

## **WOMEN EMPOWERMENT THROUGH WOMEN WELFARE SCHEMES IMPLEMENTED BY (PMC)**

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**Abstract:** - The welfare of women is essential to a country's development. Women often play a key role in the household and their agency can be essential for the wellbeing of all family members and yet, women are often the most vulnerable individuals in society. Policy makers have increasingly come to recognize this and consequently changes to the welfare of women have been laid at the very heart of the transformational promises enclosed in the Millennium Declaration of the United Nations and have been implemented in the Millennium Development Goals (MDGs) – eight development targets agreed upon by all United Nation member states and all major international organisation. Children are critical for all eight aspects and four goals focus exclusively on women or children. These comprise primary education, gender equality, child survival and maternal health Children and Women are the principal assets of every country. Children of today are the nation-builders of tomorrow. The best way of developing our national human resources is to take care of children and Women. Many efforts have been made by the Government of India for the welfare and development of children and Women who are vulnerable to different kinds of exploitation and abuse. Women and Child welfare and development are viewed as supreme asset of the society. So there are various institutions, NGOs, organizations who take initiative to reduce the difficulties and take efforts to develop the society. The one is Pune Municipal Corporations who run various schemes for women's and child welfare. It takes lots of efforts to reach the entire one who abused and exploited from various resources. The Researchers study focuses on the motivational factors that empowered the women in all aspects through the welfare schemes implemented by PMC.

**Keywords:** - Development, Pune Municipal Corporation, Welfare, Schemes.

**1] Introduction:** - Development of the society is the main aim of all the nations. All rounds Development of children as well women's are very important for nation building activities. The foundation of fullest development of human resources must lay in the early stages of life. Pune, the Oxford of the East is a historical city in India with a glorious past, an innovative present and a promising future. Since 1950, the Pune Municipal Corporation is administrating the city and serving citizens. The Pune Municipal Corporation is the civic body that governs the inner limits of Pune, India. Pune Municipal Corporation has taken an initiative for implementing e-Governance. Success of e-governance depends on use of Information Technology in mobilization of Government resources and utilization of these scarce resources with an aim of providing better services. Numbers of schemes are implemented at the international, national and institutional level. Welfare, or commonly social welfare, is a type of government initiatives to ensure about every one meet their basic human needs such as 'bed and board'. Welfare may also encompass efforts to provide a basic level of well-being through free subsidized social services such as healthcare, education, infrastructure, vocational training, and public housing. In a welfare state, the state assumes responsibility for the health, education, infrastructure and welfare of society, providing a range of social services. Pune Municipal Corporation enhances various schemes for women and child for their development and growth. These schemes are to be motivated to Womens in the sense of they can be participate in social activities, run their business as well as complete their education and achieve wealth with the health. These schemes are as follows

### **Schemes for Women:-**

1. Financial empowerment:-Sukanya Samridhi Yojana was launched in 2015, under which small affordable deposits are made in the bank accounts of girls, with the benefit of the higher rate of interest.
2. Support to Training and Employment Program (STEP) is aimed at adding new skills to women.
3. Pradhan Mantri Jan Dhan Yojana has within two years brought in 16.34 crore women under the banking system.
4. Encouraging Entrepreneurship.
5. Under the Pradhan Mantri Mudra Yojana, the government has provided credit to small entrepreneurs without collateral. 75% of these loans have been given to women, with 9.81 crore women entrepreneurs already benefitting from them under the scheme.
6. Over 47 lakh SHGs have been promoted under the National Rural Livelihood Mission (NRLM).
7. SIDBI has been implementing two schemes for women entrepreneurs namely, Mahila Udyam Nidhi and Mahila Vikas Nidhi.
8. Skill development-It is another key aspect for raising the potential of our female workforce. Half of the certificates awarded under Pradhan Mantri Kaushal Vikas Yojana have been given to women candidates.
9. To reach the yet unreached women across the country, the ministry has recently launched the Mahila Shakti Kendra scheme. Under this 3 lakh student volunteers are fanning out across the country to directly reach women at the village level with government schemes and services for their empowerment.
10. Other efforts at promoting entrepreneurship and innovation are:
  - Stand-up India.
  - Trade-related Entrepreneurship Assistance and Development (TREAD).
  - Science for Equity Empowerment and Development (SEED).
  - NITI Aayog launched the Women Entrepreneurship Platform (WEP).
  - Empowering Motherhood.

**2] Review of Literature:-**In this existing literature on women welfare schemes, women entrepreneurs, women empowerment, education etc. has been reviewed. Various studies are carried out on women welfare schemes, women entrepreneurs, women empowerment and education in all over the world with different perspectives.

**Tinku Paul (2009):-** In “Women Empowerment through work participation” book author viewed that with the growing globalization and liberalization of the Indian economy as well as increased privatization of services. Women as a whole have been left behind not been able to partake the fruits of development. Mainstreaming of women into the new and emerging areas of growth is imperative. This will require training and skill upgradation in emerging trends encouraging more women to take up vocational training and empowered them.

**Dr. Reena Singh1 , Sakshi Singh2:-** Welfare Schemes in India for Women Empowerment: A Study :- Dr.Reena Singh1 , Sakshi Singh represents that, he government has initiated some really good schemes for Women Empowerment in the Indian Society. But more than schemes and more than laws, social discussions, debate, promotion and awareness are the areas which need to be addressed to deal with concerned problems.

