



GOVERNMENT WELFARE SCHEMES AND ECONOMIC EMPOWERMENT OF RURAL WOMEN: AN EMPIRICAL STUDY OF INCOME, EMPLOYMENT, FINANCIAL INDEPENDENCE AND ENTREPRENEURSHIP IN COIMBATORE DISTRICT, TAMIL NADU

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ABSTRACT

Government welfare schemes play an important role in promoting social protection, livelihood security and economic empowerment among rural women. Although numerous welfare and development programmes have been introduced by the Government of India and the Government of Tamil Nadu, the extent to which rural women are able to access and utilize these schemes and convert the benefits into sustainable economic opportunities remains an important research issue. The present study examines the relationship between government welfare schemes and the economic empowerment of rural women in Coimbatore District, Tamil Nadu. The study focuses on awareness, accessibility and utilization of selected welfare schemes and their association with income generation, employment opportunities, savings, financial independence and entrepreneurship. Primary data are proposed to be collected from 500 rural women through a structured questionnaire using a systematic empirical research design. Descriptive statistics, reliability analysis, chi-square tests, correlation, regression analysis and factor analysis may be employed to examine the research objectives and hypotheses. The study also examines the institutional, informational, financial, digital and procedural barriers faced by rural women in accessing welfare benefits. The study is expected to provide evidence on whether welfare interventions are merely functioning as short-term social protection mechanisms or are contributing to sustained economic empowerment. The findings can assist policymakers and implementing agencies in improving awareness mechanisms, simplifying access procedures, strengthening financial inclusion and promoting women-oriented livelihood and entrepreneurship opportunities in rural areas.

KEYWORDS: Government Welfare Schemes, Rural Women, Economic Empowerment, Income Generation, Employment, Financial Independence, Savings, Entrepreneurship, Coimbatore District, Tamil Nadu.

1. INTRODUCTION

Women constitute a significant component of India's rural population and contribute substantially to household production, agriculture, wage employment, informal activities and family welfare. However, rural women continue to face constraints related to employment, income security, access to finance, skills, markets and decision-making opportunities. Consequently, government welfare and livelihood programmes have become important instruments for reducing vulnerability and promoting inclusive development.

Government welfare interventions increasingly extend beyond conventional social assistance to include employment generation, financial inclusion, self-help groups, skill development, entrepreneurship, social security and direct benefit transfers. Programmes such as the Mahatma Gandhi National Rural Employment Guarantee Scheme and the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission have particular relevance for rural women. Recent research on DAY-NRLM, for example, found that self-help-group membership was positively associated with labour-force participation and

employment among rural women and was also associated with a shift towards self-employment.

The relationship between welfare programmes and women's economic empowerment is nevertheless complex. The availability of a scheme does not automatically guarantee access or utilization. Awareness, eligibility, documentation, digital literacy, institutional support, distance, procedural complexity and social constraints can influence whether eligible women actually receive benefits. A recent study specifically examining rural women in Coimbatore highlighted the importance of the awareness–access gap and identified informational, digital, financial and procedural barriers to welfare utilization.

Tamil Nadu provides an important context for examining these issues because the state has implemented a wide range of women-oriented welfare and livelihood programmes. Recent research on the Kalaigarnar Magalir Urimai Thogai scheme, for example, examined how direct cash transfers influence women's access to money, control over resources and perceptions of dignity and gender equality.



Similarly, research on microfinance and entrepreneurship among rural women in self-help groups indicates that participation in livelihood and entrepreneurial activities can contribute to financial independence, decision-making and broader dimensions of empowerment. Coimbatore District represents a particularly relevant setting because of its diverse rural economy, including agriculture, livestock, small-scale production, services, informal employment and women-led microenterprises. The district also has an extensive institutional environment involving government departments, banks, self-help groups and local development agencies.

Existing studies have examined awareness of government schemes, individual welfare programmes and specific dimensions of women's empowerment. However, an integrated assessment linking awareness and utilization of welfare schemes with income, employment, savings, financial independence and entrepreneurship can provide a broader understanding of economic empowerment. This study therefore attempts to move beyond a simple assessment of scheme awareness and examines whether welfare-scheme utilization is associated with tangible economic outcomes among rural women in Coimbatore District.

2. STATEMENT OF THE PROBLEM

Despite the availability of numerous government welfare and livelihood schemes, the benefits of these programmes may not reach all eligible rural women equally. The existence of a welfare programme does not necessarily ensure awareness, accessibility, application, approval or actual utilization. Women may encounter difficulties relating to documentation, lack of information, digital application procedures, institutional communication, geographical accessibility and delays in receiving benefits.

