

# Government Schemes and Rural Women Inclusion: Present Scenario

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## Abstract

The present study examines the role of various government schemes in promoting the social and economic empowerment of women, specifically in rural and semi-urban areas. The Indian government has introduced several flagship programs to enhance the lives of women by improving access to employment, housing, financial resources, and self-sufficiency. This research explores the impact of these schemes and evaluates their effectiveness in uplifting women's socio-economic status.

**Keywords:** Women Empowerment, Government Schemes, MGNREGA, DAY-NRLM, PMAY-G, PMJDY, Financial Inclusion, Rural Development, Self-Help Groups (SHGs), Employment Guarantee, Socio-Economic Upliftment, Gender Equality, Women's Financial Security, Policy Implementation, Social Barriers, Awareness Programs, Bureaucratic Challenges, Direct Benefit Transfer (DBT).

## 1. Introduction

The empowerment of women is a crucial aspect of socio-economic development, especially in rural and semi-urban areas. The Indian government has introduced several flagship schemes to enhance women's financial independence, access to employment, housing, and overall self-sufficiency. Programs like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Awas Yojana-Gramin (PMAY-G), and Pradhan Mantri Jan Dhan Yojana (PMJDY) have played a pivotal role in improving the lives of women. However, challenges such as lack of awareness, bureaucratic hurdles, and societal restrictions still hinder the full potential of these schemes. This study examines the impact of these government initiatives on women's socio-economic status and explores ways to enhance their effectiveness.

## 2. Methodology

This study adopts a comprehensive approach to evaluate the influence of key government schemes on women's empowerment in rural and semi-urban India. The focus was on examining employment opportunities, financial access, housing security, and overall self-reliance among women. The following methods were used:

### 2.1. Data Collection

Data were collected from a combination of government portals, official scheme dashboards, and secondary sources like national surveys and development reports. Primary schemes studied included MGNREGA, DAY-NRLM, PMAY-G, and PMJDY. Time-series data and cross-sectional statistics were obtained to analyze trends in outreach, fund disbursement, and beneficiary participation.

In addition to secondary data, primary field-level data were gathered through direct interviews with scheme beneficiaries, local government officials, SHG leaders, and banking correspondents. These interviews provided valuable insight into on-the-ground realities, success stories, and persistent challenges. Furthermore, national-level data from sources such as the Periodic Labour Force Survey (PLFS), National Sample Survey (NSS), and NFHS-5 were used to validate and supplement scheme-specific data.

## 2.2. Comparative Analysis

A comparative analysis was conducted to assess the relative performance and effectiveness of each scheme. This involved evaluating key indicators such as the number of women beneficiaries, geographic coverage, and fund utilization rates. The study also looked at the synergy between different schemes, such as how financial inclusion under PMJDY supported SHG operations under DAY-NRLM.

Regional disparities were carefully examined, comparing implementation across states like Bihar, Tamil Nadu, Maharashtra, and Uttar Pradesh. The analysis also considered how socio-economic factors such as caste, education level, and marital status influenced scheme participation. Where possible, data were disaggregated by gender and social group to highlight gaps in inclusion.

## 2.3. Challenges Identification

The study identified several structural and procedural barriers that limit the effectiveness of the schemes. These challenges were revealed through both data analysis and beneficiary feedback. Key issues included lack of awareness among potential beneficiaries, delays in fund disbursement, bureaucratic hurdles, and the complexity of application procedures. Many women reported facing difficulties due to lack of proper documentation, limited mobility, and social norms that discouraged their participation in public programs. Administrative inefficiencies also emerged as a recurring theme, particularly in states with weaker governance structures. The absence of proper grievance redressal systems and inadequate monitoring further compounded these issues. Additionally, while some regions showed high levels of awareness and participation, others lagged significantly, indicating uneven outreach and implementation.

