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Women Empowerment with Reference to Selected Central Government Schemes in India

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ABSTRACT:

Women empowerment, as a multi-dimensional concept, includes economic independence, social inclusion, and access to education, financial participation, and decision-making authority.

The objective of this research paper is to assess financial efficiency and fund utilization of women empowerment schemes. The research is based on secondary data collected from government reports, policy documents, and official statistical sources. The findings reveal a steady increase in women's participation in financial inclusion initiatives, employment programs, and self-help group (SHG) activities.

The convergence of central level initiatives has further strengthened implementation effectiveness in the region. Despite these positive trends, challenges such as inadequate awareness, low financial literacy, digital divide, and regional disparities persist.

During the study period, major schemes such as Beti Bachao Beti Padhao, Pradhan Mantri Jan DhanYojana, National Rural Livelihood Mission (NRLM) and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) significantly contributed to improving the socio-economic status of women.

The study concludes that central government schemes have made significant contributions to advancing women empowerment in India. However, to ensure long-term sustainability and inclusive growth, there is a need for enhanced awareness programs, capacity-building initiatives, and effective monitoring mechanisms.

Keywords: Women Empowerment, DAY-NRLM. PMMY, MGNREGS.

INTRODUCTION:

Women empowerment refers to enhancing the capacity of women to participate fully in economic, social, and political life. In India, Central Government schemes have played a critical role in addressing gender disparities by promoting financial inclusion, employment generation and social protection. Schemes like DAY-NRLM emphasize Self-Help Groups (SHGs) as engines of grassroots economic transformation, while PMMY promotes entrepreneurship through collateral-free loans. Safety and empowerment, and MGNREGS ensures wage employment with strong female participation.

OBJECTIVES OF THE STUDY:

To assess the financial efficiency and fund utilization of schemes for women empowerment in India like DAY-NRLM, PMMY and MGNREGS.

RESEARCH METHODOLOGY:

This research work is based on secondary data. The Data Sources PIB reports, Ministry publications, data.gov.in, and NIRDPR. The assessment period for this from 2020-21 to 2024-25 and the Nature of Study is descriptive and analytical.

1. DAY-NRLM: Deendayal Antyodaya Yojana–National Rural Livelihoods Mission is a flagship rural poverty-reduction programme of the Government of India under the Ministry of Rural Development. It aims to improve the livelihoods and income of poor rural households by organizing rural women, particularly from poor households, into Self-Help Groups (SHGs) and supporting them through financial inclusion, skill development, entrepreneurship, access to credit, and sustainable livelihood opportunities.
The key objectives of this are mobilize rural poor women into SHGs and federations; Promote financial inclusion and access to institutional credit; Encourage micro-enterprises and self-employment; improve household income and livelihood security and strengthen women's participation in economic decision-making.
DAY-NRLM is particularly important for studying women's empowerment, financial inclusion, rural entrepreneurship, and household income improvement. It focuses on SHG formation, credit linkage, and livelihood promotion. It has emerged as the largest women-led financial inclusion program globally.
Performance of DAY-NRLM in the empowerment of Women: Table 1explains about the performance of DAY-NRLM in india during the period 2020-21 to 2024-25. The number of households mobalised in SHGs are 70,01,399 in 2020-21 and decreased to 68,85,234 in 2022-23 and decreased to 38,46,866 in 2024-25. The Number of SHGs promoted are 6,61,982 in 2020-21 and increased to 7,27,656 in 2022-23 and decreased to 1,69,694 in 2024-25. The Number of SHGs provided Revolving Fund is 5,61,538 in 2020-21 and increased to 7,49,752 in 2022-23 and decreased to 4,39,295 in 2024-25. The Number of SHGs provided Community Investment Fund is 4,69,741 in 2020-21 and increased to 5,23,151 in 2022-23 and decreased to 3,42,344 in 2024-25. The Amount of revolving fund disbursed to SHG (in Lakh) are 81,747 in 2020-21 and increased to 1,23,061 in 2022-23 and decreased to 96,448 in 2024-25.

