

Impact of Government Welfare Schemes on Empowerment of Minority Women in Karnataka

Niyaz ¹, Abhinandan Kulal ², Mahammad Thauseef P. ³, & Abdul Jaleel ⁴

¹Assistant Professor, College of Management and Commerce, Srinivas University, Karnataka, India

OrcidID:0000-0003-4568-1658; Email: niyaz0191@gmail.com

²Research Scholar, Department of Commerce, Mangalore University, Karnataka, India

OrcidID:0000-0001-6114-3150;Email: kulalabhinandan@gmail.com

³Assistant Professor, Department of Commerce, St. Aloysius College (Autonomous), Mangalore, Karnataka, India

OrcidID: 0000-0003-2676-6664; Email: mohammadthausif777@gmail.com

⁴Assistant Professor, Department of Commerce, P.A. First Grade College, Mangalore, Karnataka, India

OrcidID: 0000-0002-0577-8458; Email:ajaleelmhrd@gmail.com

Area/Section: Management.

Type of the Paper: Analytical Research.

Type of Review: Peer Reviewed as per [C/O/P/E](#) guidance.

Indexed in: OpenAIRE.

DOI: <https://doi.org/10.5281/zenodo.5727654>

Google Scholar Citation: [IJMTS](#)

How to Cite this Paper:

Niyaz, Abhinandan Kulal, Mahammad Thauseef, P., & Abdul Jaleel, (2021). Impact of Government Welfare Schemes on Empowerment of Minority Women in Karnataka. *International Journal of Management, Technology, and Social Sciences (IJMTS)*, 6(2), 191-203. DOI: <https://doi.org/10.5281/zenodo.5727654>

International Journal of Management, Technology, and Social Sciences (IJMTS)

A Refereed International Journal of Srinivas University, India.

CrossRef DOI: <https://doi.org/10.47992/IJMTS.2581.6012.0164>

© With Author.



This work is licensed under a [Creative Commons Attribution-Non-Commercial 4.0 International License](#) subject to proper citation to the publication source of the work.

Disclaimer: The scholarly papers as reviewed and published by the Srinivas Publications (S.P.), India are the views and opinions of their respective authors and are not the views or opinions of the SP. The SP disclaims of any harm or loss caused due to the published content to any party.

Impact of Government Welfare Schemes on Empowerment of Minority Women in Karnataka

Niyaz¹, Abhinandan Kulal², Mahammad Thauseef P.³, & Abdul Jaleel⁴

¹Assistant Professor, College of Management and Commerce, Srinivas University, Karnataka, India

OrcidID:0000-0003-4568-1658; Email: niyaz0191@gmail.com

²Research Scholar, Department of Commerce, Mangalore University, Karnataka, India

OrcidID:0000-0001-6114-3150;Email: kulalabhinandan@gmail.com

³Assistant Professor, Department of Commerce, St. Aloysius College (Autonomous), Mangalore, Karnataka, India

OrcidID: 0000-0003-2676-6664; Email: mohammadthausif777@gmail.com

⁴Assistant Professor, Department of Commerce, P.A. First Grade College, Mangalore, Karnataka, India

OrcidID: 0000-0002-0577-8458; Email: ajaleelmhrd@gmail.com

ABSTRACT

Purpose: Even though the government had taken many initiatives for the empowerment of minority women but the success of such initiatives is questionable. A strong tool for perfect empowerment requires financial independence and self-reliant, and this can be achieved only through financial support. With this intention, a present study was conducted to evaluate the impact of awareness and utilisation of various welfare schemes on the empowerment of minority women.

Design/Methodology/Approach: A study was conducted in Karnataka by taking 388 minority women as a sample unit. Simple random sampling techniques were used to select sample units and primary data was collected using a structured questionnaire. Hypotheses are developed to support the primary objective and tested with simple regression analysis.

Findings/Result: The study found that minority women have a very low level of awareness and utilisation of government welfare schemes which has adversely affected the overall development of minority women. This study suggested to take awareness programs for minority women in rural areas to achieve overall empowerment in India.

Paper Type: Analytical Paper

Keywords: Women Empowerment, Welfare Schemes, Minority Women, Awareness, Utilisation.

1. INTRODUCTION :

The necessity to empowering women in all aspects is indispensable to build a strong nation. The older version of women empowerment only focused on economic empowerment, but the newer version of women empowerment includes political, social, educational, and psychological [1]. Minority women are least benefited in India from all government facilities and schemes. This is because of low awareness about schemes provided by the government and the inability to use available schemes. The influence of Media is significant in promoting women empowerment and gender non-discrimination [2]. The government of India affirmed the year 2001 as the 'Year of Women Empowerment' to bring an equal position with men [3]. Higher education develops women's position at all aspects, irrespective of women's contribution in the family income and she can be equivalent to men. But in India, status of women in terms of education is depleted; hence they are repressed [4]. Also, education is that significant tool which teaches women to open up her freedom to express or to feel by enhancing effectual communication leading to solution for any level of disputations and issues [5]. Therefore, this study aims to assess the impact of awareness and utilization of government welfare schemes on the overall empowerment of women.