## 2.4. Recommendations Development

Based on the findings, a set of recommendations was formulated to enhance the impact and inclusivity of these schemes. These include the launch of widespread awareness campaigns in local languages, simplified digital and offline application processes, and integration of support services through existing local networks like self-help groups, Anganwadi workers, and panchayats.

To ensure better participation, the study recommends targeted training in digital literacy and financial management, especially for women managing SHGs or receiving employment through MGNREGA. A strong case is made for improved monitoring systems such as real-time dashboards, participatory audits, and transparent reporting to strengthen accountability.

Moreover, policy convergence among departments handling rural development, women and child welfare, and financial services is advised to create a unified ecosystem that empowers women holistically. These improvements can help bridge existing gaps and drive sustained empowerment outcomes across India.

## 3. Analysis

The impact of government schemes on women's empowerment can be analyzed through multiple indicators such as employment generation, entrepreneurship, financial inclusion, housing ownership, and overall social upliftment. Each scheme contributes in different dimensions, addressing both economic and social aspects of empowerment.

### 3.1. Employment and Livelihood Security

MGNREGA has emerged as a powerful tool for enhancing women's financial independence, especially in rural areas, by offering 100 days of guaranteed wage employment per year. The scheme not only provides income but also fosters confidence and mobility among women workers. According to recent data, Participation rates vary widely: top-performing regions include Mizoram (89%), Tripura (81%), Tamil Nadu (80%), Andhra Pradesh (74%), and Chhattisgarh (74%). In contrast, low participation rates are seen in West Bengal (7%), Goa (12%), and Lakshadweep (1%) which may be attributed to factors like inadequate outreach, lack of administrative support, and traditional gender roles that discourage women's labor force participation. This disparity highlights the need for region-specific awareness drives and better implementation strategies.

### 3.2. Entrepreneurship and Skill Development

DAY-NRLM has played a transformative role in enabling rural women to become entrepreneurs and economically self-reliant. With over 2.35 crore Mahila Kisans mobilized and more than 19.29 lakh women-led enterprises supported, the scheme demonstrates strong outreach. By organizing women into Self-Help Groups (SHGs) and offering training in financial literacy, bookkeeping, and market linkages, DAY-NRLM has helped many women launch and sustain small-scale businesses such as tailoring, food processing, and dairy. However, challenges remain in the form of limited access to formal credit, marketing platforms, and product diversification. Many women struggle to scale their businesses due to inadequate infrastructure and lack of exposure to digital tools. Greater integration with e-commerce and rural business incubators could help overcome these hurdles.

### 3.3. Housing and Social Empowerment

The Pradhan Mantri Awas Yojana – Gramin (PMAY-G) has had a notable impact on women's social standing through the provision of secure housing. Out of 2.95 crore sanctioned homes, 1.92 crore have been completed, many of which are registered in the names of female family members. Ownership of property significantly boosts a woman's role in household decision-making and provides a sense of permanence and protection against economic vulnerability. It also contributes to improved health and educational outcomes for families, especially children. The inclusion of women in the housing asset base represents a substantial shift in traditional gender norms, enhancing their social recognition and legal identity. Nevertheless, delays in construction, land disputes, and quality concerns in certain regions continue to challenge the scheme's full potential.

### 3.4. Financial Inclusion

The Pradhan Mantri Jan Dhan Yojana (PMJDY) has revolutionized financial access for women by opening up avenues for banking and savings. As of recent data, over 55.14 crore Jan Dhan accounts have been opened, with cumulative deposits surpassing ₹2.60 lakh crore. The scheme's facilitation of Direct Benefit Transfers (DBT) ensures that subsidies, pensions, and wage payments reach beneficiaries directly, thus reducing financial dependency on male family members and intermediaries. While the numbers are impressive, on-the-ground realities show that many rural women still face obstacles in accessing and operating bank accounts. A significant portion remains digitally excluded due to lack of mobile phones, internet connectivity, and digital literacy. Additionally, cultural barriers and fear of formal banking systems hinder full participation. Addressing these issues through digital training camps, mobile banking vans, and women-friendly bank branches could further enhance financial inclusion outcomes.

