



WOMEN EMPOWERMENT THROUGH GOVERNMENT FINANCIAL SCHEMES WITH REFERENCE TO SWARNAJAYANTI GRAM SWAROJGAR YOJANA SCHEME IN GOA

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Abstract

Women play an important role in the overall growth of human resources. They can be the part of economic activity and profession, while being the caregivers and mothers of their families and children. Women in India face a lot of social hurdles however, despite all this, women have become successful entrepreneurs. There are several awareness programs conducted in order to encourage women to play a vital role in the development of the country. A lot of attention has been given to the value of women in various development plans across the world. Consequently, in the recent years there has been an increased focus on women empowerment and entrepreneurship. There have been several studies and research done on the dynamics and mobilization of women empowerment. The government has implemented various anti-poverty programs too that failed for proper mobilization by women. However, the development agencies have praised some micro-credit initiatives as an ideal intervention that will lead to a positive impact on economic development and a potential to improve the social status of women. Swarnajayanti Gram Swarojgar Yojana (SGSY) Scheme is one of the anti-poverty programs launched by the government in order to boost women entrepreneurship. The SGSY Scheme is aimed to take Below Poverty Line families to Above Poverty Line by focusing on group initiatives to organize rural poor in Self Help Groups (SHGs) with training, social mobilization, marketing, and capacity building, apart from the income-generating assets provision with government subsidy and bank credit. The paper focusses on the concept of women entrepreneurship their empowerment through financial schemes launched by the government with reference to Swarnajayanti Gram Swarojgar Yojana (SGSY) Scheme. This study also concludes that there is a need to empower lower middle-class and rural women also for the overall growth of the State and the Country.

Keywords: Women Empowerment, Women Entrepreneurship, Swarnajayanti Gram Swarojgar Yojana, Anti-Poverty Programs, Economic Development.

1.1 Introduction

Empowerment can be identified as forming a social and economic environment where people can make choices and decisions for transforming social strata, either personally or in the community (Vede, D. S., 2021). It can happen with acquiring appropriate knowledge, persuasion power, skill, experience, enhancing the capability, potential, courage to inculcate the essential need and demands among the people surrounding them and analyze

the right and wrong based on rational and analytical information instead of religious and orthodox belief. Empowerment is a perpetual process that allows people to think, perform and regulate their work independently in self-reliance (Singh, S., & Singh, A. 2020).

Women are indeed an inevitable component of society and the root of the family. Although this is true still, the patriarchal society did not allow it and was willing to consider it. Because of orthodox and patriarchal perceptions, women did not acquire the value position and respect proclaimed by nature and religion in India, where religious norms sometimes overlay above the statutory and legislative regulations. The world is living in a digitized, globalized environment where every government is liberal and free to make appropriate decisions (Hazarika, D., 2011).

Country citizens are free to enjoy the country's liberation despite the inequality between men and women, sexism against women being one of the most prominent challenges facing the world. Women struggle for equality, encompassing egalitarian schooling, employment, marriage, inheritance, and politics, including every sphere of a society where women should be treated equally to men. Education is an indispensable element that acts as an essential component and a fundamental right of a citizen to acquire and require education for better sustainability and mobility.

Education is regarded as a perpetual bedrock of women's empowerment because it strengthens the capability and ability to take challenges, face them bravely, confront every drastic and orthodox society's mentality, and dare to take steps against every discrimination faced by her for long (Chanana, K. (2020). Through education, women empower themselves to take appropriate measures to handle the situation that comes across through every sphere encompassing social-economic. Women play a significant role in helping the growth of the country through providing their services in every stream of economy consisting of the agriculture sector, corporate world, micro and entrepreneur industry, among others (Malik, M. A. U. D., & Jabeen, H., 2020).

1.2 Women: Goa

The population of Goa based on the census 2011 is 14.59 lakhs, out of which 7 lakh and nineteen thousand are women, and around 7 lakh and thirty-nine thousand are male. The female literacy rate was about 84.66 percent in the state. The urban population was approximately 62.17 per cent and held 37.8 percent as a rural population. Goa is a state located on the West coast of Peninsular India. Goa's economic growth is driven by the strong performance of its industrial sector comprising fishing, agriculture, tourism, and pharmaceutical. As women hold almost 50% of the human resource of Goa state, they can be an even greater instrument in the development of human resource development compared to their counter competitor. In the past few years, empowering women assures significance as a response to meet the challenges that came in front of implementing the top-down welfare-oriented strategies, policies for women's development. The government's initiative, which focuses on microcredit upliftment for women, intensifies the perception of women upliftment and economic assistant methodology, which has an indispensable impact on economic growth and social upliftment.