1.1 Government Welfare Schemes for Minority Women:

To empower the women in general and specifically in finance the ministry of minority affairs implemented several schemes. The common opinion among expert that the need for empowering women through education is essential to build a stronger economy. For the purpose of women's access to education the government has implemented the Scholarship Schemes such as Pre-Matric Scholarship Scheme, Maulana Azad National Fellowship (MANF) Scheme, Post- Matric Scholarship Scheme and, Merit-cum-Means based Scholarship Scheme. Fellowship is provided in the form of financial aid to folks from minority communities to go after higher studies such as M. Phil and Ph.D. Free Coaching and Allied Schemes also provided for students belonging to minority communities. Education helps in reduction of inequalities and helps in improving social-economic status [6]. Economic accreditation is central to the overall accreditation of women [7]. Lately, the Government of India put lot of efforts by implementing new schemes for young Child (Beti Bachavu, Beti Padhavu). To help women in Preparing and planning Business Program is given through aptitude improvement programs to make business openings additionally for their all-encompassing development. The reason of the plans is to move forward ability, improve competency and allow increment employability. The government has realised the importance of supply side issues and started policies like MUDRA Yojana and priority sector lending [7]. The most important instrument contributing to empowerment is accomplishing economic self-sufficiency by being self-reliant [8]. In this connection, the government has developed the schemes like Concessional credit through National Minorities Development and Finance Corporation (NMDFC) and Pradhan Mantri Jan Vikas Karyakaram (PMJVK). These schemes ensure accessibility of credit at sensible rates to boost the business enterprise remainder of ladies who can begin businesses. To build leadership skills through training among minority women and youth Nai-Roshni scheme was launched by government of India. A literature survey carried out to evaluate how these schemes were useful to the minority women and collected their perception towards all these schemes.

2. REVIEW OF LITERATURE :

Table 1: Related Work on Women Empowerment

Sl. No	Area	Contribution	Authors
1	Entrepreneurial competencies and traits	The proper blend of skills, traits and competencies with women entrepreneurship is essential to tackle the global challenges, competition and to meet the transforming trend.	Roy, J. et al. [9]
2	Entrepreneurial Challenges	The major challenges faced by women entrepreneur includes lack of marketing opportunities, lack of financial assistance etc.	Koneru, K. (2017) [10]
3	Government Schemes	To bring out economic and social development of women and improving their status in the community the programme for Women Development has been introduced.	Kumar, P. (2014). [11]
4	Women Rights and Needs	There is a need to accomplish steps which will help to accommodate the rights and the basic needs of women population.	Klugman, et al. (2014). [12]
5	Education and Employment	The most significant component which enhances empowerment is education and employment leading to achieve the desired goal. Yet influenced by public view towards gender non-discrimination.	Nayak, et al. (2012). [13]
6	Micro-finance and socio-economic progress	Providing basic amenities and implementing various schemes is very important at the same time micro finance facilities contributes to financial liberation and helps women in availing social and economic freedom.	Prema,K. Y. L. (2011). [14]
7	Personality development of women	Participation in activities such as political, social or economic activities can be a factor in enhancing the decision-making power as well as personality development of women.	Venkata, et al. (2020). [15]

8	Women Entrepreneurship and Government Support	Women entrepreneurs are aware of Mudra Yojana Scheme and Industrial Finance corporation's interest subsidy schemes but as far as the beneficiaries are considered only few are benefited.	Beaman, et al. (2009). [16]
9	Holistic Growth of Women through Government scheme	Prioritized women empowerment schemes in India such as National policy for empowerment of women, multi-sectoral nutrition programme, Indira Gandhi matritva sahyog yojana (IGMSY), Ujjwala, national mission for empowerment for women, Poorna Shakti Kendra, Rajiv Gandhi national scheme for the children of working mothers and so on for the holistic growth of women.	Cilliers, (2016). [17]
10	Utilization of Government Schemes	Central and State Governments have introduced various novel schemes for the empowerment of women. Yet minority women are utilizing only selected schemes promoted by the Government due to lack of awareness.	Bandiera, et.al. (2014). [18]

Based on the reviewed articles, it is clear that women face scarcity in most of the facilities whether it is in terms of availing financial assistance or their participation in political, economic and societal activities. Even though women attempt to improve their status by starting their own venture they lack proper facilities. Comparing to all other section of society women belonging to minority community has faced major challenges. To tackle these problems government has initiated several schemes to empower minority women. Nevertheless, due to ignorance and illiteracy minority women are not availing the benefits of these schemes according to most of the articles. Simultaneously, the above articles suggested several measures to educate minority women with respect to the schemes provided by Government. Hence this study will add on to the present related work by bringing into light the various other challenges faced by minority women and attempts to measure the awareness level on the various schemes thereby contributes to women empowerment.

