



Impact of Direct Benefit Transfer Schemes in Women Empowerment

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ABSTRACT

As women are getting benefitted from DBT schemes by having their own money, it will have a very strong impact on the transformation of themselves, their families, and society. If the women are trained in using the linked bank accounts and other self-employment schemes, they are more likely to get engaged in the labor force and can be more financially active which will have a greater impact on physical mobility. DBT is playing a very predominant role in uplifting the female community of the country. The present study is about the awareness and effectiveness of various DBT schemes in empowering women.

Keywords: DBT, Women empowerment, Financial Literacy, Effectiveness

Introduction

Many subsidies and schemes were introduced by the government of India for the welfare of society. Most of the beneficiaries were not getting their benefits due to leakage, Corruption, delay, and duplication in the system. To overcome this, the Government of India came up with a new attempt of introducing Direct Benefit Transfer schemes on 1st January 2013 with a clear mechanism of transferring the subsidies to the beneficiaries' accounts directly through various linked Bank accounts. The total Direct Benefit Transfer for the Financial year 2022-23 is Rs. 1,84,065 crores, having 315 schemes active from 53 ministries. A few of the schemes focus on women's empowerment which is rolled out by the Ministry of women and child development such as Pradhan Mantri Matru Vandana Yojana (PMMVY), Protection and Empowerment-SwadharGreh, Anganwadi services to the women beneficiaries, etc.

As women are getting benefitted from these schemes by having their own money, it will have a very strong impact on the transformation of themselves, their families, and society. If the women are trained in using the linked bank accounts and other self-employment schemes, they are more likely to get engaged in the labor force and can be more financially active which will have a greater impact on physical mobility.

Review of Literature

Shalini Sharma, Amanpreet Kaur, and Simran K Sindhu (2015): In one of their papers, they focused on the empowerment of women through DBT, their study found that SC women age group of up to 35 years benefitted more from MGNREGS compared to other schemes. This encouraged women in households who had greater access to finances and contributed to the betterment of society.

Bincy George, K.T.Thomachan (2018): In this study women empowerment associated with financial inclusion is focused. The access to various financial benefits through inclusion makes them operate their bank account, and savings which will contribute to the economic development and financial empowerment of women.

Mahendra Sinha, Sudhanshu, Abhijit and Partha (2019): In their book chapter they focused on the role of micro finances in women's empowerment. Various self-help groups will help women in getting their finances and having their businesses. Microfinance will help them to have their small-scale industries so that they will contribute more to the economic development of the country.

N Patel, T Sethi (2021): In their article, they focused on the contribution made by rural women to social, economic, and cultural progress as around 80% of rural women are employed in agriculture. For their financial empowerment even there are various schemes where agriculturists and farmers will get subsidies and others will get skill enhancement training which will make women financially very strong.

Research Methodology

Primary Data: The study is conducted by collecting primary data through personal interviews among the women beneficiaries.

Secondary Data: Secondary data is collected through various websites related to the schemes

Objectives

To showcase the significance and utilities of various DBT schemes for women's empowerment

To study the societal awareness

To study the effectiveness of the schemes

Analysis and Interpretation

Various DBT schemes contributing to women's empowerment:

1. **Anganwadi Services – Supplementary Nutrition program:** This scheme aids job to the Anganwadi workers in the delivery of effective services. Under this scheme 'POSHAN Abhiyaan' was started through a mobile app – the poshan tracker app for taking care of stunting, under-weight privileges among children, taking care of the vaccination of infants and pregnant women, and taking care of women during and post-pregnancy by giving proper medical and nutritional food assistance.
2. **Scheme for Adolescent Girls:** Adulthood is very precious and one of the most difficult phases a girl passes through. Yen number of psychological and physical changes take place. The main aim of this scheme is to break the traditional nutritional life cycle and gender inequality by providing a supportive environment.

Benefits: Hot cooked meal or take home ration for 11-14 years out of school girls – Nutrition provision Rs. 9.50 per day for 300 days in a year. Apart from this, IFA supplementation, health check-ups, counseling, guidance, child care, Life skill education, and teaching them how to access public services.

