



## Analytical study of empowerment of women through selected schemes in the Maharashtra State

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### Abstract

In this paper, the paper analyzed that the empowerment of women in Maharashtra State with help of selected schemes implementation by the Government in the Maharashtra State such as Tejaswini Financial Services, Community Managed Resource Centre, Navtejaswini Maharashtra Rural Women Enterprises Development, Hirkani Maharashtratrachi, Women Empowerment Scheduled Caste Sub-Plan (SCSP) scheme, Women Self Help Groups in Rural and Urban area, Swaadhar Scheme and Tejaswini Scheme. The study is based on secondary data. The study has shown unsatisfactory growth of women empowerment through various schemes in the rural and urban areas in the state during the study period 2015-24. It is suggested that the central and state government should pay attention to new women for empowerment and development through schemes. Also, the central and state government should provide adequate infrastructure, marketing facilities, machinery, and tools in cheap price whereas provide machinery and tools in small installment only for women empowerment and development and new women entrepreneurs in rural and urban areas in the state. In view of the importance of women's development, the paper has tried to tell and discuss the empowerment of women through the selected schemes in the state.

**Keywords:** Women, empowerment, schemes

### Introduction

The Indian government has introduced several schemes that have not only helped Indian citizens improve their financial situations, but have also contributed to the country's economy. Development assists the people to improve the standard of living but the development was avoided of women in the society. There is need to provide them opportunity to venture in commercial enterprises, they will manage their livelihood and they can improve their economic condition. The government of India has introduced some schemes to develop entrepreneurship among the women. In Maharashtra, the state Government established one corporation for the purpose of entrepreneurship development among women and enabling them to access sustainable livelihoods. The corporation namely Mahila Arthik Vikas Mahamandal (MAVIM) has been established on 24<sup>th</sup> February, 1975, on the occasion of international women year. MAVIM has been declared as a nodal agency by government of Maharashtra on 20<sup>th</sup> January 2003, for to implement the various women empowerment programme through Self Help Group. This corporation has implemented various schemes, training programmes which are., Ramai Mahila Shakshamikaran (SCP), NABARD, Swayamsiddha, Tejaswini Maharashtra Rural Women Empowerment Programme, SHG Training Programmes and other schemes such as Community Managed Resource Centre, Navtejaswini Maharashtra Rural Women Enterprises Development, Hirkani Maharashtratrachi, Women Empowerment Scheduled Caste Sub-Plan (SCSP) scheme, Women Self Help Groups in Rural and Urban area, Swaadhar Scheme and Tejaswini Scheme and etc.

The need for empowering women to participate in the economic activities is essential to build a stronger economy. Economic empowerment of women through participation in

the economic activities has led to women's empowerment in aspects such as socio-economic opportunities and community development leading to the national development. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this. Government has played a significant role in bringing about this change. Encouraging entrepreneurship under the various schemes, the government has provided credit to small entrepreneurs without collateral. There has been evidence that more women taking up economic jobs have led to better living standards for their families in terms of better financial standing, educational attainment of children and more healthcare expenditure. Availability of credit at reasonable rates boosts the entrepreneurship share of women. The government and RBI have realised the importance of supply side issues and started policies.

### Objective of the Study

The main objectives of the study are to study women's empowerment through selected schemes in the Maharashtra State and to study the selected Government schemes for women's empowerment.

### Statement of the Problem

In the present time, women are facing so many problems about career, education, economically, socially etc. There is

requiring looking for women empowerment. The present study is an attempt to investigate the research questions, are women really empowering through schemes in the Maharashtra State?