**B.B. Ghadage(2009):-** Author B.B. Ghadage Said in his Book “ SHASKIYA YOJANA” that through the changing equation in the country, job cuts in the government, semi-government and

public sector and the constraints coming from the background of increasing population, the number of unemployed has increased. Initiatives are being taken at the level of nodal officers and organizations working at various levels to make the schemes successful through more than 100 programs of NABARD like MEDP REDP, a very important program of rural moderate entrepreneurship development and employment generation has been implemented in the last six years.

## **2] Objectives of the Research -**

1. To ascertain whether the guidelines of the scheme are followed with reference to the selection of beneficiaries and utilization of funds allocated.
2. To evaluate the performance of the selected welfare schemes of women's implemented by PMC.
3. To analyze and evaluate the effectiveness of the Women and Child Welfare schemes.

**3] HYPOTHESIS:-** The hypothesis set for the research study is as under.

H0. Women's are not empowered through women welfare schemes implemented by the Pune Municipal Corporation.

H1. Women's are empowered through women welfare schemes implemented by the Pune Municipal Corporation.

**4] Source of data collection:-** The data is collected by using primary and secondary sources. The parameters of evaluation are designed after considering different dimension of study. They are as follows:-

**i] Primary Data-**Structured questionnaire were prepared for collection of the information. Questionnaires were distributed to the Women respondents as well as Officers. Interviews: interviews of various officials / stakeholders related to the respective schemes are to be conducted.

**ii] Secondary Data:-** The required data is obtained from-

❖ Publications of the Pune Municipal Corporation.

❖ Reports of the surveys conducted by the government, semi government departments and N.G.O.s, Websites of PMC.

**5] Selection of Samples:-** Sample is the small part of the universe. For the present study, the researcher had used the simple random sampling technique. A simple random sampling is a probability sample in which each element has an equal probability of being selected.

**Sample Size:** - The data is collected with the help of sample survey of the beneficiaries; There are total 42 Prabhāgs in PMC. From that Hadapsar and Mundhwa Prabhāg is selected for the study and total 50 women respondent are selected for the study.

**6] Statistical Methods:** - The data has been entered in MS Excel before it was transferred to SPSS for the further data analysis. To assess the statistical significance of difference between the qualitative responses of respondents. Researcher used Chi-square test for independence of attributes or Fisher's exact test.. The entire data was analyzed using Statistical Package for Social Sciences (SPSS).

**7] Analysis of Data:-**Collected data and information have been Organised and analyzed by using different tools and methods. A welfare scheme plays a vital role in the economic growth in India. To focus the role of these schemes in the economic development we have analyzed our collected data into various categories- as Decrease of poverty rate up to 40%. PMC contributing more to improve in the literacy rate is up to 32%. Thus overall measures ensure the role of welfare schemes implemented by PMC in empowering the women in various angels.

**Formulation and testing of Hypothesis:** Hypothesis is formulated as the effect of welfare schemes on the women respondents.

**Hypothesis:** - Ho: - Women's are not empowered through women welfare schemes implemented by the Pune Municipal Corporation.

H1:- Womens are empowered through women welfare schemes implemented by PMC.

At time of study, a questionnaire including some factors related to the utilization of welfare schemes was prepared. The respondent expressed their opinions which are given below with expected frequency. Here number of women had given negative responses as shown in the following table.

**Table 1**  
**Observed and Expected Frequency**

Factors	Observed Frequency	Expected frequency
Improvement in Standard of living	12	50
Decrease in poverty rate	10	50
To maintain finance	11	50
To provide Employment	13	50
To participate in social activities	15	50
To workforce training	10	50

For hypothesis testing we have used Chi-Square testing. We know,

$$x^2 = \frac{\sum(O - E)^2}{E}$$

Where  $x^2$  = Chi-Square Statistics

O= Observed Frequency

E= Expected Frequency

Calculation of  $x^2$

Observed Frequency	Expected frequency	(O-E)	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
12	50	38	1444	28.88
10	50	40	1600	32
11	50	39	1521	30.42
13	50	37	1369	27.38
15	50	35	1225	24.5
10	50	40	1600	32
				$\sum(O-E)^2/E = 175.18$

Here  $x^2=175.18$

Degree of freedom (df) =k-1= 6-1=5

The critical table value of  $x^2$  for 5 degree of freedom is at 0.05 level of significance is 12.60 ,here the calculated value of  $x^2$  is greater than the table value so that null hypothesis is rejected and we can conclude that Women's are empowered through women welfare schemes implemented by PMC.

**Findings:** - It can be clearly seen here that the participation of women is now increasing in the societies which are considered to be male dominated. Through the various welfare schemes of the PMC women now becoming more and more progressive. In recent times, the traditional

occupation of one's own family or caste was given more importance than education. But with the need of the hour and through the Welfare schemes of the PMC's education, the proportion of education among the women's seems to be increasing. Most of the women by taking training of various programmes entered into the profession. These schemes of the PMC lead to economic development of the women community. Thus, with various Welfare schemes of the women it has been found that maximum numbers of women have access to electricity, water, TV, two-wheelers, gas and toilet facilities in their homes. Most of the Women started a separate business apart from their family business. Various schemes inspired the women to develop themselves. Thus, there has been a change in the mindset of women regarding business and increased the proportion of family income. Hence, there is empowerment of women through these welfare schemes implemented by PMC.

**Conclusion:** -The concepts of welfare and development of women are analysed and explained. Welfare is the response of the State, stimulated and prompted under pressure. The functions that are to be satisfied by this response are: continuity, integrity and system maintenance countering threats of change and upheaval. The present study is on 'Women empowerment through women welfare Schemes implemented by PMC'. These schemes impacted on the social, economic, education and health on the women empowerment. The study attempts to examine the effects of welfare schemes on the women. The study shows that women's are empowered economically and socially with the welfare schemes implemented by PMC.

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