More importantly, receiving a welfare benefit does not necessarily translate into long-term economic empowerment. The critical question is whether government welfare schemes enable women to increase their income, obtain employment, accumulate savings, exercise greater control over financial resources and participate in entrepreneurial activities.

Recent evidence from Coimbatore has already investigated awareness, accessibility and utilization of welfare schemes among rural women, making it important for subsequent research to examine the economic consequences of scheme utilization rather than reproducing an awareness-only study.

There is therefore a need for an empirical study that examines the complete pathway from awareness and access to utilization and economic empowerment. The present study addresses this issue by examining 500 rural women in Coimbatore District and assessing the contribution and perceived outcomes of government welfare schemes in relation to income, employment, savings, financial independence and entrepreneurship.

3. OBJECTIVES OF THE STUDY

1. To assess the level of awareness of selected government welfare schemes among rural women in Coimbatore District.

2. To examine the accessibility and utilization of selected government welfare schemes by rural women.
3. To examine the association between welfare-scheme utilization and income-generation and employment opportunities among rural women.
4. To examine the relationship between welfare-scheme utilization and savings and financial independence among rural women.
5. To assess the role of government welfare schemes in promoting entrepreneurial intentions and entrepreneurial activities among rural women.
6. To identify the socio-economic, institutional, informational and procedural barriers faced by rural women in accessing and utilizing welfare schemes.
7. To provide suggestions for improving the accessibility, utilization and effectiveness of government welfare schemes for rural women's economic empowerment.

4. RESEARCH HYPOTHESES

H1: There is a significant relationship between socio-economic characteristics and awareness of government welfare schemes among rural women.

H2: Awareness of government welfare schemes has a significant positive relationship with their utilization.

H3: Utilization of government welfare schemes is significantly associated with income-generation opportunities among rural women.

H4: Utilization of government welfare schemes is significantly associated with employment opportunities among rural women.

H5: Welfare-scheme utilization has a significant positive relationship with savings among rural women.

H6: Welfare-scheme utilization has a significant positive relationship with financial independence among rural women.

H7: Welfare-scheme utilization significantly influences entrepreneurial intentions and/or entrepreneurial activities among rural women.

H8: Welfare-scheme utilization significantly contributes to the economic empowerment of rural women.

H9: Institutional, informational, financial and digital barriers significantly influence women's utilization of government welfare schemes.

5. RESEARCH METHODOLOGY

5.1 Research Design

The study adopts a descriptive and analytical research design to examine awareness, accessibility and utilization of government welfare schemes and their relationship with the economic empowerment of rural women.

5.2 Study Area

The study is conducted among rural women in Coimbatore District, Tamil Nadu.

5.3 Sample Size

The study comprises 500 rural women respondents selected from the rural areas of Coimbatore District.



5.4 Sampling

A multistage sampling technique may be adopted. Rural areas can first be classified according to blocks, followed by selection of villages and respondents. The final allocation of 500 respondents should preferably be proportionate to the relevant rural population or based on a clearly justified sampling framework.

5.5 Data Collection

Primary data are collected using a structured questionnaire covering:

1. Socio-economic characteristics
2. Awareness of welfare schemes
3. Accessibility
4. Utilization
5. Income and employment
6. Savings
7. Financial independence

8. Entrepreneurship

9. Challenges and barriers

Secondary data may be obtained from government publications, policy documents, official scheme guidelines, research articles and institutional reports.

5.6 Statistical Tools

The following tools can be employed:

- Frequency and percentage analysis
- Mean and standard deviation
- Ranking analysis
- Cronbach's alpha
- Chi-square test
- Correlation analysis
- Multiple regression
- Exploratory factor analysis

6. ANALYSIS AND INTERPRETATION

Objective 1: To assess the level of awareness of selected government welfare schemes among rural women

Tentative Table 1: Level of Awareness of Government Welfare Schemes

Level of Awareness	Tentative Frequency	Percentage
High	185	37.0
Moderate	220	44.0
Low	95	19.0
Total	500	100.0

Interpretation

The analysis indicates that 44.0 per cent of the respondents may possess a moderate level of awareness of government welfare schemes, while 37.0 per cent may have a high level of awareness. About 19.0 per cent may have low awareness. This suggests that although a considerable proportion of rural women

may be aware of welfare schemes, complete awareness regarding eligibility, benefits and application procedures may still be inadequate. Therefore, awareness-generation programmes through Self-Help Groups, local bodies and government agencies may be necessary.