3. OBJECTIVES :

- (1) To assess the level of awareness among Minority women on various government welfare schemes in India.
- (2) To know the level of welfare scheme utilization among minority women.
- (3) To know the impact of Awareness and Utilisation of welfare schemes on the overall development of women.

4. RESEARCH METHODOLOGY :

The study used both descriptive and Inferential analysis to answer the research question, and this study was carried out in Karnataka. This study took 388 minority women as a sample. A structured questionnaire developed in three parts, the first part consists of 'Demographic details of Minority women,' second part consists of 'Awareness and Utilisation of government schemes,' and the third part consist of 'Overall development.' Awareness was measured with a five-point Likert scale, five being highly aware and one being highly unaware; likewise, utilization of schemes measured with the dichotomous answer and later converted into scores (Yes-1, No-0). Total scores are classified into quartile and categorized into four categories. Very Highly Utilised (35-50), Highly Utilised (20-35), Less Utilised (10-25), Very less utilized (<20). Overall, women empowerment was measured with a standard questionnaire. Economic empowerment measured with three statements [19], Political empowerment was measured with four statements [20], Social empowerment was measured with three statements [21]; family empowerment was measured with three statements, Psychological empowerment was measured with four statements [22], Educational empowerment was measured with three statements [23] and Health empowerment measured with three statements [24].

5. RESULTS AND DISCUSSION :

5.1 Results:

5.1.1 Sample Demographics

Table 1: Demographic Profile of the Respondents

Demographical Variable	Frequency & %
Age	
Below 20	75(19.3%)
Between 21-30	268(69.1%)
Between 31-40	35(9.0%)
Above 40	10(2.6%)
Religion	
Muslim	215(55.4%)
Christian	130(33.5%)
Jain	5(1.3%)
Other	38(9.8%)
Residence	
Rural	152(39.2%)
Urban	118(30.4%)
Semi-Urban	118(30.4%)
Occupation	
Student	102(26.3%)
Salaried	164(42.2%)
Self Employed	81(20.9%)
Home Maker	41(10.6%)
Monthly Income	
No income	129(33.2%)
Below Rs.10000	109(28.1%)
Rs.10001-25000	83(21.4%)
Above 25000	67(17.3%)

Source: Survey Data

As clearly noticed in the above table 1, most (69.1%) of the respondents belong to the age group of 21 to 30 are Male; Most of the respondents belong to the age category of 25-34 Years (42.1 %); Majority (55.4%) of the respondents are Muslims followed by Christian with 33.5 % ; 39.2% of the respondents from rural area followed by 30.4 % from urban and semi urban;42.2% of respondent are salaried, 20.9% of the respondents are self-employed and 26.3% of the respondents pursuing higher education (23.0%); 28.1% of the respondents are earning income below Rs 10,000, followed by 10,001 to 25000 with 21.4 % . And 17.3% of the respondents are earning Income above 25,000.

5.2 Descriptive Statistics and Hypothesis Testing:

5.2.1: Descriptive Statistics on Awareness level; Utilization of various government schemes and Association between Various Schemes and Utilization

Hypothesis:

H1: There is significant association between awareness level and Utilization of various government schemes of minority women.

Table 2: Results of CSTV/FETV with Descriptive Statistics on Awareness level and Utilization of various government schemes

Various Schemes	Part I Descriptive Statistics		Part II Utilization		Part III Association Results CSTV/FETV with P value	
	Mean	S.D.	f	%	CSTV	P value
Pre-Matric Scholarship	4.2	.9	225	58.0	CSTV =53.500	P<0.01**