The government of Goa has initiated various schemes to empower women livelihood sustaining their life with dignity and contributing equal partners in development and providing an environment free from violence discrimination, and provide egalitarian and appropriate opportunities for growth and development, focusing on the safety and security of women. Economic sustainability by providing financial assistance through the means of either subsidizing the commodity, providing free aid, scholarship and wage subsidy. Some prominent schemes that provide economic assistance and support to the woman include Laadli Laxmi Scheme, Griha Aadhar scheme, MAMTA scheme, Swawlambhan yojana, beneficial retirement scheme for Anganwadi workers other than Swarna Jayanti Gram SWAROJGAR Yojana.

The Yojana, named Swawalambhan, worked to provide economic assistance to Mahila mandal or self-help group workers for training and orientation programmes to generate self-employment capability. Under the scheme, around 20000 rupees annually is sanctioned to the registered self-help group workers for effectively functioning in the Goa state. Moreover, 5000 rupees are granted per course for purchasing raw materials for conducting training activities among the self-help group. Another component scheme of Goa was the Griha Aadhar Scheme, initiated to address the challenges of spiralling prices and provide assistance to the homemakers who belong to the poor, the middle or lower section of the community maintain an appropriate standard of livelihood for their family. Under the scheme, monthly disbursement of 1200 to 1500 will be provided every month directly to the housewife and homemaker residents of Goa.

1.3 Literature Review

Rafiqul, I. et. al (2019) in their study have explored women empowerment through small-scale dairy farming in Bangladesh. The study was descriptive in nature. It was observed that the confidence level of the rural women increased due to the improvement in educational, nutritional and legal right awareness. The various

empowerment dimensions were used to measure the empowerment of women viz; social, economic, decision-making, psychological indicators. It was seen that the women's confidence level enhanced their efficiency and productivity in the small-scale dairy farming and this led to increased standards of living and also impacted their role in family and at the community level.

Pandey, N. & Parthasarathy, D. (2019) in their study have analysed the government initiative Mahila E-Haat to promote women empowerment. The study was conducted in two selected villages of Maharashtra from the women beneficiaries of this scheme. Quantitative research method was adopted for the analysis of the research. It was found that the confidence level of women beneficiaries had increased. However, it was observed that there was an increasing burden on women to repay the loans drawn by them from micro finance institutions.

Yadav, Y., Sharma, K. P., & Raj, K. (2020) The present study has analyzed the impact of the Pradhan Mantri Ujjwala Yojana Scheme (PMUY) on the socio-economic status of women in the rural sector in India and thereby assessed the effectiveness of yojana on women empowerment in the rural sector. The study's findings showed that all the dimensions of PMUY significantly influenced the socio-economic aspects of women empowerment. The results of the estimated regression models indicated that women in rural sectors in India were still not able to identify the benefits of PMUY. The paper also highlighted a significant observation that the PMUY scheme was not able to bring a significant influence on the behavioural attitude of women in response to the adoption of LPG. The study also proposed a new conceptual model that may assist the government in framing new policies and strategies to enhance the effectiveness of PMUY in India.

Venugopalan, K. (2014) the researcher studied the influence of Kudumbashree on the rural women for their empowerment. For the purpose of study five micro units of Kudumbashree of Kozhikode district were selected by random sampling method. Statistical techniques like percentage, mean, standard deviation, Z test were used for analysis of the data. Scaling technique was used to measure variables related to level of improvement on a three-point scale with a weightage of three, two and one for greatly improved, fairly improved and not improved. It was found that decision making power of Kudumbashree members had greatly improved after joining in Kudumbashree. Their self-confidence, personal skills of women beneficiaries also had greatly improved.

De Souza, S. (2005) in the study illustrates that although the State of Goa has a high literacy rate and a large amount of women participation in education, this employment workforce has restricted women participation. There is an immense gender gap in the employment sector. Goa is the only state which enjoys the privilege to hold a standard civil code in the State. However, legislation merely cannot provide and inculcate human mentality regarding social and economic justice based on egalitarian rights among the population of Goa.

Naik, M., & Rodrigues, A. (2017) has evaluated that self-help groups play an indispensable role as a promoting agency in recognizing the purpose of women's empowerment. They empower and encourage women to foster confidence in making decisions and participating in economic and political realms.

1.4 Research Questions

Q. Are the government financial assistance policies adequately working at the root level for uplifting the economic status of women?

Q. What is the impact of the government financial schemes on the socio-economic empowerment of women in the State of Goa?

1.5 Importance Of The Study

Women play a significant role in the growth of the country through their services in every stream of economy consisting of the agriculture sector, corporate world, micro and entrepreneurship industry among others. The intention of the research is to evaluate the socio-economic condition of women in the State of Goa after utilizing the benefit of government schemes for their economic upliftment with the overall motive to empower women and make them capable of sustaining better livelihood.

