small amount.
- Some of the programmes are geared towards the development and empowerment of women. It provides financial assistance to female entrepreneurs who want to start their own businesses. There are programmes that offer basic education, maternity benefits, and rehabilitation services to women.
- Individual schemes may focus on basic necessities such as LED lighting, clean water, food grain distribution, and housing.

The Advantages of Union Government Business Programs

- The Union Government has launched a number of initiatives aimed specifically at assisting Indian businesses. These programmes benefit businesses and thus the economy. The new business schemes help them grow by providing financial and technical support.
- Many business schemes offer advantages such as lowinterest loans, loan credit guarantees, technological upgrade subsidies, venture capital assistance, and so on.
- Many recent schemes promote small-scale business start-up by providing entrepreneurial and training facilities, building manufacturing infrastructure, incentivizing women and economically disadvantaged groups to start their own businesses, providing a digital platform for accessing global markets and digital documentation, and so on.

Research Methodology

- The research in the paper is both descriptive and analytical in nature. Secondary data for the study came from records published in books, journals, internet sources, published research papers, periodicals, and articles.
- A study was done in the Tamilnadu district of Ramanathapuram with 370 women serving as the sample unit. To select sample units, simple random sampling techniques were utilised, and primary data was obtained using a standardised questionnaire. Hypotheses are created to support the primary goal and are tested using simple percentage method, ANOVA, Correlations, Regression analysis.

Table 1: Demographic profile of the respondents

S. No	Variable	Classification of the Variable	Frequency N=120	Percentage %
1	Age	19-29	100	27
		30-39	81	22
		40-49	134	36
		50-59	55	15
2	Education Qualification	Secondary	134	36

		Higher Secondary	142	38
		Under Graduate	72	19
		Post Graduate	22	7
3	Designation	Homemaker	114	31
		Labor	126	34
		Govt Employee	78	21
		Private Employee	52	14
4	Monthly Income	Below 10K	8	2
		11K-20K	24	7
		21K-30K	120	32
		31K-40K	75	20
		Above 41K	143	39
5	Area of Residency	Urban	172	47
		Rural	172	47
		Semi urban	26	6
6	Women Empowerment	Economic Empowerment	13	4
		Political empowerment	36	10
		Social Empowerment	61	17
		Family Empowerment	101	27
		Health Empowerment	159	42

Result

The respondents' ages varied from 40 to 49 (36%), according to previous data. In addition, respondents' Education Qualification, Higher Secondary (38%), and Designation, Labor (34%), Monthly Income (21K-30K) (32%), Area of Residency 47%, and Women Empowerment 27 were also reported. The results are shown in the table above.

Table 2: Ho: There is no significant difference between the Age of the respondents and the Awareness Level of the respondents

	ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.
	Between Groups	271.891	4	67.973		
Beti Bachao Beti Padhao Scheme	Within Groups	270.390	365	.741	91.757	.000
	Total	542.281	369			
	Between Groups	31.847	4	7.962		
One Stop Centre Scheme	Within Groups	254.423	365	.697	11.422	.000
	Total	286.270	369			
	Between Groups	32.251	4	8.063		
Women Helpline Scheme	Within Groups	244.679	365	.670	12.027	.000
	Total	276.930	369			
'Drivedershini' is we man's empeyement and livelihood	Between Groups	27.543	4	6.886		
'Priyadarshini' is women's empowerment and livelihood programme in the Mid-Gangetic Plains.	Within Groups	247.725	365	.679	10.145	.000
programme in the whet-Gangette Frams.	Total	275.268	369			
	Between Groups	28.754	4	7.188		
Mahila E-Haat	Within Groups	259.379	365	.711	10.116	.000
	Total	288.132	369			
	Between Groups	31.515	4	7.879		
Central Social Welfare Board (CSWB)	Within Groups	248.077	365	.680	11.592	.000
	Total	279.592	369			
Development of Women and Children in Rural Areas	Between Groups	130.762	4	32.690		
(DWCRA)	Within Groups	492.330	365	1.349	24.236	.000
(DWCKA)	Total	623.092	369			

Result

The Beti Bachao Beti Padhao Scheme, One Stop Centre Scheme, Women Helpline Scheme, Women Empowerment and Livelihood Programme in the Mid-Gangetic Plains-'Priyadarshini' Mahila E-Haat, Central Social Welfare Board (CSWB), Development of Women and Children in Rural Areas are all mentioned in the above table (DWCRA). All of the significant values are less than 0.05, indicating that the variables are significant.

Table 3: There is no relationship difference between the women empowerment and the Educational Qualification of the respondents

Correlations						
		Women Empowerment	Education Qualification			
	Pearson Correlation	1	169**			
Women Empowerment	Sig. (2-tailed)		.001			
_	N	370	370			
	Pearson Correlation	169**	1			
Education Qualification	Sig. (2-tailed)	.001				
	N	370	370			

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Result

Women's empowerment and respondents' educational qualifications are positively related, according to the data in the table above. A significant value is one with a lower bound of less than 0.05. As a result, the hypothesis is rejected. The alternative hypothesis has been accepted.

