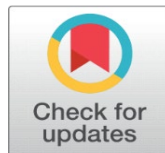
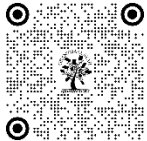


ASSESSMENT OF THE AWARENESS LEVEL ABOUT GOVERNMENT FINANCIAL SCHEMES AMONG WOMEN BENEFICIARIES IN GOA

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ABSTRACT

Women are an integral part of every economy. A nation's growth also depends on the overall growth and development of women. The Government of India together with the State Governments is trying to empower the women through various schemes so that they become economically independent. These schemes have played very important role in reducing the vulnerability of poor women, through asset creation, income generation and provision of emergency assistance. However, the success of these schemes is determined by their reach. If the needy women are not aware of the schemes, then it would limit the number of beneficiaries of such schemes and the very purpose of such schemes would not be achieved. The schemes selected for the study were Griha Aadhar Scheme, Mamta Scheme, Pradhan Mantri Matru Vandana Yojana and Ladli Laxmi Scheme. The main objective of the study is to know the impact of demographic variables on the awareness level of schemes among women beneficiaries and to know the socio-economic impact of the schemes. Snowball method of sampling was used to select a sample of 220 women beneficiaries for the study. The data was analysed using statistical tools like mean, standard deviation, independent t-test, paired t-test, Chi-square and ANOVA. It was concluded that moderate level of empowerment was found among women beneficiaries. It was also seen that there was significant relationship between education level, place of residence and the level of awareness among beneficiaries.

Keywords: Awareness, Women Beneficiaries, Government Financial Schemes, Social Empowerment, Economic Empowerment

1. INTRODUCTION

Women play a very important role in the family and society. However, women in all essential areas of life have a disadvantage as compared with men be it in terms of education, employment opportunities, income, community organisations or politics. The patriarchal society also is responsible for the secondary status of women. Hence, the need for women empowerment arises in order to give equal status to women as well contribute to the development of a nation. The development of a society is measured in terms of its material resources, economic growth and wealth creation and also in terms of the opportunities and capabilities of its people to explore the material resources and to contribute equally in the growth of the society.

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 & Jabeen, 2020). It has become a recognised fact that for the sustainable social and economic development of any society, all round development of all people becomes necessary irrespective of caste, class, religion, region and gender (Kaur, 2009). Such a process becomes unjust and discriminatory if the women are excluded from its benefits. Therefore, it has become more apparent for developing countries that women's issues should not be isolated as secondary issues in development process. Hence, the empowerment of women has been a major issue in the decision-making process of the government in all policies and programmes for socio-economic development. It is recognised as the only way for women to achieve equal status and power relations in the society to enable them to contribute in their own self-development as well as for the benefit of the society.

2. DEFINITION

Empowerment aims at creating both equality and equity among individuals and social groups. The World Bank defines empowerment as the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes (Nagayya & Begum, 2012). It is a process in the sense that it enables women to move from the state of gender inequality to the state of gender equality in the society. Women themselves are seen as agents to transform the existing power relations in the society with the help and support of the external agents. Empowerment is a perpetual process that allows people to think, perform and regulate their work independently in self-reliance (Singh, S., & Singh, A. 2020).

Social Empowerment – is to create an enabling environment by adopting various policies and programmes for development of women, besides providing them easy and equal access to all the basic services so as to enable them to realize their full potential (Ministry of Women and Child Development-Government of India).

Economic Empowerment – Ensuring provision of training, employment and income generation activities with both forward and backward linkages with the ultimate objective of making all women economically independent and self-reliant (Parsuraman & Somaiya, 2016).

3. GOVERNMENT SCHEMES

There are various schemes implemented by the Government of India and the Government of Goa for the benefit of women through the Department of Women and Child Development which functions to give the much-needed impetus to the holistic development of women and children. Four such schemes were selected for the study which were as follows:

- **Griha Aadhar Scheme:** The objective of the scheme is to address the issue of increasing prices and to provide support to the housewives/homemakers from middle, lower middle and poor section of the society to maintain a reasonable standard of living for their families. An amount of ₹ 1,500 is provided every month to the beneficiaries.
- **Mamta Scheme:** The scheme is aimed at improving the female child sex ratio in the State. An amount of ₹ 10,000 as one-time financial incentive is paid to the mother (beneficiary) who delivers a girl child.

