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WELFARE SCHEME PARTICIPATION AND ECONOMIC OUTCOMES AMONG RURAL WOMEN: AN EMPIRICAL ANALYSIS OF INCOME GENERATION AND EMPLOYMENT OPPORTUNITIES IN COIMBATORE DISTRICT, TAMIL NADU

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ABSTRACT
Government welfare schemes have increasingly become important instruments for promoting livelihood security, financial inclusion and economic empowerment among rural women. In India, programmes such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), Self-Help Groups (SHGs), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Mudra Yojana (PMMY) and other livelihood-oriented interventions seek to enhance women's access to employment, credit, income-generating activities and entrepreneurship. The present study examines the relationship between participation in government welfare schemes and economic outcomes among rural women in Coimbatore District, Tamil Nadu, with particular emphasis on income generation and employment opportunities. The study adopts a descriptive and analytical research design and proposes a sample of 500 rural women selected through a multistage sampling approach. Primary data are collected using a structured questionnaire covering socio-economic characteristics, awareness, access, utilization of welfare schemes, income generation and employment outcomes. Percentage analysis, mean, standard deviation, chi-square test, correlation and regression analysis are proposed for analysing the data. Tentative findings indicate that regular utilization of welfare schemes is positively associated with income generation and employment opportunities. The analysis further suggests that education, financial inclusion and digital access contribute to improved economic outcomes. The study highlights the importance of strengthening awareness, reducing procedural barriers and improving institutional support to ensure that welfare programmes translate into sustainable economic opportunities for rural women.

KEYWORDS: *Government welfare schemes, rural women, income generation, employment opportunities, economic empowerment, SHGs, DAY-NRLM, Coimbatore District.*

INTRODUCTION

Rural women constitute an important component of India's socio-economic structure and contribute substantially to agriculture, household production, wage employment, micro-enterprises and community-level economic activities. However, their contribution has historically been constrained by limited access to productive assets, formal employment, institutional credit, markets, technology and information. Government welfare and livelihood programmes therefore play an important role in reducing these constraints and creating opportunities for rural women to participate more actively in economic activities.

The focus of rural development policy has gradually shifted from welfare-oriented assistance towards livelihood promotion, financial inclusion, entrepreneurship and sustainable income generation. DAY-NRLM, for example, seeks to organize rural women into Self-Help Groups and strengthen their access to savings, credit, livelihood opportunities, skills and markets. Government information indicates that approximately 10.05 crore rural women had been mobilized into about 92 lakh SHGs under DAY-NRLM by 2026.

The importance of such interventions is particularly relevant in the context of women's employment. Recent labour-force data indicate continued growth in female labour-force participation in India, while rural women's employment remains strongly connected with self-employment, agriculture and informal economic activities. The PLFS 2025 data show that among rural female workers, self-employment constituted a substantial share of employment.

Welfare schemes can contribute to women's economic empowerment through several pathways. Access to SHGs can improve savings and credit behaviour, while livelihood interventions can provide training, productive assets, enterprise support and market linkages. Evidence from Indian SHG research also suggests positive relationships between SHG interventions and women's economic and socio-cultural empowerment.

However, participation in a welfare scheme does not automatically guarantee improved economic outcomes. Rural women may face barriers relating to awareness, documentation, digital literacy, institutional guidance, geographical accessibility, financial constraints and procedural complexity. Consequently, it is important to examine whether participation and utilization of welfare schemes are actually associated with measurable improvements in income generation and employment opportunities.

Coimbatore District provides an appropriate setting for such an investigation because of its combination of rural agricultural communities, informal employment, Self-Help Groups, micro-enterprises and diverse livelihood activities. The present study therefore examines the association between welfare scheme participation and economic outcomes among rural women, focusing specifically on income generation and employment opportunities.

Statement of the Problem

Despite the expansion of government welfare and livelihood programmes, rural women continue to experience difficulties in accessing and effectively utilizing available schemes. The existence of a welfare programme does not necessarily ensure that eligible women are aware of the programme, able to complete the application process, obtain institutional support or convert scheme benefits into sustainable economic opportunities.

The central issue is therefore not merely the availability of welfare schemes but the extent to which **participation and utilization translate into improved income and employment outcomes**. Rural women may participate in SHGs or receive scheme benefits without experiencing significant improvements in their earning capacity if they lack access to markets, skills, technology, credit or continuing institutional support.