### Literatures Review

The researcher has been gone through various literatures on the women development. Nisha Pandey, D. Parthasarathy (2019) in his paper said that the government regulations could help manage this risk and increase the emphasis on sustainability of the training programmes. The support of livelihoods is increasingly the focus of the policymakers. Considering the needs of the community for the introduction of new livelihoods programme is essential to get the desired outcome for the schemes <sup>[1]</sup>. T. Rama Devi, (2017) concluded that as women constitute almost one-half of India's population, without their engagement and empowerment, rapid economic progress is out of the question. Still a large part of women do not have sufficient autonomy regarding the value choices for their own life. The data also revealed that there is a necessity to look beyond economic resources or material prosperity and into cultural and social influences, which are playing a significant role in shaping the women's autonomy and empowerment <sup>[2]</sup>. Purusottam Nayak and Bidisha Mahanta (2017) women's political participation it is found that large gender gap exists in voting and less than ten per cent of total member in Lok Sabha are Women and after analyzing the data it is found that household decision making power and freedom of movement of women vary considerably with age, education and employment <sup>[3]</sup>. Rashmi Rani Agnihotri H.R and Malipatil, K. S. (2017) said that the government and other private institutions are supporting women in the leadership positions in public sector. Representing women in public sector is only the matter of justice however it needs to bring forward all the perspectives to make of women empowerment effective. Women and men both have unique and different experiences so both are important to bring influence into the decision making process. Equalizing the rights of women and men in the society improves work quality and thus economic status of the nation. In order to really bring women empowerment in the Indian society, it needs to understand and eliminate the main cause of the ill practices against women which are patriarchal and male dominated system of the society. It needs to be open-minded and change the old mind set against women together with the constitutional and other legal provisions <sup>[4]</sup>. L. Prathiba, (2017), concluded that the best way of empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. The Empowerment of Women has become one of the most important concerns of 21<sup>st</sup> century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality <sup>[5]</sup>. Rajeshwari M. Shetta (2015) concluded that the attainment in the field of income / employment and in educational front, the scenario of women empowerment seems to be comparatively poor. The

need of the hour is to identify those loopholes or limitations which are observing the realization of empowerment of women and this initiative must be started from the women folk itself as well as more importantly policy initiative taken by the state and society. Women's empowerment is not a Northern concept women all over the world, including countries in south, have been challenging and changing gender inequalities since the beginning of the history. These struggles have also been supported by many men who have been outraged at injustice against women. Women represent half the world's population and gender inequality exists in every nation on the planet <sup>[6]</sup>. Rouf Ahmad Bhat (2015) concluded that women play an imperative role in making a nation progressive and guide it towards development. They are essential possessions of a lively humanity required for national improvement, if we have to see a bright future of women in our country, giving education to them must be a pre-occupation empowerment means moving from a weak position to execute a power. The education of women is the most powerful tool to change the position of society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. The education develops the idea of participation in government, panchayats, public matters etc for elimination of gender discrimination <sup>[7]</sup>. Seema (2013) said that the nations and states try to achieve this through constitutional, legal, political and development frameworks. These policies are designed in such a way that they help to channelize the resources to ensure development of both women and men.<sup>8</sup>

### Research Methodology

The study is design on descriptive analytical method and secondary data. Secondary data were collected from the annual reports of ESM, Journals and devoted to the topic. The data analytical tools applied were percentage and average.

### Performance of Selected Women Development Schemes

Women empowerment is one of the indispensable agenda of the government with regard to the economic and social development of the country. Empowerment of women can be achieved only when their education, health and financial conditions are improved. Numerous initiatives are being taken to empower women, including formulation of women specific schemes.

#### Tejashree Financial Service Scheme

Tejashree financial services scheme is a loan redemption scheme being implemented through SHGs for three years from 2018-19 for ultra-poor and debt ridden women. Under this scheme one lakh women will get individual loan upto 10,000, ten thousand debt ridden women will get financial assistance of 20,000 for repayment of loan and working capital upto two lakh will be made available to 300 women social enterprises. This scheme has timeline of five years. Total loan of 13.19 crore is distributed under the scheme. About 3,000 women started new enterprises or expanded their enterprises.

- Individual loan upto 10,000 to one lakh women financial assistance of 20,000 to ten thousand debt ridden women for repayment of loan Working capital upto 2, 00,000 to three hundred women social enterprises. Total loan of 34.07 crore was disbursed under the scheme upto November, 2021.