Post-Matric Scholarship	4.4	.9	300	77.3	FETV=71.776	P<0.01**
Merit-cum-Means Scholarship Scheme	3.8	1.1	145	37.4	CSTV=66.422	P<0.01**
Maulana Azad National Fellowship Scheme	3.9	1.1	124	32.0	CSTV=62.635	P<0.01**
Seekhoaur Kamao	2.4	1.0	20	5.2	FETV=41.620	P<0.01**
Upgrading Skills and Training in Traditional Arts/Crafts for Development (USTTAD)	2.3	1.0	32	8.2	CSTV=139.321	P<0.01**
Nai Manzil	2.2	1.0	16	4.1	CSTV=58.299	P<0.01**
Hamari Dharohar	2.2	1.0	16	4.1	CSTV=163.370	P<0.01**
Multi Sectoral Development Programme for Minorities (MSDP)	2.3	1.1	15	3.9	CSTV=116.593	P<0.01**
Padho Pardesh	2.3	1.0	22	5.7	FETV=83.354	P<0.01**
Naya Savera	2.2	1.0	15	3.9	FETV=101.239	P<0.01**
Nal Udaan	2.2	1.0	26	6.7	CSTV=122.480	P<0.01**
Indira Gandhi matritva sahyog yojana (IGMSY)	2.6	1.2	21	5.4	FETV=67.644	P<0.01**
Dhanalakshmi Scheme	2.8	1.3	36	9.3	CSTV=67.455	P<0.01**
Wwh (working women hostel)	2.8	1.3	20	5.2	FETV=39.855	P<0.01**
Free Coaching and Allied Scheme for Minorities	2.7	1.2	21	5.4	FETV=57.731	P<0.01**
Hostels for Minority Students	3.1	1.3	31	8.0	CSTV=41.230	P<0.01**
Bidaai (Shaadi Scheme)	2.9	1.3	31	8.0	CSTV=37.154	P<0.01**
Skill Development Programme	3.0	1.3	25	6.4	FETV=45.117	P<0.01**
GNM and BSC Nursing Training	2.5	1.1	10	2.6	FETV=67.827	P<0.01**
Incentives to Christian Minority Students	2.7	1.2	42	10.8	CSTV=72.766	P<0.01**
Pre-Examination training for competitive examinations (IAS / KAS / CET / Police training)	3.0	1.2	20	5.2	CSTV=36.774	P<0.01**
National Overseas Scholarship for Minorities	2.8	1.2	32	8.2	CSTV=45.162	P<0.01**
Incentives (Uttejana)-B.Ed. and D.Ed. Incentive, IIT, IIM, NIT and IISc, Journalism and Mass Communication, SSLC and 2nd PUC	2.6	1.3	27	7.0	CSTV=92.258	P<0.01**
Vidyasiri (Food & Accommodation Scheme)	3.2	1.3	81	20.9	CSTV=59.616	P<0.01**
M Phil and PhD Fellowship	3.2	1.4	56	14.4	CSTV=56.150	P<0.01**
Nursing & Para Medical Training	2.5	1.1	16	4.1	FETV39.430	P<0.01**
Arivu Loan	3.3	1.3	69	17.8	CSTV=137.853	P<0.01**
Micro-loan with subsidy scheme (Individual) for revival of economic activity for Minority Women in Karnataka	2.7	1.3	21	5.4	FETV=35.877	P<0.01**
Swavalamban Scheme	2.3	1.0	20	5.2	CSTV=94.878	P<0.01**
Ganga Kalyan Scheme	2.4	1.1	21	5.4	FETV=54.538	P<0.01**

Sharmashakti Scheme	2.2	1.0	10	2.6	FETV=43.315	P<0.01**
NMDFC Scheme-Term Loan Scheme, Micro Finance, Educational Loan Scheme,	2.5	1.1	31	8.0	CSTV=81.604	P<0.01**
Training Schemes of NMDFC-Call Center Training, Web Technologies Training, Computer Training, Fashion Technology and Zardosi/Kashida and Embroidery	2.4	1.1	10	2.6	FETV=37.315	P<0.01**

Note: ** denotes significant at 1% level
* denotes significant at 5% level

Considering awareness level of respondents shows the mean ranges from 2.2 to 4.4, most of the government schemes awareness rating shows the mean value is below 3 which is less than average. In case of Pre-Matric Scholarship, Post-Matric Scholarship, Merit-cum-Means Scholarship Scheme, Maulana Azad National Fellowship Scheme, Hostels for Minority Students, Skill Development Programme, Pre-Examination training for competitive examinations (IAS / KAS / CET / Police training), Vidyasiri (Food & Accommodation Scheme), M Phil and PhD Fellowship and Arivu Loan shows the mean value of 3.

By considering the utilization of various government schemes only certain percentages (2.6 % to 77.3 %) of respondents have utilized the schemes. Only Pre-Matric Scholarship and Post-Matric Scholarship schemes are utilized more than 50% of the respondents. Considering the association between awareness and Utilization of various government schemes, most of variable shows the strong association as the p value is less than 0.01, Hypothesis is supported.