WE- Women Empowerment

C1- Beti Bachao Beti Padhao Scheme

C2- One Stop Centre Scheme

C3- Women Helpline Scheme

C4- Women Empowerment and Livelihood Programme in Mid-Gangetic Plains- 'Priyadarshini'

C5- Mahila E-Haat

C6- Central Social Welfare Board (CSWB)

C7- Development of Women and Children in Rural Areas (DWCRA)

Table 4: There is no link between women's empowerment and participation in government women's welfare programmes.

				Correlati	ons				
		WE	C1						
	Pearson Correlation	1	.437**	1					
WE	Sig. (2-tailed)		.000]					
	N	370	370]					
	Pearson Correlation	.437**	1						
C1	Sig. (2-tailed)	.000							
	N	370	370						
	Pearson Correlation	.345**	.300**	1					
C2	Sig. (2-tailed)	.000	.000						
	N	370	370	370					
	Pearson Correlation	.343**	.305**	.959**	1				
C3	Sig. (2-tailed)	.000	.000	.000					
	N	370	370	370	370				
	Pearson Correlation	.339**	.316**	.949**	.941**	1			
C4	Sig. (2-tailed)	.000	.000	.000	.000				
	N	370	370	370	370	370			
	Pearson Correlation	.349**	.299**	.977**	.969**	.969**	1		
C5	Sig. (2-tailed)	.000	.000	.000	.000	.000			
	N	370	370	370	370	370	370		
	Pearson Correlation	.349**	.299**	.977**	.969**	.969**	1.000**	1	
C6	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		
	N	370	370	370	370	370	370	370	
-	Pearson Correlation	.349**	.299**	.977**	.969**	.969**	1.000**	1.000**	1
C7	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	370	370	370	370	370	370	370	370

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Result

The information in the table above relates to respondents' female empowerment and use of government women's welfare programmes. Women Empowerment and Livelihood Programme in the Mid-Gangetic Plains-'Priyadarshini' Mahila E-Haat, Central Social Welfare Board (CSWB), Development of Women and Children in Rural Areas, and Women Empowerment and Livelihood Programme in the Mid-Gangetic Plains-'Priyadarshini' Mahila E-Haat (DWCRA). Because their significant values are less than 0.05, all of the variables are significant.

Table 5

Model Summary					
Model R R Square Adjusted R Square Std. Error of the Estimate					
1	.217ª	.047	.029	1.023	

a. Predictors: (Constant), Development of Women and Children in Rural Areas (DWCRA), Women Empowerment and Livelihood Programme in Mid-Gangetic Plains- 'Priyadarshini', Beti Bachao Beti Padhao Scheme, One Stop Centre Scheme, Women Helpline Scheme, Mahila E-Haat, Central Social Welfare Board (CSWB)

Above table.5 regards that the model summary of utilization of the women welfare of government schemes R Square value 0.47 and the Adjusted R Square 0.29.

	ANOVA ^a							
Model Sum of Squares df Mean Square F Sig.								
	Regression	18.782	7	2.683	2.562	.014 ^b		
1	Residual	379.175	362	1.047				
	Total	397.957	369					

a. Dependent Variable: Age

b. Development of Women and Children in Rural Areas (DWCRA), Women Empowerment and Livelihood Programme in the Mid-Gangetic Plains-'Priyadarshini,' Beti Bachao Beti Padhao Scheme, One Stop Centre Scheme, Women Helpline Scheme, Mahila E-Haat, Central Social Welfare Board (CSWB)

Result

Development of Women and Children in Rural Areas (DWCRA), Women Empowerment and Livelihood Programme in the Mid-Gangetic Plains-'Priyadarshini,' Beti Bachao Beti Padhao Scheme, One Stop Centre Scheme, Women Helpline Scheme, Mahila E-Haat, and Central Social Welfare Board are the dependent and independent variables in the ANOVA table (CSWB). The model considers all of the variables. A P value of less than 0.05 is regarded as significant. As a result, the hypothesis is deemed invalid.

Table 6

	Coefficients ^a							
	Model	Unstandardize	d Coefficients	Standardized Coefficients	4	Sia		
	Model	В	Std. Error	Beta	ι	Sig.		
	(Constant)	1.517	.280		5.426	.000		
	Beti Bachao Beti Padhao Scheme	.017	.051	.020	.337	.737		
	One Stop Centre Scheme	.005	.252	.004	.020	.984		
	Women Helpline Scheme	.388	.292	.323	1.328	.185		
1	Women Empowerment and Livelihood Programme in Mid- Gangetic Plains- 'Priyadarshini'	.255	.203	.212	1.257	.209		
	Mahila E-Haat	025	.278	022	091	.928		
	Central Social Welfare Board (CSWB)	536	.303	449	-1.772	.077		
	Development of Women and Children in Rural Areas (DWCRA)	.114	.049	.143	2.346	.019		

a. Dependent Variable: Age

The model beta coefficients, as well as the unstandardized and standardized coefficients, are shown in the table above.