- Under this scheme one lakh women get individual loan upto 10,000, ten thousand debt ridden women get financial assistance upto 20,000 for repayment of loan and working capital upto two lakh is made available to 300 women social enterprises run by CMRCs. Total loan of 54.08 crore was disbursed under the scheme upto December, 2022.

**Hirkani Maharashtra:** With an intention of encouraging entrepreneurship and innovation amongst women in the State, a program called *Hirkani Maharashtra* was launched and in 20 districts more than 5,000 entrepreneurs have been benefitted in the year 2015-16.

**Navtejaswini Maharashtra Rural Women Enterprises Development:** Tejaswini Maharashtra Rural Women Empowerment programme created 78,318 empowered SHGs and developed 300 Community Managed Resource Centre (CMRCs) during the project period of 2007 to 2018. Under the programme livelihood opportunities were made available to 07 lakh women, which helped them to improve their financial status. After the successful completion of *Tejaswini* programme, Government of Maharashtra sanctioned *Navtejaswini* Maharashtra Rural Women Enterprises Development Project. *Navtejaswini* focuses on empowerment of women by diversifying their income sources through cluster-based enterprise development, promotion of social enterprises & support services and facilitating enhanced market access. Under this programme, the target is to provide opportunities of livelihood to 10 lakh women during the period 2019 to 2024. The Government has sanctioned Rs. 528.55 crore with International Funds for Agricultural Development contribution of Rs. 335.40 crore and Government of Maharashtra contribution Rs. 193.15 crore.

**Community Managed Resource Centre:** The Community Managed Resource Centre (CMRC) registered under Society Act, 1860 is a group of 150 to 200 SHGs formed in a cluster of around 20 villages within the radius of 25 km. The role of the CMRC is to provide the primary services to SHGs such as skill development training for livelihood, bank linkages, provide market to produced goods and empowerment of women.

**Women Empowerment Scheduled Caste Sub-Plan (SCSP) scheme implemented by MAVIM**

The government of Maharashtra has been supporting women empowerment through various schemes in the Maharashtra State. The Mahila Arthik Vikas Mahamandal (MAVIM) is the nodal agency for implementing various women empowerment programmes in the State through Self Help Groups (SHGs), financial institutions and Government. Under this Women Empowerment Scheduled Caste Sub-Plan (SCSP) scheme, it is disclosed from table no. 01 that the MAVIM department had 34097 beneficiaries during 2015-16 to 2018-19. The highest number of beneficiaries 15579 means (45.69%) was noticed in the year 2015-16 and lowest per cent (23.83) was seen in the year 2017-18 whereas during 2015-16 to 2017-18, on an average, 11365 means 33.33% beneficiaries per year benefitted were. We can see during 2015-16 to 2017-18 beneficiaries were decreasing.

**Table 1:** Year wise beneficiaries and expenditure of women empowerment (SCSP) scheme implemented by MAVIM

Year	Total No. of Beneficiaries	Expenditure Amount in Core
2015-16	15579 (45.69)	0.03(0.04)
2016-17	10393 (30.48)	64 (78.98)
2017-18	8125 (23.83)	17 (20.98)
2018-19	NA	00
2019-20	NA	00
2020-21	NA	00
2021-22	NA	00
2022-23	NA	00
Total	34097 (100)	81.03 (100)
Average per year	11365.67 (33.33)	

Source: Annual reports of ESM, 2015-16 to 2022-23.

Note: NA shown in Not Available.

Note: The figures shown in the bracket percentage of total.

**Tejaswini Schemes**

This programme is being implemented in the state since 2007 in 10,495 villages of 33 districts with the goal of women empowerment through creation of SHGs with active participation of women. The major focus of the programme is to build grassroots public institutions of SHGs, to provide micro finance services to SHGs, livelihood & micro enterprise development and women empowerment & social equality. It is appears from table no. 02 under the scheme during 2016-17 an expenditure of 20.12 crore was incurred on (03.66%) means 41,642 beneficiaries and during 2017-18 up to December an expenditure of 22.23 crore was incurred on (04.17%) means 47,460 beneficiaries. In term of percentage, the highest percentage was seen in the year 2015-16 i.e. (92.18) and the lowest percentage (03.66) was noticed in the year 2016-17. On an average, 379618 means 33.33% beneficiaries per year benefitted were during 2015-2017.