Table 1: Performance of Deendayal Antyodaya Yojana -National Rural Livelihoods Mission (DAY-NRLM) during 2020-21 to 2024-25

Sl. No	Parameter Indicator	2020-21	2021-22	2022-23	2023-24	2024-25
1	Number of households mobilized into SHG	70,01,399	68,05,896	68,85,234	91,95,235	38,46,866
2	Number of SHGs promoted	6,61,982	6,69,042	7,27,656	6,72,024	1,69,694
3	Number of SHGs provided Revolving Fund	5,61,538	5,74,144	7,49,752	5,28,104	4,39,295
4	Number of SHGs provided Community Investment Fund	4,69,741	6,59,478	5,23,151	5,50,782	3,42,344

5	Amount of revolving fund disbursed to SHG (in Lakh)	81,747	87,337	1,23,061	1,02,516	96,448
6	Amount of CIF disbursed to SHG (in Lakh)	2,84,133	3,33,918	4,06,730	3,59,673	2,55,909
7	Number Of SHG Availed Loan	47,67,558	42,91,060	51,45,750	56,26,150	42,23,504
8	Amount Of Loan Accessed By SHG (in Lakh)	84,51,728	1,20,44,341	1,57,07,657	2,07,33,862	1,17,80,469
9	Outstanding Amount (in Lakh)	1,16,87,036	1,49,83,647	1,95,83,589	2,58,72,192	2,73,34,976
10	NPA Amount (in Lakh)	2,48,096	3,20,793	3,58,907	3,88,970	4,52,753

Source: DAY-NRLM dashboard 2020-21 to 2024-25

The Amount of CIF disbursed to SHG (in Lakh) are 2,84,133 in 2020-21 and increased to 4,06,730 in 2022-23 and decreased to 2,55,909 in 2024-25. The Number Of SHG Availed Loan are 47,67,558 in 2020-21 and increased to 51,45,750 in 2022-23 and decreased to 42,23,504 in 2024-25. The Amount Of Loan Accessed By SHG in Lakh are 84,51,728 in 2020-21 and decreased to 1,57,07,657 in 2022-23 and decreased to 1,17,80,469 in 2024-25. The Outstanding Amount (in Lakh) are 1,16,87,036 in 2020-21 and increased to 1,95,83,589 in 2022-23 and decreased to 2,73,34,976 in 2024-25. The NPA Amount (in Lakh) are 2,48,096 in 2020-21 and increased to 3,58,907 in 2022-23 and increased to 4,52,753 in 2024-25.

2. PMMY:

Pradhan Mantri Mudra Yojana is a Government of India credit programme launched in 2015 to provide institutional finance to micro and small non-corporate, non-farm enterprises. It operates through MUDRA (Micro Units Development and Refinance Agency) and facilitates loans through participating financial institutions.

The key objectives of this PMMY is to provide formal credit to micro-enterprises; Encourage entrepreneurship and self-employment; Reduce dependence on informal sources of finance; Support business expansion and income generation and Promote financial inclusion among underserved entrepreneurs.

2.1 PMMY Women borrowers Number of Accounts:

PMMY loans are traditionally classified into three categories: 1. Shishu: Under this category the loan amount was sanctioned Up to Rs.50,000. 2. Kishore: Under this category the loan amount was sanctioned Above Rs.50,000 to Rs.5 lakh and 3 Tarun: Under this category the loan amount was sanctioned Above Rs.5 lakh to Rs.10 lakh (Tarun+ introduced in 2025 for above 10 lakhs)

Table 2 denotes about the PMMY Women borrowers Number of Accounts wise during 2021-2025 in India during the period 2020-21 to 2024-25. The PMMY Shishu Category Women borrowers Number of Accounts are 2,77,53,288 in 2020-21 and increased to 3,28,17,496 in 2022-23 and decreased to 2,05,01,856 in 2024-25.The PMMY Kishor Category Women borrowers Number of Accounts are 54,68,211 in 2020-21 and increased to 1,12,85,672 in 2022-23 and increased to 1,18,89,068 in 2024-25. The PMMY Tarun Category Women borrowers Number of Accounts are 82,105 in 2020-21 and increased to 1,53,645 in 2022-23 and increased to 3,02,205 in 2024-25. The PMMY Total Category Women borrowers Number of Accounts are 3,33,03,604 in 2020-21 and increased to 4,42,56,813 in 2022-23 and decreased to 3,26,93,129 in 2024-25.