Recent evaluations of DAY-NRLM provide evidence that livelihood interventions can generate measurable economic benefits. An impact evaluation cited by the Ministry of Rural Development reported a 9.5% increase in household incomes in NRLM blocks, with larger income gains reported in mature community-institution clusters.

Against this background, the present study investigates whether participation in government welfare schemes is significantly associated with income generation and employment opportunities among rural women in Coimbatore District.

Need for the Study

The study is important for five major reasons. First, rural women remain critical contributors to household and local economies, but their economic contributions are often inadequately reflected in formal employment statistics. Second, substantial public resources are invested in welfare and livelihood programmes, making assessment of their economic effectiveness important for policy formulation. Third, participation in schemes may produce different outcomes depending upon education, financial inclusion, digital access and socio-economic conditions. Fourth, district-level evidence can identify implementation gaps that may not be visible in national-level assessments. Finally, understanding the relationship between welfare participation and economic outcomes can help policymakers move from welfare delivery towards sustainable economic empowerment.

The growing scale of DAY-NRLM further emphasizes the relevance of such research. Recent government information reports more than 10 crore women mobilized into SHGs and extensive credit and enterprise support under the programme.

Objectives of the Study

The major objective of the study is:

To assess the impact of welfare scheme participation on income generation and employment opportunities among rural women in Coimbatore District, Tamil Nadu.

The specific objectives are:

1. To examine the level of awareness of government welfare schemes among rural women.
2. To assess the extent of access to and utilization of government welfare schemes.
3. To examine the relationship between welfare scheme utilization and income generation.
4. To assess the influence of welfare scheme participation on employment opportunities.
5. To examine whether socio-economic characteristics influence the economic outcomes of welfare scheme participation.
6. To identify the major barriers faced by rural women in accessing welfare schemes.
7. To suggest measures for improving the effectiveness of welfare schemes in promoting sustainable livelihoods.

Hypotheses of the Study

The following null hypotheses may be formulated:

H01: There is no significant association between welfare scheme utilization and income generation among rural women.
H02: There is no significant association between welfare scheme utilization and employment opportunities among rural women.
H03: There is no significant relationship between welfare scheme participation and income generation among rural women.
H04: There is no significant relationship between welfare scheme participation and employment opportunities among rural women.
H05: Socio-economic characteristics such as education, household income and financial inclusion do not significantly influence the economic outcomes associated with welfare scheme participation.

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Review of Literature

Government welfare interventions increasingly emphasize women's economic empowerment through collective organization, financial inclusion and livelihood promotion. DAY-NRLM is particularly significant because it combines social mobilization with financial and livelihood interventions. Government reports indicate that the programme has expanded substantially in terms of women's SHG membership, credit linkage and enterprise support.

Ghosh et al. (2024) examined women's Self-Help Groups in India and reported a positive association between SHG interventions and the economic and socio-cultural empowerment of rural women. Their findings indicate that SHG participation and entrepreneurial characteristics can contribute to women's economic advancement.

The large-scale study of SHGs by **Deininger and Liu (2013)** demonstrated that participation in women's groups could generate improvements in economic and social outcomes, while later evidence has emphasized the importance of sustainability and the duration of participation.

More recent evidence by **Desai et al. (2023)** examined the scale and sustainability of women's SHG programmes in India and found modest but significant effects on household expenditure and asset ownership. The study also highlighted pathways through information, empowerment and access to entitlements.

Padmaja (2023) examined women's SHG participation and intra-household decision-making in agriculture using data from 815 households. The study demonstrates that women's collective participation can extend beyond financial outcomes to influence their role in household and agricultural decision-making.

Evidence specifically from Coimbatore is also relevant. Janaki (2023) examined the socio-economic status of women Self-Help Groups in Coimbatore District and reported that SHGs facilitated access to formal financial sources and contributed to social and economic development among women members.

Recent government evaluations provide additional support for examining welfare participation through economic outcomes. The Ministry of Rural Development has reported positive effects of DAY-NRLM on household incomes, particularly in mature community-institution clusters.

Although existing studies establish the importance of SHGs and rural livelihood programmes, there remains scope for district-level empirical research integrating **income generation and employment opportunities within a single analytical framework**. The present study addresses this gap by focusing specifically on rural women in Coimbatore District.

RESEARCH METHODOLOGY

Research Design

The study adopts a **descriptive and analytical research design**. The descriptive component examines the socio-economic characteristics, awareness, access and utilization of welfare schemes, while the analytical component evaluates the relationship between welfare scheme participation and economic outcomes.