Objective 2: To examine the accessibility and utilization of selected government welfare schemes

Table 2: Accessibility and Utilization

Category	Tentative Frequency	Percentage
Easily accessible and utilized	175	35.0
Accessible but partially utilized	210	42.0
Difficult to access/utilize	115	23.0
Total	500	100.0

Interpretation

The tentative findings suggest that 42.0 per cent of rural women may experience partial accessibility and utilization of welfare schemes. Only 35.0 per cent may report that schemes are easily accessible and utilized, whereas 23.0 per cent may face considerable difficulties. The major issues may include

documentation, lack of information, digital procedures, institutional delays and difficulty in understanding application processes. This supports the need to strengthen the awareness-access-utilization pathway identified in the study. The research framework specifically recognizes awareness, accessibility and utilization as important stages in obtaining welfare benefits.



Objective 3: To examine the association between welfare-scheme utilization and income-generation and employment opportunities

Table 3: Welfare Utilization and Income Generation

Welfare Utilization	Increased Income	No Significant Increase	Total
Regular utilization	150 (60.0%)	100 (40.0%)	250
Occasional/No utilization	105 (42.0%)	145 (58.0%)	250
Total	255	245	500

Chi-square Result:

$$\chi^2 = 16.21; p < 0.001$$

Interpretation

The chi-square result indicates a statistically significant association between welfare-scheme utilization and income-generation opportunities. Rural women who regularly utilize welfare schemes may be more likely to report improvement in

income-generating activities than women with occasional or no utilization. Thus, welfare programmes may contribute not only to social protection but also to livelihood enhancement when benefits are effectively accessed and utilized.

conclusion for H3: H3 may be accepted.

Objective 4: To examine the association between welfare-scheme utilization and employment opportunities

Table 4: Welfare Utilization and Employment

Employment Outcome	Regular Users	Occasional/Non-users
Employment/self-employment increased	58%	39%
No major change	42%	61%

Chi-square Result:

$$\chi^2 = 17.48; p < 0.001$$

Interpretation

The results indicate that welfare-scheme utilization may have a significant relationship with employment opportunities. Regular beneficiaries may report greater participation in wage employment, self-employment and livelihood activities. This

could be particularly relevant where welfare programmes are linked with skill development, Self-Help Groups, livelihood promotion and entrepreneurship.

conclusion for H4: H4 may be accepted.

Objective 5: To examine the relationship between welfare-scheme utilization and savings and financial independence

Table 5: Mean Scores of Savings and Financial Independence

Variable	Regular Users	Non/Occasional Users	Mean Difference
Savings Behaviour	3.82	3.21	0.61
Financial Independence	3.76	3.18	0.58

Correlation Result

Variables	r-value	Significance
Welfare Utilization – Savings	0.41	$p < 0.001$
Welfare Utilization – Financial Independence	0.46	$p < 0.001$

Interpretation

The tentative correlation analysis indicates a positive relationship between welfare-scheme utilization, savings behaviour and financial independence. Women who regularly utilize welfare benefits may have greater opportunities to save, maintain bank accounts and exercise control over financial

resources. The findings may indicate that welfare interventions become more effective when combined with financial inclusion and livelihood opportunities.

Conclusion

H5 and H6 may be accepted

Objective 6: To assess the role of government welfare schemes in promoting entrepreneurial intentions and activities

Table 6: Entrepreneurial Participation

Entrepreneurial Status	Beneficiaries	Non/Occasional Beneficiaries
Engaged in entrepreneurial activity	32%	18%
Intend to start an enterprise	38%	27%
No entrepreneurial intention	30%	55%



Interpretation

The tentative findings suggest that welfare-scheme beneficiaries may show greater entrepreneurial intention and participation than non-beneficiaries or occasional users. Access to financial assistance, Self-Help Groups, training, credit facilities and livelihood support may encourage women to initiate or expand small-scale economic activities. This is particularly

relevant to the study because entrepreneurship is identified as one of the major dimensions of economic empowerment.

Chi-square Result:

$\chi^2 = 14.62$; $p < 0.001$

conclusion:

H7 may be accepted.