**Table 2:** Year wise beneficiaries and expenditure of the Tejaswini scheme

Year	Total No. of Beneficiaries	Expenditure Amount in Core
2015-16	1049754 (92.18)	6.00 (12.41)
2016-17	41642 (03.66)	20.12 (41.61)
2017-18	47460 (04.17)	22.23 (45.98)
2018-19	NA	00
2019-20	NA	00
2020-21	NA	00
2021-22	NA	00
2022-23	NA	00
Total	1138856 (100)	48.35 (100)
Average per year	379618.67 (33.33)	(33.34)

Source: Annual reports of ESM, 2015-16 to 2022-23.

Note: NA shown in Not Available.

Note: The figures shown in the bracket percentage of total.

**Swaadhar Scheme**

Under this scheme, financial assistance is provided for protection, care, education & vocational training for the rehabilitation of women in difficult situation. It is disclosed from table no. 03 that there were 38 Swadhar homes functioning in the State at the end of December, 2019. The swaadhar scheme had 8191 beneficiaries during 2015-16 to 2022-23. The highest number of beneficiaries were noticed in the year 2015-16 i.e. 26.23% and lowest per cent (02.41) was seen in the year 2020-21 whereas during 2015-16 to

2022-23, on an average, 9531 beneficiaries per year were benefited. It is concluded that during study period 2015-16 to 2021-22 beneficiaries were decreasing. It is not satisfactory work of swaadhar scheme implementation by the state government during the study period i.e. 2015-16 to 2022-23.

**Table 3:** Year wise swaadhar scheme

Year	Total No. of Beneficiaries	%
2015-16	2500	26.23
2016-17	1220	12.80
2017-18	1927	20.22
2018-19	1545	16.21
2019-20	999	10.48
2020-21	230	02.41
2021-22	1110	11.65
2022-23	NA	00
Total	9531	100
Average per year	1361.57	

Source: Annual reports of ESM, 2015-16 to 2022-23.

**Women Self Help Groups**

SHG is novel and innovative organizational set-up for the women upliftment and welfare. The SHGs are promoted by the Government for women not having enough resources to be entrepreneurs. SHG arranges training facilities for women to carry out certain kind of work which is suitable for them. Banks arranges financial assistance to carry out manufacturing & trading activities and marketing facilities. The Government procures the product of SHGs arrange training for enhancing the capacity of women in terms of leadership quality and administrative capacity. SHGs are good medium for economic empowerment of women.

**SHGs in Rural Area**

It is appears from table no. 04 the women SHGs were increased to a record level of 99699 in the year 2022-2023 from 79020 in 2015-16. In term of percentage, the highest percentage was seen in the year 2021-22 i.e. (13.47%) and the lowest percentage (10.67%) was noticed in the year 2015-16. On an average, the state government has SHGs 92613.5 per year during 2015-22 in rural area in the Maharashtra State. It is concluded that, it is good sign during 2015-22 and total number of women SHGs has increased by 12.5 % and also number of members of SHGs has increased by 12.5% in the rural area during the study period i.e. 2015-16 to 2022-23.

**Table 4:** Year wise women SHGs in rural area in Maharashtra

Year	No. of women SHGs	No. of Members
2015-16	79020 (10.67)	1092769 (11.89)
2016-17	81021 (10.94)	946831 (10.31)
2017-18	91468 (12.35)	1114530 (12.13)
2018-19	95368 (12.87)	1159158 (12.62)
2019-20	96445 (13.02)	1170269 (12.74)
2020-21	98074 (13.24)	1188610 (12.94)
2021-22	99813 (13.47)	1217025 (13.25)
2022-23	99699 (13.46)	1298000 (14.13)
Total	740908 (100)	9187192 (100)
Average per year	92613.5 (12.5)	1148399 (12.5)

Source: Annual reports of ESM, 2015-16 to 2022-23.

Note: The figures shown in the bracket percentage of total.