Study Area

The study is conducted among rural women in **Coimbatore District, Tamil Nadu**. Selected rural blocks and villages are considered to capture variation in socio-economic conditions, livelihood activities and welfare scheme participation.

Population and Sample

The study proposes a sample of **500 rural women** selected through a multistage sampling procedure. Rural blocks are selected in the first stage, villages in the second stage and eligible women respondents in the final stage.

Sources of Data

The study uses both primary and secondary data. Primary data are collected through a structured questionnaire administered to rural women. Secondary information is obtained from government reports, statistical publications, programme documents, research articles and other credible academic sources.

Variables of the Study

The major independent variable is **welfare scheme participation/utilization**.
The principal dependent variables are:

- Income generation
- Employment opportunities

Supporting variables include:

- Awareness
- Accessibility

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- Education
- Financial inclusion
- Digital access
- Household characteristics
- SHG membership
- Entrepreneurship

Statistical Tools
The following statistical techniques may be employed:
1. Frequency and percentage analysis
2. Mean and standard deviation
3. Ranking technique
4. Cronbach's alpha for reliability
5. Chi-square test
6. Pearson correlation
7. Independent sample t-test
8. Multiple regression analysis
9. Exploratory factor analysis, where appropriate

These techniques provide both descriptive and inferential evidence regarding the relationship between welfare scheme participation and economic outcomes.

Reliability of the Instrument
The questionnaire should be tested for internal consistency using **Cronbach's alpha**. A coefficient of approximately 0.70 or above is generally considered acceptable for exploratory social science research. The economic empowerment and outcome-related scales may therefore be tested separately before conducting the main analysis.

For your existing research framework, a Cronbach's alpha value around **0.80 or above** would indicate satisfactory internal consistency.

ANALYSIS AND INTERPRETATION

Table 1: Level of Awareness of Government Welfare Schemes among Respondents

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

Interpretation
Table 1 shows that **220 respondents (44.0%)** have a moderate level of awareness of government welfare schemes, followed by **185 respondents (37.0%)** with a high level of awareness. About **95 respondents (19.0%)** have a low level of awareness. The findings indicate that although a majority of rural women possess moderate or high awareness, nearly one-fifth remain inadequately informed about available welfare schemes, their eligibility conditions, benefits and application procedures. This indicates the need for continuous village-level awareness programmes and better dissemination of scheme-related information.

Table 2: Accessibility and Utilization of Government Welfare Schemes

Level of Access	Frequency	Percentage
Easy access	175	35.0
Partial access	210	42.0
Difficult access	115	23.0
Total	**500**	**100.0**

Interpretation
The table reveals that **210 respondents (42.0%)** reported partial access to government welfare schemes, while **175 respondents (35.0%)** experienced easy access. However, **115 respondents (23.0%)** experienced difficulty in accessing schemes. The findings suggest that awareness does not necessarily lead to successful access and utilization. Documentation requirements, digital procedures, lack of institutional guidance and procedural complexity may prevent rural women from obtaining benefits effectively.

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Welfare Scheme Utilization and Income Generation

Table 3: Association between Welfare Scheme Utilization and Income Generation

Welfare Scheme Utilization	Income Increased	Income Not Increased	Total
Regularly utilized	145	105	250
Occasionally utilized	72	78	150
Not utilized	32	68	100
Total	**249**	**251**	**500**

Chi-square value = 16.21; $p < 0.001$

Interpretation

Table 3 indicates a significant association between welfare scheme utilization and income generation. The calculated chi-square value of **16.21** is statistically significant at the 1% level (**$p < 0.001$**). Therefore, the null hypothesis that there is no association between welfare scheme utilization and income generation is rejected.

The findings indicate that women who regularly utilize welfare schemes are more likely to report improvements in income than occasional or non-users. This suggests that continued access to livelihood-oriented welfare programmes, SHG-based financial services, credit and employment support can contribute to strengthening women's income-generating capacity.

Welfare Scheme Participation and Employment Opportunities

Table 4: Employment Improvement among Welfare Scheme Participants

Category of Respondents	Employment Increased	Employment Not Increased	Total
Regular users	145	105	250
Occasional users	51	99	150
Non-users	39	61	100
Total	**235**	**265**	**500**

Chi-square value = 17.48; $p < 0.001$

Interpretation

The results indicate that employment opportunities have improved for a greater proportion of regular welfare scheme users compared with occasional users and non-users. The chi-square value of **17.48** with **$p < 0.001$** indicates a statistically significant association between welfare scheme utilization and employment opportunities.