3. **National Creche Scheme:** This scheme was implemented for supporting the Children of Working Mothers as a centrally sponsored scheme for children aged between 6 months to 6 years. They provide daycare facilities to children of working mothers. Many women workers are employed under this scheme to take care of the children in daycare by providing them with an honorarium.
4. **Pradhan Mantri Matru Vandana Yojana:** PMMVY is a centrally sponsored DBT scheme with a cash incentive of Rs.5,000 which is paid in three installments, and is provided directly to the bank account of pregnant and lactating women.
5. **Protection and Empowerment of Women:** There are many sub-schemes under this scheme that plays a very important role in women's empowerment. They are:
 - BetiBachaoBetiPadhao Scheme
 - One-stop Centre scheme
 - Women Helpline scheme
 - UJJAWALA: Scheme for prevention of trafficking and rescue, Rehabilitation of victims, Commercial sexual exploitation
 - Working women Hostel
 - SwadharGreh – Scheme for women in difficult circumstances
 - Nari Shakti Puraskar – Rajya MahilaSamman and ZillaMahilaSamman
 - Mahila Police Volunteers
 - Mahila Shakti Kendras
 - NIRBHAYA - safety and security of women.

Many women workers are employed under each scheme that provides them the job aid.

Awareness and Effectiveness of the schemes:

Women's Empowerment is one of the most prominent changes that is happening in our society. Empowering women is like empowering the whole family and indeed a Nation. Our government has not left any opportunity in promoting the welfare of women. Many schemes are introduced by our Indian government under the Ministry of Women and Child Development for the upliftment of society.

To conduct a small survey regarding the effectiveness of DBT schemes, Women were randomly picked from both urban and rural areas and had a personal interviews with them.

The Anganwadi workers were very clear in their targets. They were providing nutritional food for both children and pregnant women. Medical assistance was given to pregnant women and infants. They had track of every activity they were conducting. Anganwadi in rural areas is utilized at a higher rate than compared to urban areas. Most of the children below school age were retained in the Anganwadi centers and they were taken care of as daycares do. They were also taught various educational activities so that the children should be active and take benefit of Anganwadi centers.

Apart from this, the scheme for adolescent girls, most of the out-of-school children benefitted from this scheme. A girl child in adulthood can avail of this benefit. Nutritional food will be provided for these girls as also medical assistance, counseling, and guidance but the count of girls who are getting this benefit is less as most of them are sent to school.

The National Creche scheme provides a daycare facility for the children of working women. This is one of the prominent schemes in supporting working women which is true of great help for working women. In the interview, it was observed that most of the working women were taking benefit of this scheme.

Pradhan Mantri Matru Vandana Yojana scheme is something from which only a few pregnant and lactating mothers are getting benefitted out of it. This is one of the emerging schemes of the Government of India.

Other schemes under protection and Empowerment of women is something which was known by most of the women who were interviewed. BetiBachaoBetiPadhao, One stop Centre, Women Helpline, UJJAWALA, Working women Hostel, SwadharGreh, Nari Shakti Puraskar, Mahila Shakti Kendras, and NIRBHAYA scheme were something which they already knew and most of them were benefitted out of it.

Apart from these schemes, during the interview, it was found that most of the rural women i.e. around 80% of them were involved in agriculture who were benefitted from the MGNREGA scheme, the PM KISAN scheme, and various MSME schemes those who were self-employed.

Conclusion

DBT is playing a very pre-dominant part in uplifting the female community of the country. Despite having many limitations like lack of access to information and financial literacy, limited access to the bank, poor women-centric products, etc., our Government is putting forth all its efforts in empowering women by rolling out many schemes and most of them are getting the right benefit out of it.

India is one of the few countries achieving its strong goals. It has a very well-built-in-linked accounting system through which the fund is directly transferred to the beneficiary's account. India's Achievements in digitized systems are observed and studied by many other countries too. We strongly believe India has an immense opportunity to lead the way in harnessing DBTs to financially empower women.

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