Table 2: PMMY Women borrowers Number of Accounts wise during 2021-2025

Year	Shishu	Kishor	Tarun	Total	% in Total
2020-21	2,77,53,288	54,68,211	82,105	3,33,03,604	66%
2021-22	3,04,41,921	78,92,778	94,560	3,84,29,259	72%
2022-23	3,28,17,496	1,12,85,672	1,53,645	4,42,56,813	71.03%
2023-24	3,01,93,055	1,21,04,591	1,94,635	4,24,92,281	63.63%
2024-25	2,05,01,856	1,18,89,068	3,02,205	3,26,93,129	59.81%

Note: Tarun + amount in 2024-25 added in Tarun

Source: financial reports from https://www.mudra.org.in/

The PMMY Shishu Category Women borrowers Number of Accounts Percentage is 83.33 in 2020-21 and decreased to 74.15 in 2022-23 and decreased to 62.71 in 2024-25. The PMMY Kishor Category Women borrowers Number of Accounts Percentage is 16.42 in 2020-21 and increased to 25.50 in 2022-23 and decreased to 36.37 in 2024-25. The PMMY Tarun Category Women borrowers Number of Accounts Percentage is 0.25 in 2020-21 and increased to 0.35 in 2022-23 and decreased to 0.92 in 2024-25.

The PMMY Women borrower's number of accounts share in the total number of accounts is 66% in 2020-21; in 2021-22 it was increased to 72%; in 2022-23 it was decreased to 71.03%; in 2023-24 it was decreased to 63.63% and it was decreased to 59.81% in 2024-25.

2.2 PMMY Women Borrowers Sanctions Amount: Table 3 examines about the PMMY Women borrowers Sanctions amount wise during 2021-2025 in India during the period 2020-21 to 2024-25. The PMMY Shishu Category Women borrowers sanctions amount was 74,490 in 2020-21 and increased to 1,12,228 in 2022-23 and decreased 77,347 in 2024-25. The PMMY Kishor Category Women borrowers sanctions amount was 50,731 in 2020-21 and increased to 91,691 in 2022-23 and increased to 1,04,198 in 2024-25. The PMMY Tarun Category Women borrower's sanctions amount was 6,082 in 2020-21 and increased to 11,115 in 2022-23 and increased to 20,352 in 2024-25. The PMMY Total Category Women borrowers sanctions amount was 1,31,303 in 2020-21 and increased to 2,15,034 in 2022-23 and decreased to 2,02,899 in 2024-25.

Table 3: PMMY Women borrowers Sanctions amount wise during 2021-2025 (In Crores)

Year	Shishu	Kishor	Tarun	Total	% in Total
2020-21	74,490	50,731	6,082	1,31,303	41%
2021-22	89,621	70,027	6,772	1,66,422	49%

2022-23	1,12,228	91,691	11,115	2,15,034	47.74%
2023-24	1,08,472	1,00,370	13454	2,22,297	41.76%
2024-25	77,347	1,04,198	20,352	2,02,899	30.09%

Note: Tarun + amount in 2024-25 added in Tarun
Source: financial reports from https://www.mudra.org.in/

The PMMY Shishu Category Women borrower's sanctions amount percentage is 56.73 in 2020-21 and decreased to 52.19 in 2022-23 and decreased to 38.12 in 2024-25. The PMMY Kishor Category Women borrower's sanctions amount percentage is 38.64 in 2020-21 and increased to 42.64 in 2022-23 and increased to 51.35 in 2024-25. The PMMY Tarun Category Women borrowers sanctions amount percentage is 4.63 in 2020-21 and increased to 5.17 in 2022-23 and decreased 10.03 in 2024-25.
The PMMY Women borrower's sanctions amount share in the total sanctions amount is 41% in 2020-21; in 2021-22 it was increased to 49%; in 2022-23 it was decreased to 47.74%; in 2023-24 it was decreased to 41.76% and it was decreased to 30.09% in 2024-25.

3. MGNREGS:

Mahatma Gandhi National Rural Employment Guarantee Scheme is a rural employment programme based on the Mahatma Gandhi National Rural Employment Guarantee Act, 2005. It provides a legal framework for guaranteeing wage employment to rural households that demand unskilled manual work, while also creating productive rural assets.
The key objectives of the MGNREGS is provide livelihood security to rural households; Generate wage employment in rural areas; Create and maintain productive community assets; Strengthen rural infrastructure and natural-resource management; Reduce rural poverty and distress migration and Increase women's participation in rural employment.
A central feature is the statutory guarantee of up to 100 days of wage employment per rural household in a financial year, subject to the provisions of the Act MGNREGS is particularly useful for studying rural employment, poverty reduction, women's labour-force participation, wage income, livelihood security, and rural development. It is a guarantees rural employment with significant female participation, contributing to income stability.