## 4. Results and discussion

### Government Schemes for Women's Empowerment

#### 4.1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- Provides 100 days of guaranteed wage employment.
- Aims to enhance livelihood security in rural households.
- Promotes financial independence for women.

**Table – 1**  
**State-wise MGNREGA Women Workers Data (FY 2024-25)**

State / UT	Active Women Workers	Total Registered Women Workers	Active Rate (%)
Andaman & Nicobar	9,098	57,784	15.7%
Andhra Pradesh	9,471,343	12,691,911	74.6%
Arunachal Pradesh	343,761	471,783	72.9%
Assam	4,871,328	10,785,620	45.2%
Bihar	9,145,073	26,689,603	34.3%
Chhattisgarh	6,001,467	8,117,627	73.9%
DNH & Daman & Diu	11,886	42,851	27.7%
Goa	6,095	51,777	11.8%
Gujarat	2,391,256	9,833,457	24.3%
Haryana	756,215	2,611,344	29.0%
Himachal Pradesh	1,361,099	2,883,212	47.2%
Jammu & Kashmir	1,495,892	2,446,601	61.1%
Jharkhand	3,697,329	10,452,796	35.4%
Karnataka	7,409,299	18,486,324	40.1%
Kerala	2,246,963	5,924,988	37.9%
Ladakh	38,948	50,518	77.1%
Lakshadweep	164	16,658	1.0%
Madhya Pradesh	9,884,018	18,379,032	53.8%
Maharashtra	7,766,256	31,639,818	24.6%
Manipur	648,610	918,927	70.6%
Meghalaya	808,719	1,243,969	65.0%
Mizoram	220,520	246,866	89.3%
Nagaland	510,076	706,956	72.2%
Odisha	6,420,270	10,839,620	59.2%
Puducherry	67,489	115,919	58.2%
Punjab	1,458,035	3,027,035	48.2%
Rajasthan	11,362,491	23,336,791	48.7%
Sikkim	89,381	137,525	65.0%
Tamil Nadu	8,811,099	10,974,669	80.3%
Telangana	5,560,176	11,087,997	50.2%
Tripura	1,007,472	1,240,412	81.2%

Uttar Pradesh	11,765,199	23,217,052	50.7%
Uttarakhand	926,378	1,634,874	56.7%
West Bengal	1,846,862	25,700,820	7.2%
All India Total	118,410,267	276,063,136	42.9%

(Source: Ministry of Rural Development. (2025). MGNREGA Management Information System (MIS), Job Card & Worker Details by State FY 2024–25. Government of India.)

Note: Active workers: individuals with at least one day of work during FY 2024-25. Total registered workers: those holding job cards during the year.

## 4.2. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)

- Focuses on mobilizing rural women into Self-Help Groups (SHGs).
- Provides skill development, financial literacy, and small loans.

**Table – 2**  
**DAY-NRLM Data:**

Indicator	Year 2011-14(value in lakhs)	Year 2024 (value in lakhs)	Percentage change
Number of Mahila Kisan supported	235	1005	327.65%
Number of women enterprises promoted	19.29	90.86	371.02%

## 4.3. Pradhan Mantri Awas Yojana-Gramin (PMAY-G)

- Aims to provide pucca houses to rural households.
- Empowers women by ensuring home ownership in their names.

**Table – 3**  
**PMAY-G Data:**

Indicator	Value
Total houses sanctioned (as per SECC 2011)	2.95 crore
Houses completed (as of March 31, 2021)	1.92 crore

## 4.4. Pradhan Mantri Jan Dhan Yojana (PMJDY)

- Promotes financial inclusion for women by providing access to bank accounts.
- Ensures direct benefit transfers (DBT) and financial security.