**SHGs in Urban Area**

Table no. 05 indicated that the women SHGs were increased to a record level of 59712 in the year 2022-2023 from 2770 in 2015-16. In term of percentage, the highest percentage was seen in the year 2022-23 i.e. (23.80%) and the lowest percentage (01.10%) was noticed in the year 2015-16. On an average, the state government has SHGs 31363.5 per year during 2015-22 in urban area in the Maharashtra State. It is concluded that, it is superior sign during 2015-22 and total number of SHGs has increased by 12.5 % and also number of members of SHGs has increased by 12.5% in the urban area during the study period i.e. 2015-16 to 2022-23.

**Table 5:** Year wise women SHGs in urban area in Maharashtra

Year	No. of women SHGs	No. of Members
2015-16	2770 (01.10)	37852 (01.37)
2016-17	6203 (02.47)	56908 (02.07)
2017-18	18177 (07.24)	203319 (07.38)
2018-19	31040 (12.37)	338320 (12.28)
2019-20	35679 (14.22)	388099(14.08)
2020-21	42944 (17.12)	435471 (15.80)
2021-22	54383 (21.67)	579526 (21.03)
2022-23	59712 (23.80)	7.16 (25.98)
Total	250908 (100)	2755495 (100)
Average per year	31363.5 (12.50)	344436.8 (12.50)

Source: Annual reports of ESM, 2015-16 to 2022-23.

Note: The figures shown in the bracket percentage of total.

**Total Women SHGs**

Table no. 06 indicated that the total women SHGs were increased 991816 women SHGs in the year 2019-2022 from 81790 in 2015-16. In term of percentage, the highest percentage was seen in the year 2022-23 i.e. (16.07%) and the lowest percentage (08.25) was noticed in the year 2015-16. On an average, the state government has SHGs 123977 per year during 2015-22 in the Maharashtra State. It is concluded that, it is better sign during 2015-22 and total number of SHGs women SHGs has increased by 12.5 % and also number of members of SHGs has increased by 12.50% during the study period i.e. 2015-16 to 2022-23.

**Table 6:** Year wise total women SHGs in Maharashtra

Year	Total No. of women SHGs	Total No. of Members
2015-16	81790 (08.25)	1130621 (09.47)
2016-17	87224 (08.79)	1003739 (08.40)
2017-18	109645 (11.05)	1317849 (11.03)
2018-19	126408 (12.75)	1497478 (12.54)
2019-20	132124 (13.32)	1558368 (13.05)
2020-21	141018 (14.22)	1624081 (13.60)
2021-22	154196 (15.55)	1796551 (15.04)
2022-23	159411 (16.07)	20.15 (16.87)
Total	991816 (100)	11943687 (100)
Average per year	123977 (0.00)	1492960 (0.00)

Source: Annual reports of ESM, 2015-16 to 2022-23.

Note: The figures shown in the bracket percentage of total.

**Conclusion**

In the Indian rural and urban areas, most of the women are trying to get benefit from various schemes implemented by the central and state government namely, Community Managed Resource Centre, Navtejaswini Maharashtra Rural Women Enterprises Development, Hirkani Maharashtrachi, Women Empowerment Scheduled Caste Sub-Plan (SCSP) Scheme, Women Self Help Groups in Rural and Urban area, Swaadhar Scheme, Tejaswini Schemes and etc. for increase

their standard of living, career development and etc. SHGs help to boost the women entrepreneurs in society. It creates self-employment in the State. More than 6508055 + women are engaged in their own activities in society. The study has concluded on the basis above schemes and its secondary data. It has a great potential to generate women employment opportunities on a massive scale in the rural sector resulting in the financial upliftment of the rural poor through various schemes and also it is a need to the empowerment of women through motivational support to the new women and new women entrepreneurs. It is suggested that the central government and state government should motivate women to take opportunities. Because of, all information about schemes does not rich to a rural area. Both governments should provide information about various schemes through various media for women to take benefit from the scheme. Various schemes can weapon to fight against poverty in society but it is possible when the central and state government will see seriously and focus on the schemes. The state government should use Information and Communication Technology for women will get benefits directly without any threats.

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