3.1 Status of skilled and semi skilled workers in MGNREGS:

Table 4 demonstrates about the skilled and semi skilled female workers in MGNREGS in India during the period 2020-21 to 2024-25. In the MGNREGS Scheme the skilled female workers are 7,38,910 in 2020-21 and decreased to 7,38,228 in 2022-23 and decreased 7,37,854 in 2024-25. In the MGNREGS Scheme the semi skilled female workers are 18,53,183 in 2020-21 and decreased to 18,52,206 in 2022-23 and decreased 18,51,277 in 2024-25.

Table 4: Status of skilled and semi skilled workers in MGNREGS

Year	Skilled Worker			Semi Skilled Worker		
	Male Worker	Female Worker	Total Workers	Male Worker	Female Worker	Total Workers
2020-21	49,85,142	7,38,910	57,24,052	28,04,500	18,53,183	46,57,683
2021-22	49,81,441	7,38,484	57,19,925	28,03,324	18,52,747	46,56,071

2022-23	49,78,647	7,38,228	57,16,875	28,02,054	18,52,206	46,54,260
2023-24	49,74,982	7,37,947	57,12,929	28,00,970	18,51,350	46,52,320
2024-25	49,73,685	7,37,854	57,11,539	28,00,637	18,51,277	46,51,914

Source: reports from https://nrega.dord.gov.in

3.2 Women Beneficiary Worker with Account in MGNREGS:

Table 5 denotes about the women beneficiary worker with Account in MGNREGS in India during the period 2020-21 to 2024-25. In the MGNREGS Scheme the No. of Joint Account of Women are 1,52,23,871 in 2020-21 and increased to 1,64,72,628 in 2022-23 and increased 1,68,45,837 in 2024-25. In the MGNREGS Scheme the No. of Total Account of Women are 11,23,27,377 in 2020-21 and increased to 12,60,23,120 in 2022-23 and increased 13,78,27,523 in 2024-25. In the MGNREGS Scheme the No. of Women Beneficiary Worker with Account are 10,10,48,361 in 2020-21 and decreased to 10,09,63,108 in 2022-23 and decreased 10,09,09,848 in 2024-25. In the MGNREGS Scheme the No. of Women Beneficiary Active Worker with Account are 5,92,48,014 in 2020-21 and increased to 5,92,47,565 in 2022-23 and increased 5,92,45,675 in 2024-25.

Table 5: Women Beneficiary Worker with Account in MGNREGS

Years	No. of Joint Account of Women	No. of Total Account of Women	No. of Women Beneficiary Worker with Account	No. of Women Beneficiary Active Worker with Account	Women Person days out of Total (%)
2020-21	1,52,23,871	11,23,27,377	10,10,48,361	5,92,48,014	53.19
2021-22	1,61,10,101	11,94,88,067	10,09,91,262	5,92,47,989	54.82
2022-23	1,64,72,628	12,60,23,120	10,09,63,108	5,92,47,565	57.47
2023-24	1,66,43,676	13,25,37,089	10,09,17,594	5,92,47,156	58.9
2024-25	1,68,45,837	13,78,27,523	10,09,09,848	5,92,45,675	58.08

Source: reports from https://nrega.dord.gov.in

In the MGNREGS Scheme the women person days out of total the percentage is 53.19 % in 2020-21; in 2021-22 it was 54.82%; in 2022-23 it was 57.47%; in 2023-24 it was 58.9% and in 2024-25 it was 58.08 %.

FINDINGS:

1. The number of households mobilised into SHGs reduced in the assessment period 2020-21 to 2024-25 is 31,54,533. The Number of SHGs promoted reduced in the assessment period is 4,92,288. The Number of SHGs provided Revolving Fund reduced in the assessment period is 1,22,243. The Number of SHGs provided Community Investment Fund reduced in the assessment period is 1,27,397.
2. The Amount of revolving fund disbursed to SHG (in Lakh) increased in the assessment period is 14,701. The Amount of CIF disbursed to SHG (in Lakh) reduced in the assessment period is 28,224. The Number of SHG Availed Loan reduced in the assessment period is 5,44,054. The amount of loan accessed by SHG (in Lakh) reduced in the assessment period is 33,28,741. The outstanding amount (in Lakh) increased in the assessment period is 1,56,47,940. The NPA amount (in Lakh) increased in the assessment period is 2,04,657.