- **Pradhan Mantri Mantru Vandana Yojana:** A cash incentive of ₹ 5,000 is provided to pregnant and lactating mothers in three instalments with the main objective of providing partial compensation for the wage loss so that the women can take rest before and after the delivery of the first child.
- **Ladli Laxmi Scheme:** This scheme is implemented with the main objective to reduce the financial burden on the family thereby addressing the undesirable tendency of female foeticides. A financial incentive of ₹ 1 lakh is provided to every Goan girl for her marriage which also can be encashed by her for use in business or for further studies.

4. REVIEW OF LITERATURE

Dash, S. & Hota, S. (2020) have measured the impact of rural development through the beneficiaries of various government schemes and it has been found that the beneficiaries are not satisfied with the schemes due to the improper implementation of schemes. Al- Mamun, A., Wahab, S. A., Mazumdar, M. & Su, Z. (2014) in their study revealed that participation in AIM's microcredit program generated a positive and significant impact on women's empowerment in Urban Peninsular Malaysia and the results suggested that AIM should focus on increasing the outreach by targeting urban low-income women. Christiani, Y., Byles, J. E., Tavener, M., & Dugdale, P. (2017) have suggested that strategies should be developed to expand health insurance coverage among women in Indonesia, including the disparities across community levels. Kaur, S. (2009) has shown that the overall situation in the state of Punjab is bleak with further rural-urban gaps in status of women in all spheres of life that is economic, social and political. Yadav, T. (2013) in the study assessed the impact of Udyogini scheme on empowerment of women in Chitradurga district and the major findings of this study revealed that there is a positive impact of social empowerment and economic empowerment on beneficiaries in Chitradurga district in Karnataka. Paulmoni, R., & Geetha, P. (2019) in their paper have studied women entrepreneurs' awareness about government schemes with special reference to Kanyakumari District in which it was concluded that the women entrepreneurs were aware of only a few schemes. Pandey, N. & Parthasarathy, D. (2019) in their study have analysed the government initiative Mahila E-Haat to promote women empowerment and it was observed that there was an increasing burden on women to repay the loans drawn by them from micro finance institutions. Venugopalan, K. (2014) the researcher studied the influence of Kudumbashree on the rural women for their empowerment. It was found that decision making power of Kudumbashree members had greatly improved after joining in Kudumbashree.

It is pertinent that most of the studies have concentrated on a single scheme and its coverage among the women. The literature is limited with regard to the awareness of women beneficiaries about the various schemes implemented by the Government of India and Government of Goa and hence it is challenging to understand whether the government schemes implemented have actually reached the women. The study attempts to bridge this research gap.

4.1. OBJECTIVES OF THE STUDY

The main objectives of the study were as follows:

- 1) To assess the awareness level among the women beneficiaries of the various government financial schemes.

- 2) To know the socio-economic impact of the Government financial schemes on women beneficiaries in the State of Goa.

5. RESEARCH METHODOLOGY

The study is conducted in South Goa. The primary data for the study was collected from 220 women beneficiaries from South Goa by personally administering them a structured objective questionnaire to assess the awareness level. The sample was selected by using purposive method of sampling. Secondary data was collected from Department of Women and Child Development and the official websites. The study was conducted in Margao, Cuncolim, Quepem, Canacona, Ponda in South Goa. The data was analysed using statistical tools like mean, standard deviation, independent t-test, paired t-test, Chi-square and ANOVA.

Scoring Key: Every right answer was allotted a score of 1 and every wrong answer was allotted a score of 0. A total score of 21 was given for the knowledge questionnaire. The score interpretation was as follows: Score of 15-21 (Good Knowledge- > 70 %), 11-14 (Average Knowledge 50%-69%) and <11 (Poor Knowledge <50%).