5.2.2: Descriptive analysis on various statements of Women Empowerment

Table 3: Descriptive Statistics on various statements of Women empowerment

Variables	N	Mean	S.D.	Min.	Max.
A wife shouldn't contradict her husband in public.	388	2.9	1.2	1.00	5.00
A woman should tolerate violence in order to keep her family together.	388	2.0	1.2	1.00	5.00
Politics and government sometimes is so complicated that i can't really understand what's going on	388	4.0	1.0	1.00	5.00
What matters in politics is which group is in power, because the group in power will get the benefits	388	3.7	1.2	1.00	5.00
Democracy is preferable to any other kind of government	388	3.6	.8	2.00	5.00
I feel comfortable when I am alone	388	3.7	.9	1.00	5.00
I am driven and motivated to work hard	388	4.1	.7	3.00	5.00
I have confidence in myself	388	4.2	.8	1.00	5.00
Less fearful and more hopeful about future uncertainties	388	3.8	.9	1.00	5.00
Able to interact freely in public places and market places	388	3.8	.8	2.00	5.00
Able to talk with government officials and bureaucrats	388	3.4	.9	1.00	5.00
Confident to start business/self-employment	388	3.4	.9	1.00	5.00

Considering above table 3, the variable of women empowerment shows the mean rating from 2.0 to 4.2, most of the variable of women empowerment shows the mean value above average 3 except a wife shouldn't contradict her husband in public and a woman should tolerate violence in order to keep her family together. 'I have confidence in myself' shows the highest mean value with 4.2 followed by I am

driven and motivated to work hard with mean value of 4.1. Considering lowest mean rating on women empowerment A woman should tolerate violence in order to keep her family together shows the mean value 2.0 followed by A wife shouldn't contradict her husband in public shows the mean value of 2.9. Present Study even considered the separate savings/financial assets, around 175(45.1%) of the minority women have this plan;17.8% of the minority women borrowed money for income generation activity; In case of financial decision of family only 23.7% respondents never got an opportunity and remaining respond have an experience with financial decision. 56.7 % of the respondents says that they are permitted to visit any place riding on public transport with permission and 19.8 % without permission also. Majority (77.3) of minority women says that community seeks opinion about important matters. 33% of the respondents are very participative in the activity and 60.1% of them are somewhat active. 28.1 % of the respondents agree that a wife shouldn't contradict her husband in public and 37.4 % of the respondents dis agree with statement. 74.5% of the respondents disagree with A woman should tolerate violence in order to keep her family together and only 16.3% of the respondents agree with statement.

5.2.3 Simple Regression Analysis

Hypothesis

H2: The awareness level of various government schemes has a positive impact on women empowerment A simple regression analysis shows the results between awareness of various government scheme and women empowerment. The assumption of liner relationship, independence of observations based on D-W statics, homoscedasticity and Normality assumption are fulfilled, results are mentioned below.

Durbin-Watson statistic

The Durbin-Watson statistic is used to test for the presence of serial correlation among the residuals. The values under 1 or above 3 is definite cause for concern. If the value ranges from 1.5 to 2.5 are relatively normal [25]. Present study shows the value 2.243 which forms under acceptable limit.

Normality

The present data which is measured in metric falls under above category fulfils the normal distribution assumption. The Normal distribution of selected variable is represented graphically through histogram.

Linearity

Linearity test is very important to fulfil the assumption of regression analysis. Regression analysis explains the linear relationship between the dependent and independent variables. The linear relationship of two variables (awareness and empowerment).

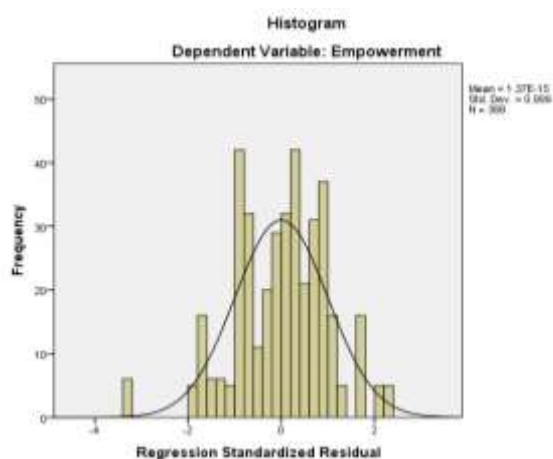


Fig. 1 Histogram Normal Distribution

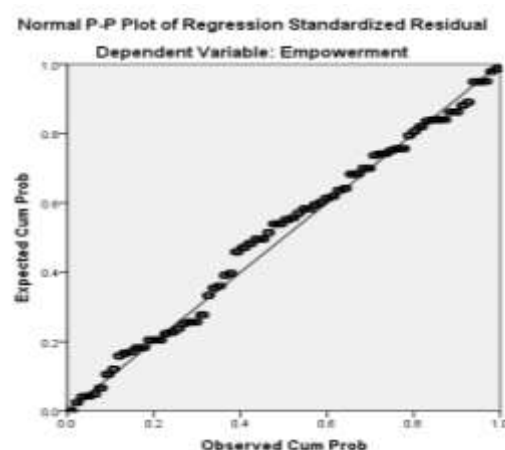


Fig. 2 Linear Relationship Between Awareness and Empowerment

Model Summary

In case of direct effect of awareness level on various government schemes on women empowerment