3. The PMMY Shishu category women borrowers number of accounts reduced in the assessment period is 72,51,432. The PMMY Kishor category women borrowers number of accounts increased in the assessment period is 64,20,857. The PMMY Tarun category women borrowers number of accounts increased in the assessment period is 2,20,100. The PMMY total women borrowers number of accounts increased in the assessment period is 6,10,475.
4. The PMMY Shishu Category Women borrowers sanctions amount increased in the assessment period is 2,857. The PMMY Kishor Category Women borrowers sanctions amount increased in the assessment period is 53,467. The PMMY Tarun Category Women borrowers sanctions amount increased in the assessment period is 14,270. The PMMY Total Category Women borrowers sanctions amount increased in the assessment period is 71,596.
5. In the MGNREGS Scheme the skilled female workers share is 13% and semi-skilled workers share is 40% in the total workers in the assessment period.
6. In MGNREGS, the skilled workers are decreased is 1,056 and the semi skilled workers are 1,906 in the assessment period.
7. In the MGNREGS the No. of Joint Account of Women is increased in the assessment period is 16,21,966 (10.65%). In the MGNREGS the No. of Total Account of Women is increased in the assessment period is 2,55,00,146 (22.70%). In the MGNREGS the No. of Women Beneficiary Worker with Account is decreased in the assessment period is 1,38,513 (0.14%). In the MGNREGS the No. of Women Beneficiary Active Worker with Account is decreased in the assessment period is 2,339 (0 %).

SUGGESTIONS:

1. The decline of the Number of households mobilized into SHG (45.06%), the Number of SHGs promoted (74.37%)., Number of SHGs provided Revolving Fund (21.77%)., Number of SHGs provided Community Investment Fund (27.12%) in DAY-NRLM scheme showing the negative impact on women empowerment. The increase of SHGs is base for the development of women. So Ministry of rural development should concentrate to improve the above said area.
2. Decreasing the Amount of CIF disbursed to SHG (in Lakh) 9.93%; The Number of SHG Availed Loan 11.41%; The amount of loan accessed by SHG (in Lakh) 39.39% is a serious issue. The central Govt. should concentrate to increase the amounts for CIF disbursed and availed loan of SHGs.
3. The increase in the outstanding amount (in Lakh) 133.89% and the NPA amount (in Lakh) 82.49% showing negative trend. It is suggested that the Central Govt. should take necessary steps to decrease the outstanding and NPA amounts.
4. Decline of the PMMY Shishu Category women borrowers number of accounts reduced in the assessment period is 26.13% has negative impact because the loan amount was sanctioned Up to Rs.50,000 only. Increase in the PMMY Kishor Category Women borrowers Number of Accounts increased 117.42% and The Tarun Category Women borrowers Number of Accounts increased 268.07%. It is recommended that the Central Govt. should take necessary steps to balance the three schemes.
5. The PMMY Women borrowers number of accounts share in the total number of accounts is 66% in 2020-21 and it was 59.81% in 2024-25. It is recommended that the Central Govt. take necessary steps increase the share of the women borrowers.

6. The PMMY Women borrowers sanctions increased in Shishu Category 3.84%; Kishor Category 105.39% and Tarun Category 234.63% and Total Category 54.53%. But the PMMY total sanctions amount share is 41% in 2020-21; 49% in 2021-22; 47.74% in 2022-23; 41.76% in 2023-24 and 30.09% in 2024-25 only. It is suggested that the Central Govt. should take necessary steps to increase sanctions at least 50% to the women borrowers.
7. In MGNREGS, the skilled workers decreased is 1,056 and the semi skilled workers are 1,906 in the assessment period. The skilled female workers share is 13% and semi-skilled workers share is 40% in the total workers in the assessment period. It is recommended that the Central Govt. should take care to increase sanctions skill and semi skill women workers and to increase the total share.
8. It is recommended that the Central Govt. should take care to increase No. of Joint Account of Women; No. of Total Account of Women; No. of Women Beneficiary Worker with Account and No. of Women Beneficiary Active Worker with Account to encourage and support women empowerment.

CONCLUSION:

India's financial inclusion and livelihood programs have achieved scale and efficiency, but the next phase must prioritize equity, sustainability, and qualitative impact. There is a need of corrective measures, rising allocations may deliver diminishing returns for women's empowerment. Strong governance, proportional wage support, balanced SHG strategies and integrated monitoring are essential to transform women empowerment.

For women empowerment, the central Govt. Programs like DAY-NRLM; PMMY and MGNREGS are rising larger financial programs. The Programs must now focus on quality, monitoring and empowerment outcomes to ensure long-term viability.

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