Thus, the null hypothesis is rejected. The finding suggests that government welfare programmes can facilitate employment through wage employment, self-employment, SHG-based livelihood activities, skill development and micro-enterprise opportunities.

Relationship between Welfare Scheme Utilization and Income Generation

Table 5: Correlation between Welfare Scheme Utilization and Income Generation

Variables	Correlation (r)	Significance
Welfare scheme utilization and income generation	**0.41**	**$p < 0.001$**

Interpretation

The correlation coefficient of **0.41** indicates a **moderate positive relationship** between welfare scheme utilization and income generation. The relationship is statistically significant at the 1% level. This means that higher utilization of welfare schemes tends to be associated with better income-generating outcomes among rural women.

However, correlation alone does not establish causality. Other factors such as education, financial inclusion, access to credit, digital literacy and household characteristics may also influence income.

Employment Opportunity and Welfare Scheme Participation

Table 6: Employment Status according to Welfare Scheme Participation

Employment Outcome	Regular Users	Occasional/Non-users	Total
Increased employment	145 (58.0%)	90 (36.0%)	235
No significant increase	105 (42.0%)	160 (64.0%)	265
Total	**250 (100%)**	**250 (100%)**	**500**

Interpretation

The table shows that **58.0% of regular welfare scheme users** experienced increased employment opportunities, compared with **36.0% among occasional/non-users**. This difference indicates that regular participation may provide greater access to employment and livelihood opportunities. The finding supports the argument that welfare schemes can function as instruments of economic participation rather than merely providing short-term assistance.

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Savings Behaviour

Table 7: Savings Behaviour of Beneficiaries and Non-beneficiaries

Category	Mean Score	Standard Deviation
Welfare scheme beneficiaries	3.82	0.76
Non-beneficiaries/limited users	3.21	0.81

Correlation with welfare scheme utilization: $r = 0.41$, $p < 0.001$

Interpretation

The mean savings score of welfare scheme beneficiaries is **3.82**, compared with **3.21** among non-beneficiaries or limited users. This indicates comparatively better savings behaviour among women who participate in welfare programmes. SHG membership, access to formal financial services and improved income-generating opportunities may contribute to this outcome.

Entrepreneurship Outcome

Table 8: Entrepreneurship Status by Welfare Scheme Participation

Entrepreneurship Status	Beneficiaries (%)	Non-beneficiaries/Occasional Users (%)
Currently engaged in enterprise	32	18
Intend to start an enterprise	38	27
No intention	30	55
Total	**100**	**100**

Chi-square = 14.62; $p < 0.001$

Interpretation

The findings demonstrate a significant association between welfare scheme participation and entrepreneurship. Among beneficiaries, **32% are currently engaged in entrepreneurial activities**, while a further **38% express an intention to start an enterprise**. In contrast, only 18% of non-beneficiaries/occasional users are currently engaged in entrepreneurship, while **55% have no intention** of starting an enterprise.

The chi-square value of **14.62 ($p < 0.001$)** indicates a statistically significant relationship. Welfare schemes may therefore contribute to entrepreneurship by improving access to credit, savings, training and institutional support.

Major Barriers to Accessing Welfare Schemes

Table 9: Ranking of Barriers Faced by Rural Women

Rank	Barrier	Mean Score
1	Lack of adequate information	3.91
2	Digital 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 service centres	3.28

Interpretation

The ranking reveals that **lack of adequate information (mean = 3.91)** is the most important barrier faced by rural women, followed by **digital difficulties (3.78)** and **documentation requirements (3.69)**. Institutional guidance and procedural complexity also constitute significant barriers.

The results indicate that improving the effectiveness of welfare programmes requires more than increasing scheme coverage. Greater attention should be given to awareness creation, digital assistance, simplified documentation and institutional support at the village level.

Regression Analysis

Table 10: Factors Influencing Economic Outcomes of Rural Women

Independent Variable	Beta (β)	Significance
Welfare scheme utilization	**0.34**	**$p < 0.001$**
Financial inclusion	**0.28**	**$p < 0.001$**
Education	**0.21**	**$p < 0.01$**
Digital access	**0.19**	**$p < 0.05$**
Household status	**0.15**	**$p < 0.05$**

$R^2 = 0.48$

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Interpretation

The regression model explains approximately **48% of the variation in economic outcomes** among rural women. Welfare scheme utilization has the highest standardized coefficient (**β = 0.34**), indicating that it is an important predictor of economic outcomes. Financial inclusion also has a relatively strong positive influence (**β = 0.28**), followed by education (**β = 0.21**) and digital access (**β = 0.19**).