Table 4: Model Summary Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.396 ^a	.157	.155	.44284
a. Predictors: (Constant), Overall Awareness Government Schemes				
b. Dependent Variable: Empowerment				

Considering the Coefficient of correlation(R) is 0.396, it shows that there is a relationship between the awareness and empowerment. R Square value (0.157) represents the Contribution of Coefficient of determination on independent variable to dependent variable. awareness contributing to Empowerment by 15.7 % and remaining 84.3% are not studied. The adjusted R square (0.155) indicates the variation of variable.

Coefficient of Determination

The present regression equation is Empowerment =2.892+ 0.237(Awareness)

Table 5: Coefficients Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.892	.081		35.839	.000
	Overall Awareness	.237	.028	.396	8.474	.000**
a. Dependent Variable: Empowerment						

The overall awareness and empowerment is statistically significant at 1% level as the p value is less than 0.01

Table 6: ANOVA^a Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.081	1	14.081	71.802	.000 ^b
	Residual	75.698	386	.196		
	Total	89.779	387			
a. Dependent Variable: Empowerment						
b. Predictors: (Constant), Overall Awareness						

Considering the ANOVA, results shows that p value is less than 0.01, the model is significant, which means the awareness (IV) level is highly statistically significant with empowerment (DV), as the p value is less than 0.01. Hypothesis is supported.

5.2.4 One-way ANOVA

Hypothesis

H3: There is significant difference between various demographical with respect to awareness level on government scheme and the agreement level on women empowerment

Table 7: One-way ANOVA Results

Variable	Demographical Variable with F, P and Decision				
	Age	Religion	Residence	Occupation	Income
Awareness	F=8.839 P<0.01** H1 Accepted	F=7.735 P<0.01** H1 Accepted	F=0.200 P>0.05 H1 Accepted	F=11.604 P<0.01** H1 Accepted	F=9.250 P<0.01** H1 Accepted
Empowerment	F=9.301 P<0.01** H1 Accepted	F=17.500 P<0.01** H1 Accepted	F=3.385 P<0.05* H1 Accepted	F=11.036 P<0.01** H1 Accepted	F=21.458 P<0.01** H1 Accepted

Note: ** denotes significant at 1% level
* denotes significant at 5% level

One-way ANOVA was conducted to determine whether there is a significance difference between various demographical with respect to awareness level on government scheme and the agreement level on women empowerment. There is significance mean difference among Age, Religion, occupation and income group. As the p value is less 0.01 H₃ is accepted, among all the demographical variable with respect awareness except region. There is significance mean difference among Age, Religion, residence, occupation, and income group. As the p value is less than 0.01 H₃ is accepted, among the entire demographical variable with respect to awareness.