Hypothesis Formulation

Ho: There is no significant relationship between the demographic variables and the awareness level of women beneficiaries.

Ho: There is no significant difference in the social and economic position of women beneficiaries before and after availing the schemes.

Data Analysis and Results

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

Table 1

Table 1 Socio-Demographic Profile of Respondents			
Variables	Classification	No. of Respondents	Percentage
Age	18-25 years	72	32.72
	26-40 years	95	43.18
	41-60 years	29	13.18
	60 years and above	24	10.92
Educational Background	Illiterate	32	14.55
	Primary	62	28.18
	Secondary	26	11.82
	Higher Secondary	45	20.45
	Graduation	31	14.09
	Post-Graduation	24	10.91
Monthly Income	Nil	8	3.64
	Upto Rs. 5,000	48	21.82
	5,001- 10,000	97	44.09
	10,001-20,000	47	21.36
	20,000 and more	20	9.09
Marital Status	Married	132	60.00
	Unmarried	88	40.00
Structure of the family	Joint	139	63.18
	Nuclear	81	36.82
Place of Residence	Rural	114	51.82

Urban	106	48.18
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Source Primary Data

From the above table it is seen that majority of the respondents belonged to the age group of 26 to 40 years (43.18 percent). 10.92 percent of them were 60 years and above. Majority of women beneficiaries accounting for 28.18 percent completed their primary education. 14.55 percent of them were found to be illiterate. 44.09 percent of the respondents had a monthly income of ₹ 5,000 to ₹ 10,000 only. 60 percent of them were married and majority (63.18 percent) of them lived in a joint family. 51.82 percent of them lived in rural areas.

Table 2

Table 2 The Distribution of Beneficiaries According to the Level of Awareness About the Government Financial Schemes

Sr. No.	Awareness Level	Score	Beneficiaries (220)	Percentage
1	Good	15-21	83	37.73
2	Average	11-14	114	51.82
3	Poor	< 11	23	10.45

Source Primary Data

From the above table it is observed that 51.82 percent of the women beneficiaries had average knowledge of the schemes. Only 37.73 percent of them had a good knowledge. 10.45 percent of them had poor knowledge of the schemes.

For the purpose of analysis, the beneficiaries were classified as having good knowledge and Fair knowledge (Average and Poor knowledge). For the purpose of establishing the relationship between the demographic variables and the level of awareness the variables were clubbed in only two sub-categories.

Table 3

Table 3 Association of Demographic Variables with the Level of Awareness

Variables	Awareness				χ^2	df	p-value
	Good	Fair					
	Frequency	%	Frequency	%			
Age							
Less than 40 years	43	51.81	93	67.88	0.397	1	0.542
40 years and above	40	48.19	44	32.12			
Educational Background							
Illiterate	47	56.63	110	80.29	8.573	1	0.005
Literate	36	43.37	27	19.71			
Monthly Income							
Less than ₹20,000	39	46.99	114	83.21	2.687	1	0.139
20,000 and more	44	53.01	23	16.79			
Marital Status							
Married	45	54.22	98	71.53	0.085	1	0.813
Unmarried	38	45.78	39	28.47			
Structure of the family							
Joint	35	42.17	85	62.04	2.594	1	0.127
Nuclear	48	57.83	52	37.96			
Place of Residence							
Rural	49	59.04	102	74.45	7.956	1	0.006

Urban	34	40.96	35	25.55
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From Table 3 it is observed that there was significant association between the educational qualification, the place of residence of the women beneficiaries and their level of awareness about the government financial schemes. The p-value is less than 0.05 (at 5% level of significance) and hence we reject the null hypothesis. Whereas in case of age, monthly income, marital status and structure of the family the p-values were greater than 0.05 and hence the null hypothesis was accepted. There is no significant relationship between age, monthly income, marital status and structure of the family with the awareness level.