Findings/Result

According to the findings of the study, women have a very low level of awareness and utilisation of government welfare programmes, which has harmed women's overall development. This study suggests that awareness campaigns for rural women be implemented in order to achieve overall empowerment in India.

Conclusion

The Indian government has launched a number of excellent programmes to promote women's empowerment in Indian society. However, in order to address the issues at hand, social discussions, debate, promotion, and awareness must be addressed in addition to schemes and laws. Our developing nation will emerge as a developed prosperous nation once these schemes and programmes reach every corner of our country. Numerous programmes have been implemented by the government to promote child development and women's empowerment. Women need a new, more capable environment to make wise decisions for their families, society, and country. Empowering women is a critical tool for achieving development goals and fully developing a country. The government and other private institutions are assisting women in public sector leadership positions. Women's leadership in the public sector is critical to the country's development. Representing women in the public sector is simply a matter of justice; however, for women's empowerment to be effective, all perspectives must be presented.

As a result, there are numerous schemes in India aimed at empowering women. Governments and non-governmental organisations, according to the study's findings, should develop and implement policies and strategies to empower women while also eliminating disparities in economic resource access and control. Overall, the study highlights the significance of plan awareness for plan use, as well as the relationship between plan awareness and women's empowerment. The government's plans and initiatives are

insufficient. Society must act to create an environment in which these programmes can benefit women fully. Women's social, economic, and political empowerment requires education. Through various plans, incentives, and awareness programmes, the government should take appropriate measures to empower them.

Acknowledgment

I am Dr. S. SARANYA, a Post Doctoral Fellow, and I am deeply grateful to the Indian Council of Social Science Research (ICSSR) for selecting and sponsoring me for the Post-Doctoral Fellowship. This support from ICSSR, under the Government of India, is invaluable in helping me pursue my research.

References

- 1. Beaman L, Chattopadhyay R, Duflo E, Pande R, Topalova P. Powerful women: does exposure reduce bias? The Quarterly Journal of Economics, 2009:124(4):1497-1540.
- 2. Bhat RA. Role of Education in the Empowerment of Women in India. Journal of Education and Practice, 2015:6(10):188-191.
- 3. Bisht S, Trar V. Readership and Women: A Study to Analyze Newspaper Reading of Haryana's Women. Editor's Message, 2020, 247.
- 4. Duflo E. Women empowerment and economic development. Journal of Economic Literature, 2012:50(4):1051-1079.
- Goswami A, Islam S. A Theoretical Study on the Empowerment of Women in Bangladesh: Social, Legal, and Economical Perspective. International Journal of Management, Technology and Social Sciences (IJMTS),2019:4(2):69-73.
- 6. Klugman J, Hanmer L, Twigg S, Hasan T, McCleary-Sills J, Santamaria J. Voice and agency: Empowering women and girls for shared prosperity. World Bank Publications, 2014.
- Koneru K. Women entrepreneurship in India problems and prospects. Available at SSRN 3110340, 2017.

- 8. Kumar P. Rural women empowerment in India. Asian Journal of Multidisciplinary Studies, 2014:2(1):75-79.
- 9. Kumari YP. Impact of Micro Finance on Women's Empowerment in Andhra Pradesh, India. International Journal of Management Prudence, 2011:3(1):52.
- Narayana A, Ahamad T. Role of media in accelerating women empowerment. Int J Adv Educ Res,2016:1:16-19
- 11. Nayak P, Mahanta B. Women empowerment in India. Bulletin of Political Economy.2012;5(2):155-183.
- 12. Niyaz Panakaje D, Siddiq A. Socio-Economic Indicators for the Development of Rural Muslim Communities: A Meta-Analysis from India. International Journal of Management Studies, 2018:5(2):3.
- 13. Pandey DN, Parthasarathy P. Impact Analysis of Welfare Schemes of Women's Empowerment: With Reference To RMK, Step and E-Haat. Journal of Management, 2019, 6(2).
- 14. Rehman S, Roomi MA. Gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan. Journal of Small Business and Enterprise Development, 2012.
- 15. Roy J, Bhattacharya J. Micro enterprise and Women Empowerment-A study of Badarpur Development Block of Karimganj District (Assam, India). International Journal of Scientific and Research Publications, 2019, 119.
- Sharma R, Afroz Z. Women empowerment through higher education. International Journal of Interdisciplinary and Multidisciplinary Studies (IJIMS),2014:1(5):18-22.
- 17. Shetty S, Hans V. Women empowerment in India and financial inclusion barriers. International Journal of Management Sociology and Humanities, 2018, 9(3).
- 18. Subbaiah KV, Srinivas DP. A study on women empowerment in the participation of activities with reference to YSR (Kadapa) district, Andhra Pradesh. International Journal of Management (IJM), 2020, 11(2).
- 19. Velmurugan R. Problems on Women Entrepreneurship. Intercontinental Journal of Human Resource Research Review,2015:3(1):101-104.