5.3 Discussion:

In any societies, women empowerment does not take place easily or overnight. India as a patriarchal society, women always had issues like inequality in wage, female infanticide, domestic violence and child marriage and it can be eradicated from the society through empowerment and many attempts have been done to achieve equality. Women's empowerment is critical for the family, society, and country's bright future. Empowering women also entails liberating them from all social and familial constraints, including their minds, thoughts, rights, and decisions. The joint efforts of both governmental and non-governmental organisations have created an environment that is concerned about women. Non-governmental organisations have begun to take women's empowerment as a priority, in addition to official efforts. In the last several years, non-governmental organisations (NGOs) have begun to play an increasingly important role in women's empowerment. The Government of India and many organisations stood ready to assist women in all aspects of their lives, including economics, health, social issues, and politics. Numerous welfare systems have been provided to minority women, but the largest challenge to their success is raising awareness and ensuring that they are used. Both the Indian government and the state of Karnataka attempted to address the concerns through education, employment, entrepreneurship, and gender equality. The programmes' efficacy and efficiency are also determined by their level of execution, which necessitates accountability and on-going monitoring. The majority of the participants in the study were from impoverished nations, and they discovered basic hurdles to empowerment. Poverty, illiteracy, instability, and a lack of access to assistance programmes are among factors that contribute to minority women's disempowerment. Women's self-perceptions of their own empowerment must be altered. Women should also work to modify their perceptions of themselves as weak, dependent, and passive individuals and strive to become self-sufficient, active, powerful, and determined individuals. With the increase in education and awareness relating to women empowerment there is a considerable increase in the number of working women in different sectors [26]. The majority of studies on women's welfare schemes and development programmes have focused on the broad scope of the programmes. The study investigated the impact on ethnic minority women benefiting from various government programs. This study analyzes the level of awareness and the use of programs, and shows that the awareness level of ethnic minority women in the study area is low, which has a negative impact on the level of use. The results of the association test show that, the increased awareness has greatly increased the use of social assistance by ethnic minority [27]. The evaluation of women's empowerment shows that women have been empowered politically and economically, but they have not achieved it in the family and society. The study also found that respondents' understanding of government plans was below average. Research also shows that ethnic minority women of different population backgrounds have different levels of awareness and utilization of programs, which means that even demographic factors such as age, income level, and educational background will have an impact on the overall development of ethnic minority women. This study recommends that governments and voluntary organizations develop measures to empower women, and translate these measures and strategies into actions, while eliminating inequalities in access to and control of economic resources. Overall, the study shows the importance of plan awareness for plan use and its connection with women's empowerment. Government plans and initiatives are not enough. Society must take action to create an atmosphere where women have the opportunity to take full advantage of these programs. In order to bring women's empowerment into Indian society, it must understand and eliminate the main reasons behind bad practices against women in the patriarchal and male-dominated social system. She must be open-minded and, with the help of the Constitution and other laws and regulations, change her old attitude towards women. Empowering women can make a powerful contribution to economic well-being. The illiteracy among women makes them dependent and deprived in general. Social, economic and political empowerment of women through education is the need of the day [25]. The government should take appropriate measures to empower them through various plans, incentives and awareness programs.

6. CONCLUSION AND PRACTICAL IMPLICATION :

6.1 Conclusion:

Women started to regain the lost status only in the later part of the nineteenth century. The efforts on women empowerment for inclusive growth to ensure equity among men and women thereby recapture the status to which women are deprived off [26]. The empowerment of women is the foundation of our country's progress. The Indian government initiated a number of plans and programs to improve women's status as equal partners in order to change the social, economic, cultural, and political conditions, but unfortunately, these plans were not implemented due to lack of public awareness. Equal participation of men and women in any uplift activities in the society is not facile here. Many operations taken by women are not considered as work in society [27]. The situation of reaching the target part. This research attempts to evaluate the impact of the awareness and use of government welfare programs on ethnic minority women. The analysis shows that minority women know little about the state welfare system, resulting in less use of the existing system. On the day these plans and programs reach every corner of our country, our country will become a developed and prosperous country. The results of inferential analysis prove that awareness and use have a direct impact on the empowerment of women. Therefore, the conclusion of this study is that the government must take appropriate measures to raise awareness of various existing welfare systems and simplify procedures so that ordinary women can apply for and receive benefits, thereby realizing the economic empowerment of ethnic minority women. It is necessary to work with the government, social organizations and the media to support organizations that empower women and implement awareness-raising and education programs.

6.2 Practical Implication:

Present study has set a direction in discussing the awareness about government scheme for minority women. The important parameter to assess the success of any scheme is awareness about the scheme. Even the percentage of utilisation of scheme is also considerably very less. Here there a gap in terms of awareness about the schemes among minority women. Women must be empowered in all aspects, which is essential for building a strong country. The old version of women's empowerment only focused on economic empowerment, but the new version of women's empowerment includes political, social, educational, and psychological empowerment. If a great effort is made to build a positive understanding of the plan, this will be a good tool for making the effort a success.

REFERENCES :

- [1] Duflo, E. (2012). Women Empowerment And Economic Development. *Journal Of Economic Literature*, 50(4), 1051–1079.
[Google Scholar](#)
- [2] Narayana, A., & Ahamad, T. (2016). Role of media in accelerating women empowerment. *Int. J. Adv. Educ. Res*, 1, 16-19.
[Google Scholar](#)
- [3] Hans, V. B. (2019). Women Empowerment In India And Financial Inclusion Barriers. *International Research Journal of Shri Param Hans Education & Research Foundation Trust*, 9(3), 344-352.
[Google Scholar](#)
- [4] Sharma, R., & Afroz, Z. (2014). Women empowerment through higher education. *International Journal of Interdisciplinary and Multidisciplinary Studies (IJIMS)*, 1(5), 18-22.
[Google Scholar](#)
- [5] Singh, K. (2016). Importance of education in empowerment of women in India. *Motherhood Intern J Multidisciplinary Res Dev*, 1(1), 39-48.
[Google Scholar](#)
- [6] Bhat, R. A. (2015). Role of Education in the Empowerment of Women in India. *Journal of Education and Practice*, 6(10), 188-191.
[Google Scholar](#)
- [7] Nisha, P., & Parthasarathy, D. (2019). Impact Analysis of Welfare Schemes of Women's Empowerment: With Reference To RMK, Step and E-Haat. *Journal of Management (JOM)*, 6(2), 146–156.