**Table – 4**  
**PMJDY Data:**

Bank Type	Rural/Semi-Urban Beneficiaries	Urban/Metro Beneficiaries	Total Beneficiaries	Deposits (₹ crore)
Public Sector Banks	26.94 crore	15.91 crore	42.86 crore	₹2,02,295.61

Regional Rural Banks	8.82 crore	1.51 crore	10.33 crore	₹50,983.62
Private Sector Banks	0.76 crore	1.01 crore	1.77 crore	₹7,305.90
Total	36.52 crore	18.43 crore	55.14 crore	₹2,60,585.14

## 5. Challenges and Recommendations

A detailed analysis of the selected government schemes reveals several challenges that hinder the full realization of their potential for women's empowerment. Alongside these challenges, practical and targeted recommendations are proposed to enhance the reach, efficiency, and impact of these programs.

### 5.1. Challenges

- **Lack of Awareness:** A major barrier is the limited awareness among women, especially in remote and marginalized communities. Many eligible beneficiaries are unaware of the existence, eligibility criteria, or benefits of government schemes due to inadequate outreach efforts and poor communication channels.
- **Bureaucratic Hurdles:** Complex and time-consuming procedures for enrollment, verification, and fund disbursement deter women from participating. Requirements like multiple documents, physical visits to offices, and unclear guidelines create friction, especially for first-time applicants.
- **Social Barriers:** Traditional gender norms, male-dominated decision-making, and restricted mobility act as invisible yet powerful barriers. In many households, women are discouraged from taking financial decisions, joining SHGs, or seeking employment due to societal expectations and familial resistance.
- **Digital Divide and Financial Literacy:** Although schemes like PMJDY and DAY-NRLM promote financial inclusion, many women lack the digital literacy to operate bank accounts or use mobile apps. Limited access to smartphones, internet, and guidance keeps them from fully utilizing digital benefits.
- **Limited Local Support Structures:** In some regions, the absence of active SHGs, cooperative networks, or trained field workers reduces the effectiveness of implementation. Without a strong community support system, women struggle to navigate the system or sustain long-term participation.

### 5.2. Recommendations

- **Strengthening Awareness Campaigns:** Launch focused and localized awareness drives using radio, local newspapers, community meetings, and women's groups. Materials should be in regional languages and culturally relevant formats to ensure better understanding and engagement.
- **Simplifying Procedures:** Streamline application, verification, and fund disbursement processes. Introducing single-window service centers, mobile registration units, and helplines can make schemes more accessible. Simplified digital platforms with visual and voice-based navigation should be encouraged for semi-literate users.
- **Promoting Community Involvement:** Engage local institutions such as panchayats, Anganwadi centers, and SHGs in both dissemination and implementation. Appointing female coordinators or "empowerment ambassadors" at the village level can help build trust and bridge the gap between women and the government.



- **Digital and Financial Literacy Training:** Organize regular training programs to teach women how to use ATMs, mobile banking, UPI apps, and online portals. These sessions can be conducted by trained volunteers or bank correspondents in collaboration with local NGOs.
- **Ensuring Accountability and Monitoring:** Establish community-based monitoring systems, grievance redressal mechanisms, and periodic audits to ensure transparency. Involving beneficiaries in feedback and planning processes can create a sense of ownership and enhance trust.

## 6. Conclusion

In summary, government schemes such as MGNREGA, DAY-NRLM, PMAY-G, and PMJDY have made significant contributions to women's empowerment by enhancing access to employment, financial services, secure housing, and self-reliance in rural and semi-urban areas. These initiatives have not only improved income and livelihood security but also elevated women's roles in household and community decision-making. However, challenges such as limited awareness, bureaucratic delays, digital exclusion, and socio-cultural barriers continue to restrict their full impact. To maximize effectiveness, targeted strategies—such as simplified procedures, financial literacy training, and stronger grassroots implementation—are essential. A coordinated and inclusive policy approach is critical to ensure that these schemes truly fulfill their transformative potential and promote lasting gender equity.

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