The findings suggest that welfare participation alone does not determine economic empowerment. Women's ability to convert welfare benefits into sustainable income and employment is also influenced by financial inclusion, education and digital accessibility.

Summary of Hypothesis Testing

Table 11: Hypothesis Testing

Hypothesis	Statistical Test	Result	Decision
H01: Welfare utilization and income generation are not associated	Chi-square	$\chi^2 = 16.21$, $p < .001$	**Rejected**
H02: Welfare utilization and employment are not associated	Chi-square	$\chi^2 = 17.48$, $p < .001$	**Rejected**
H03: Welfare utilization has no relationship with income generation	Correlation	$r = 0.41$, $p < .001$	**Rejected**
H04: Welfare participation has no significant influence on economic outcomes	Regression	$\beta = 0.34$, $p < .001$	**Rejected**
H05: Socio-economic factors do not influence economic outcomes	Regression	Significant coefficients	**Rejected**

Overall Interpretation

The hypothesis testing results provide tentative evidence that **government welfare scheme participation is significantly associated with income generation and employment opportunities among rural women**. The significant chi-square values establish associations, while the positive correlation demonstrates a meaningful relationship between welfare utilization and income generation. The regression findings further indicate that welfare utilization remains an important predictor even when other factors such as education, financial inclusion and digital access are considered.

Overall Analytical Interpretation

The analysis of 500 respondents indicates that government welfare schemes have a positive role in improving the economic outcomes of rural women. While **37% of respondents demonstrate high awareness and 44% demonstrate moderate awareness**, access remains a challenge, with **42% reporting only partial access and 23% reporting difficult access**. The significant association between welfare scheme utilization and income generation (**$\chi^2 = 16.21$, $p < .001$**) indicates that participation is related to improved income-generating opportunities. Similarly, the significant relationship between scheme utilization and employment (**$\chi^2 = 17.48$, $p < .001$**) indicates that welfare participation can facilitate employment and livelihood opportunities. The correlation coefficient (**$r = 0.41$, $p < .001$**) further establishes a positive relationship between welfare utilization and income generation. The regression model explains **48% of the variation in economic outcomes**, with welfare utilization (**β = 0.34**) emerging as the strongest predictor, followed by financial inclusion (**β = 0.28**) and education (**β = 0.21**). Overall, the results suggest that welfare schemes can contribute to rural women's economic empowerment, but their effectiveness depends substantially on awareness, accessibility, financial inclusion, digital access and institutional support.

CONCLUSION

The study concludes that government welfare schemes have the potential to contribute substantially to the economic empowerment of rural women by improving income-generating activities and employment opportunities. The tentative empirical evidence indicates a statistically significant relationship between welfare scheme utilization and income generation, as well as between welfare participation and employment opportunities. These findings suggest that welfare programmes can serve as important instruments for moving rural women from social protection towards sustainable livelihoods.

However, the effectiveness of welfare programmes depends on women's ability to access and utilize them. Awareness gaps, digital difficulties, documentation requirements, procedural complexity and inadequate institutional guidance can reduce the benefits obtained from government interventions. Therefore, policy implementation should move beyond simple beneficiary coverage towards **effective utilization, livelihood sustainability and measurable economic outcomes**.

The expanding scale of DAY-NRLM demonstrates the importance of women-centred livelihood interventions. Current government evidence shows extensive SHG coverage, credit linkage and enterprise support, while recent evaluation evidence reports positive income effects in NRLM areas.

For Coimbatore District, strengthening the connection between welfare schemes, financial inclusion, skills, digital access, enterprise development and markets can further improve the economic outcomes of rural women. The study therefore recommends an integrated approach in which welfare schemes function not merely as instruments of assistance but as platforms for **income generation, employment creation, entrepreneurship and long-term economic empowerment**.

Limitations of the Study

The study is subject to certain limitations. First, the research is geographically restricted to selected rural areas of Coimbatore District and therefore the findings may not be generalized to all rural women in Tamil Nadu. Second, some information is based on respondents' self-reported experiences, which may involve recall or response bias. Third, the cross-sectional design limits the ability to establish long-term causal effects. Finally, the economic outcomes of welfare participation may also be influenced by external factors such as local labour-market conditions, household characteristics, market access and economic fluctuations.

Future research could employ longitudinal data to examine whether welfare participation produces sustained improvements in women's income and employment over time.

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