[Google Scholar](#)

- [8] 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*, 119.
[Google Scholar](#)
- [9] Koneru, K. (2017). Women entrepreneurship in India-problems and prospects. Available at SSRN 3110340.
[Google Scholar](#)
- [10] Velmurugan, R. (2015). Problems of women entrepreneurship. *Intercontinental Journal of Human Resource Research Review*, 3(1), 101-104.
[Google Scholar](#)
- [11] Kumar, P. (2014). Rural women empowerment in India. *Asian Journal of Multidisciplinary Studies*, 2(1), 75-79.
[Google Scholar](#)
- [12] Klugman, J., Hanmer, L., Twigg, S., Hasan, T., McCleary-Sills, & Santamaria, J. (2014). Voice and Agency: Empowering Women and Girls for Shared Prosperity. Retrieved from <https://openknowledge.worldbank.org/handle/10986/19036>.
[Google Scholar](#)
- [13] Nayak, P., & Mahanta, B. (2012). Women empowerment in India. *Bulletin of Political Economy*, 5(2), 155-183.
[Google Scholar](#)
- [14] Prema, K. Y. L. (2011). Impact of Micro Finance on Women's Empowerment in Andhra Pradesh, India. *International Journal of Management Prudence*, III(1), 52-66.
[Google Scholar](#)
- [15] Venkata, K., Subbaiah., & Srinivas, P. (2020). A Study on Women Empowerment In The Participation Of Activities With Reference To Y.S.R (Kadapa) District, Andhra Pradesh. *International Journal of Management (IJM)*, 11(2), 181-190.
[Google Scholar](#)
- [16] Beaman et al. (2009). Powerful Women: Does Exposure Reduce Bias?. *The Quarterly Journal of Economics*, 124(4), 1497-1540.
[Google Scholar](#)
- [17] Cilliers. (2016). Reconciling after Civil Conflict Increases Social Capital but Decreases Individual Well-Being. *Science*, 352 (6287), 787-794.
[Google Scholar](#)
- [18] Bandiera et. al. (2014). Women's Empowerment in Action: Evidence from a Randomized Control Trial in Africa. *American Economic Journal: Applied Economics*, 12(1), 210-59.
[Google Scholar](#)
- [19] Karlan. (2017). Impact of Savings Groups on the Lives of the Poor. *PNAS*, 114(12), 3079-3084.
[Google Scholar](#)
- [20] Dhar, D., Tarun, J., & Seema, J. (2015). Intergenerational Transmission of Gender Attitudes: Evidence from India. *The Journal of Development Studies*, 55(12), 2572-2592.
[Google Scholar](#)
- [21] Olken. (2019). Should Aid Reward Performance? Evidence From a Field Experiment on Health And Education In Indonesia. *American Economic Journal: Applied Economics*, 6(4), 1-34.
[Google Scholar](#)
- [22] Field, A. (2009). *Discovering Statistics Using SPSS*. 3rd Edition, Sage Publications Ltd., London. 189-192.
[Google Scholar](#)

- [23] Sonia Delrose Noronha, & Aithal P. S. (2021). Organizational Strategic Approach towards Work Life Balance of Women in India. *International Journal of Management, Technology and Social Sciences (IJMTS)*, 2(1), 18–24.
[Google Scholar](#) [CrossRef](#)
- [24] Niyaz., & Siddiq, A. (2018). Socio-Economic Indicators for the Development of Rural Muslim Communities: A Meta-Analysis from India. *International Journal of Management Studies*, 5(2)3, 17-33.
[Google Scholar](#) [CrossRef](#)
- [25] Pradeep M. D. (2018). Study on the Mobility in Status of Women Evolutionary Phases towards Empowerment in India. *International Journal of Management, Technology and Social Sciences (IJMTS)*, 3(2), 73–86.
[Google Scholar](#) [CrossRef](#)
- [26] Antora Goswami, & Sunjida Islam. (2021). A Theoretical Study on the Empowerment of Women in Bangladesh: Social, Legal, and Economical Perspective. *International Journal of Management, Technology and Social Sciences (IJMTS)*, 4(2), 69–73.
[Google Scholar](#) [CrossRef](#)
- [27] Pradeep M. D., & Ravindra B. K. (2017). Review on the Gender Sensitive Women Education-Legal Revolution in Higher Education. *International Journal of Management, Technology and Social Sciences (IJMTS)*, 2(1), 53–65.
[Google Scholar](#) [CrossRef](#)