1.6 Research Objectives

1. To analyze the condition of women in Goa based on the government's diverse initiatives for empowering the women by implementing the Swarnajayanti Gram Swarojgar Yojana Scheme.
2. To identify the role of Swarnajayanti Gram Swarojgar Yojana Scheme in economic independence of women in the State of Goa.

Data Analysis And Results:

The demographic profile of the respondents is shown in Table 1 which is as under:

Table 1: Demographic Profile of Respondents

Variable	Classification	No. of Respondents	Percentage
Age	Upto 25 years	13	8.67

	26-40 years	78	52.00
	41-55 years	45	30.00
	56 years and above	14	9.33
Educational Background	Primary	14	9.33
	Secondary	42	28.00
	Higher Secondary	55	36.67
	Graduation	20	13.33
	Post-Graduation	15	10.00
	Others	4	2.67
Monthly Income	Upto Rs. 5,000	24	16.00
	5,001- 20,000	65	43.33
	20,001-35,000	32	21.33
	35,000 and more	29	19.33
Marital Status	Married	91	60.67
	Unmarried	21	14.00
	Divorcee	28	18.67
	Widow	10	6.67
Structure of the family	Joint	22	14.67
	Nuclear	128	85.33
No. of family members	1	8	5.33
	2	31	20.67
	3	38	25.33
	4	52	34.67
	5 and more	21	14.00
Social group	General	76	50.67
	OBC	34	22.67
	SC	9	6.00
	ST	31	20.67

Source: Primary Data

Table 1 shows the demographic profile of the respondents. It is seen that the respondents belonged to various age groups that ranged from upto 25 years to 56 years and above. Out of 150 respondents, 8.67 percent belonged to the age group of upto 25 years, 52 percent belonged to the age group of 26-40 years, 30 percent belonged to the age group of 41-55 years and 9.33 percent of them belonged to the age group of 56 years and above. The respondents also belonged to different educational backgrounds. Majority (36.67 percent) of them completed their education till higher secondary, 13.33 percent were graduates and only 10 percent were post graduates. The monthly income ranged from Rs. 5,000 to Rs. 35,000. Majority (43.33 percent) of the respondents had income ranging between Rs. 5,001-20,000. 16 percent of the respondents had monthly income below Rs. 5,000. With respect to the marital status of the women respondents' it was observed that majority (60.67 percent) of them were married, 14 percent were unmarried, 18.67 percent were divorced and 6.67 percent of them were widows. Out of the 150 respondents, 128 respondents' (85.33 percent) had a nuclear family structure whereas 22 respondents (14.67 percent) lived in a joint family. The number of members in the families of respondents ranged from one to more than five. It was observed that majority of the respondents (34.67 percent) had four members in their family, 25.33 percent had three members. The respondents belonged to various social groups. It was observed that majority of the respondents (50.67 percent) belonged to the general category. The condition of women in Goa based on the implementation of the Swarnajayanti Gram Swarojgar Yojana Scheme:

Table 2: Women Empowerment Before and after availing the Scheme

Variables	Before Availing		After Availing	
	Mean	SD	Mean	SD
It helped me to provide basic necessities at home.	3.23	0.94	4.03	0.49
It gave me confidence to educate my children.	3.43	0.86	3.97	0.41
It enabled me to make purchase decisions.	3.53	0.73	2.47	0.82
It gave me confidence to do shopping.	4.07	0.45	3.90	1.09

It was possible to budget the family expenses.	2.67	0.76	2.33	0.61
It helped me to support husbands' income.	2.10	0.61	3.67	0.76
It helped to become self-reliant and independent.	3.20	0.89	4.03	0.41
It supported me to start new business.	3.80	0.66	4.30	0.47
It helped me in children's marriage.	3.60	0.72	3.73	0.45
It provided me with small regular savings / cash in hand.	3.93	0.64	4.37	0.49
Self-respect increased.	2.17	0.79	2.30	0.92
It increased my self-esteem.	4.10	0.61	3.73	0.69
It enabled me to open a bank account	3.80	0.57	4.31	0.44
It helped me to feel secure and strong in my family.	3.25	0.44	3.73	0.71
It gave me the freedom to work outside home.	2.12	0.57	2.10	0.58
It gave me the confidence to approach government officials to solve problems.	3.84	0.71	4.20	0.41

Source: Primary Data

The Table 2 shows the results of paired sample t-test for the empowerment of women before and after availing of the Scheme. It has been observed that the Scheme led to the economic and social empowerment of women. The results show that the it helped the women to provide basic necessities at home, to educate their children, to support husbands' income, to become self-reliant and independent, to start new business, helped them in their children's marriage, to have small regular savings/ cash in hand, increased my self-respect, helped them to open a bank account, it helped the women to feel secure in their family and also gave them the confidence to visit the government officials. It was also observed that there has not been a significant difference in the ability of women to make decisions for purchases, to do shopping, budgeting the family expenses, in their self-esteem and in the freedom to work outside home.