Table 4

Table 4 Social Position of Women Beneficiaries Before and After Availing the				
Social Variables	Before availing the Scheme	Percentage	After availing the Schemes	Percentage2
Better access to health facilities	53	24.09	98	44.55
Equal participation in family decisions	71	32.27	101	45.91
Improved quality of food	68	30.91	87	39.55
Increase in confidence	51	23.18	123	55.91
Participation in social activities	35	15.91	81	36.82
Total	220		220	

Source Primary Data

The above table shows that there has been a considerable improvement in the social position of women beneficiaries. 44.55 percent of the respondents can now avail better health facilities as compared to only 24.09 percent before availing the schemes. Similarly there has been an increase in participation in the family decision by women beneficiaries, their quality of food has improved (39.55) along with an increase in their level of confidence (55.91 percent). Participation in social activities has also increased to 36.82 percent.

Paired Samples Statistics for Analysis of Social Impact of the Government Financial Schemes					
		Mean	N	Std. Deviation	Std. Error Mean
Pair-I	Social Impact Before availing the Schemes	23.2	5	5.05	2.08
	Social Impact After availing the Schemes	45.6	5	10.7	4.45
Paired Samples Test					
		Std. Deviation	T	Df	Sig. (2 tailed)
Pair- I	Social Impact Before-After availing the Schemes	6.30	9.34	4	0.000

From the above analysis it is observed that the absolute value of the t stat is greater than the t-critical two tail value, therefore, the null hypothesis is rejected at 5% level of significance and hence the alternative hypothesis that there is a statistically significant difference between the mean values of the two variables social impact before and after availing the schemes is accepted.

Table 5

Table 5 Economic Position of Women Beneficiaries Before and After Availing the Schemes				
Economic Variables	Before availing the Scheme	Percentage	After availing the Schemes	Percentage2
Better access to finance	82	37.27	112	50.91
Increase in savings	77	35	145	65.91
Improved standard of living	65	29.55	98	44.55
Asset creation is facilitated	57	25.91	88	40
Economic Independence	58	26.36	102	46.36
Total	220		220	

Source Primary Data

From the above table it is seen that there has been a positive impact on the economic position of the women beneficiaries. 50.91 percent of them have a better access to finance after availing the schemes, 65.91 percent of them have felt the increase in their savings, 44.55 percent of them have shown improvement in their standard of living, 46.36 percent of them are economically independent. 40 percent of the beneficiaries have been able to create assets.

Paired Samples Statistics for Analysis of Economic Impact of the Government Financial Schemes					
		Mean	N	Std. Deviation	Std. Error Mean
Pair-I	Economic Impact Before availing the Schemes	18.9	5	3.69	1.4
	Economic Impact After availing the Schemes	52.2	5	7.18	2.6
Paired Samples Test					
		Std. Deviation	T	Df	Sig. (2 tailed)
Pair-I	Economic Impact Before-After availing the Schemes	6.68	12.4	4	1.614

From the above analysis it is observed that the absolute value of the t stat is greater than the t-critical two tail value, therefore, the null hypothesis is rejected at 5% level of significance and hence the alternative hypothesis that there is a statistically significant difference between the mean values of the two variables economic impact before and after availing the schemes is accepted.

6. FINDINGS OF THE STUDY

The findings of the study were as follows:

- 1) Majority of the women beneficiaries had knowledge of the various government financial schemes selected for the purpose of the study.
- 2) Among the demographic variables, educational qualification and the place of residence of the women beneficiaries had a significant relationship with their level of awareness about the government financial schemes.

- 3) There was a statistically significant difference between social and economic position of women before and after availing the government financial schemes.

7. CONCLUSION

The study concludes that there has been a significant improvement in the social and economic position of women beneficiaries after availing the government financial schemes. The government schemes have been availed by women from rural as well as urban areas irrespective of their age, educational background, caste and religion. The schemes have been able to empower the women beneficiaries socially as well as economically. Thus, it can be concluded that with increased efforts from the government and other authorities more women can avail such schemes and make a change in their standard of living.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

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