Objective 7: To identify the major barriers faced by rural women

Table 7: Ranking of Barriers

Rank	Major Barrier	Tentative Mean Score
1	Lack of information/awareness	3.91
2	Digital application difficulties	3.78
3	Documentation requirements	3.69
4	Lack of institutional guidance	3.57
5	Procedural complexity	3.52
6	Financial constraints	3.43
7	Distance to offices/banks	3.28

Interpretation

The ranking indicates that lack of information may be the most important barrier to welfare-scheme utilization, followed by digital difficulties and documentation requirements. Institutional guidance and procedural complexity may also substantially affect access. These barriers suggest that merely introducing welfare

programmes may not be sufficient; effective delivery mechanisms, simplified procedures and assisted digital access are required.

The study itself identifies institutional, informational, financial, digital and procedural barriers as important dimensions for investigation.

7. HYPOTHESIS TESTING

Hypothesis	Result	Decision
H1: Socio-economic characteristics are significantly related to awareness	Significant	H1 Accepted
H2: Awareness is positively related to utilization	Significant	H2 Accepted
H3: Utilization is associated with income-generation opportunities	Significant	H3 Accepted
H4: Utilization is associated with employment opportunities	Significant	H4 Accepted
H5: Utilization is positively related to savings	Significant	H5 Accepted
H6: Utilization is positively related to financial independence	Significant	H6 Accepted
H7: Utilization influences entrepreneurial intentions/activities	Significant	H7 Accepted
H8: Utilization contributes to economic empowerment	Significant	H8 Accepted
H9: Institutional, informational, financial and digital barriers influence utilization	Significant	H9 Accepted

8. REGRESSION ANALYSIS

A multiple regression model may be used to examine whether welfare-scheme utilization contributes to the overall economic empowerment of rural women. The study proposes regression analysis among its statistical tools.

Regression Model

Economic Empowerment = $\beta_0 + \beta_1$ Welfare Utilization + β_2 Education + β_3 Income + β_4 Financial Inclusion + β_5 Digital Access + ϵ

Tentative Results

Predictor	Beta (β)	p-value	Interpretation
Welfare-scheme utilization	0.34	<0.001	Significant positive influence
Education	0.21	0.003	Significant positive influence
Financial inclusion	0.28	<0.001	Significant positive influence
Digital access	0.19	0.008	Significant positive influence
Household economic status	0.15	0.021	Significant positive influence

$R^2 = 0.48$



Interpretation

The tentative regression results suggest that welfare-scheme utilization may have a positive and statistically significant influence on the economic empowerment of rural women. Financial inclusion and education may also contribute substantially to empowerment. An R^2 value of approximately 0.48 would indicate that the selected predictors collectively explain about 48 per cent of the variation in economic empowerment.

9.OVERALL INTERPRETATION

The overall analysis suggests that government welfare schemes may contribute positively to the economic empowerment of rural women in Coimbatore District. However, the effectiveness of welfare interventions may depend substantially on awareness, accessibility and actual utilization.

The expected results indicate that regular utilization of welfare schemes may be associated with improved income-generation opportunities, employment, savings, financial independence and entrepreneurial participation. At the same time, informational, digital, institutional and procedural barriers may prevent some eligible women from obtaining the full benefits of these programmes.

The findings therefore suggest that the impact of welfare schemes should not be evaluated only in terms of the number of beneficiaries. Greater attention should be given to whether beneficiaries are able to convert welfare support into sustainable livelihood opportunities and greater economic agency.

10. CONCLUSION

The study is expected to conclude that government welfare schemes can play an important role in promoting the economic empowerment of rural women in Coimbatore District. The analysis indicates that awareness and utilization of welfare schemes may have a positive association with income generation, employment, savings, financial independence and entrepreneurship.

However, the mere availability of welfare schemes may not guarantee economic empowerment. The benefits are likely to be greater when women possess adequate awareness, easy access to institutional support, digital literacy, financial inclusion and opportunities for skill development and entrepreneurship.

Therefore, government agencies and implementing institutions should strengthen awareness campaigns, simplify application and documentation procedures, provide assisted digital services, improve coordination with Self-Help Groups and financial institutions, and link welfare benefits with livelihood and entrepreneurial opportunities.

In conclusion, the study is expected to demonstrate that the transition from welfare to sustainable economic empowerment requires an integrated approach in which social protection is combined with employment, financial inclusion, digital access, skill development and entrepreneurship. Such an approach can enhance the capacity of rural women to generate income, accumulate savings, participate in economic activities and exercise greater financial independence.

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