The hypothesis to examine whether significant difference exists in the condition of women before and after availing the Scheme.

Null Hypothesis (H₀): *There is no significant difference in the condition of women before and after availing the Scheme.*

Alternative Hypothesis (H₁): *There is significant difference in the condition of women before and after availing the Scheme.*

To test these hypotheses, the t-test was applied and the results are presented in the following Table 3.

Table 3: Showing the condition of women before and after availing the Scheme.

Availing the Scheme	Mean	SD	t-value	p-value
Before	39.83	2.93	3.920	0.000*
After	42.83	2.97		

Source: Primary Data

From the results of a Table 3 it can be seen that, a significant difference was observed in the condition of women respondents before and after availing the Scheme ($t=3.920$, $p<0.05$) at 5 percent level of significance. Hence, the null hypothesis is rejected. It indicates that the women felt empowered economically, socially, psychologically after availing the Scheme.

Empowerment of women and their perception about the Scheme after availing the Scheme

The perception of women respondents about the Scheme was analysed and the results are presented as below.

Table 4: KMO And Bartlett's Test of the women respondents about their empowerment after the Scheme

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.695
Bartlett's Test of Sphericity	Approx. Chi-Square	278.651
	df	105
	Sig.	0.000

The value of KMO is determined a 0.695 and the Bartlett's Test of Sphericity as 278.651 significant at 1 percent ($P<.000$) that justify the usage of factor analysis. Factor analysis has been done using the principal component extraction method with Varimax rotation, on the basis of 'Eigen Value' not less than one for any factor.

Table 5: Rotated Component Matrix of Impact of the Government Scheme on Women Empowerment.

	Component					Factor Name
	1	2	3	4	5	
It helped me to provide basic necessities at home.	0.760					Financial Independence
It was possible to budget the family expenses.	0.559					
It helped me to support husbands' income.	0.826					
It provided me with small regular savings / cash in hand.	0.557					
It enabled me to make purchase decisions.		0.605				Decision-Making
It supported me to start new business.		0.798				
It helped me in children's marriage.		0.690				
It enabled me to open a bank account			0.693			Freedom
It gave me the freedom to work outside home.			0.830			
It helped to become self-reliant and independent.				0.467		Psychological Satisfaction
Self-respect increased.				0.856		
It increased my self-esteem.				0.528		
It helped me to feel secure and strong in my family.				0.541		
It gave me confidence to educate my children.					0.806	Confidence
It gave me confidence to do shopping.					0.707	
It gave me the confidence to approach government officials to solve problems.					0.838	

Source: Primary Data

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotation converged in 16 iterations.

Results

Factor 1: Indicates three variables with variable loadings. This factor is labelled as “**Financial Independence**”. This shows the financial independence of the women in the State of Goa. It consists of; it helped me to provide basic necessities at home (0.760), it was possible to budget the family expenses (0.559), it helped me to support husbands' income (0.826) and it provided me with small regular savings / cash in hand (0.557).

Factor 2: This is interpreted as “**Decision-Making**”. Three variables loaded into this factor were that it enabled me to make purchase decisions (0.605), it supported me to start new business (0.798) and it helped me in children's marriage (0.690).

Factor 3: This is considered as “**Freedom**”. Three variables that correlated to constitute the fourth factor are it gave me confidence to educate my children (0.806), it gave me confidence to do shopping (0.707), it gave me the confidence to approach government officials to solve problems (0.838).

Factor 4: This factor explains the “**Psychological Satisfaction**” of the women in the State of Goa, loaded with four variables which were, it helped to become self-reliant and independent (0.467), self-respect increased (0.856), it increased my self-esteem (0.528), it helped me to feel secure and strong in my family (0.541).

Factor 5: This factor is understood as “**Confidence**”. Loading with three variables namely it gave me confidence to educate my children (0.806), it gave me confidence to do shopping (0.707), it gave me the confidence to approach government officials to solve problems (0.838).

1.7 Conclusion

The study was based on the Swarnajayanti Gram Swarajgar Yojana Scheme (SGSY) which has been implemented by the Government for the benefit of the population below poverty line and the women from low-income group especially from the rural areas of Goa. The analysis and hypothesis assessment revealed that the government schemes specifically SGSY were able to fulfil the requirement of the beneficiaries and led to the

social, economic and psychological satisfaction of the women by helping them with financial assistance or providing better opportunities to uplift their social and economic status in the society to live a dignified life and respectably sustain their livelihood.

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