

## “ROLE OF BANK OF MAHARASHTRA IN RURAL WOMEN EMPOWERMENT IN CHANDGAD TALUKA”

**\*DR. KATTI V. P. & \*\*MISS. GAVADE MALLAVA MARUTI**

*\*Assistant Professor, Department of Economics, Shivaji University, Kolhapur.*

*\*\*Research Student, Department of Economics, Shivaji University, Kolhapur.*

### **ABSTRACT:**

*In the present paper an attempt is made to study linkage between Banks and Self Help Groups and government schemes confined to women empowerment. The bank claims to have the largest number of branches within the state of Maharashtra, among all the public sector banks. Known as a regular man's bank, Bank of Maharashtra adopts a Philosophy of Technology with particular touches, and follows its motto stating one Family, one Bank. Banks are one of primary pillars of Indian economy and, therefore, are an ideal agent to play a pivotal role as far as women empowerment is concerned. Researcher concluded that government has introduced several schemes for empowerment of women. But the awareness of schemes among public is scanty. The ministry should put into place more proactive processes in publicizing schemes, facilitating process of applications, rapid appraisals and the fund utilization should be at maximum extent. The schemes should evolve with time to effectively use experience gained. There are many schemes running for more than a decade, but their size is too small to make any meaningful contribution.*

**Keywords:** *Self Help Groups, Banks, Government Schemes, and Women Empowerment.*

### **1. INTRODUCTION:**

The Bank of Maharashtra was registered on 16 September 1935 with an authorized capital of Rs. 1 million. It commenced business on 8 February 1936. It is known as a common man's bank since its inception. The bank's initial financial assistance to small units has given birth to many of today's industrial houses. After nationalization in 1969, the bank expanded rapidly. The Bank has the biggest network of branches by any general population segment bank in the state of Maharashtra. The Bank was established by a group of visionaries led by the late Shri V. G. Kale the late Shri. D. K. Sathe and registered as a Banking company on 16 September 1935 at

Pune. Today Bank of Maharashtra has over 15 million clients across the length and breadth of the nation served through 1825 branches in 29 states and 2 union domains. Shri. Narendro Singh who had assumed the office of chairman and Managing Director from February 01.2012 continued his office on September 30.2013 on superannuation. The Bank was established in the year 1935 with an initial authorized capital worth Rs.10.00 Lacks. The bank got nationalized by the Government of India in the year 1969. With a total number of 1421 branches located all over India in April 2009. The bank claims to have the largest number of branches within the state of Maharashtra, among all the public sector banks. Known as a regular man's bank, Bank of Maharashtra adopts a Philosophy of Technology with particular touches, and follows its motto stating one Family, one Bank.

## 2. OBJECTIVES OF STUDY:

1. To study linkage between Banks and Self Help Groups.
2. To identify government schemes confined to women empowerment.
3. To give suggestion for solving the problems identified.

## 3. REVIEW OF LITERATURE:

**Londhe P. K. (1993)**, in his thesis entitled “A Study of Role of Solapur Gramin Bank in Rural Finance.” studied the basic problem faced by the rural poor and insufficiency of their income to meet minimum expenditure in production activities. It is analyzed here the consolidated picture financial performance of Solapur Gramin Bank through a connected findings and conclusions. In this thesis a brief summary of main findings and suggestions were presented. This study tried to bring out a comparative picture of working of RRBs selected by the group vis-à-vis the Working of Solapur Gramin Bank. **Tiwari Himanshu (2012)**, in his article ‘Role of SHGs based Microfinance in Women Empowerment and Poverty Alleviation- Nagpur Bachatgat’ the researcher examined the SHG operating model, the state of SHGs today, their impact on civil society and how they need to be supported going forward. They have understanding and tolerance towards members other religions particularly in a country like India where is a diversity of religions and castes. **Poddar N. S. (2015)**, in his article ‘Microfinance- A Tool for Empowering Role of Women’ made an attempt to explain the role of microfinance intervention in promoting women empowerment in rural India. The paper has been divided into two parts. Part A deals with the conceptual framework of the study. The empirical data analysis has been covered in part B. researcher this paper concludes made an attempt to understand the role of microfinance in socio – economic women empowerment in the Thane district of Maharashtra. Women empowerment to a great extent depends upon the economic women empowerment and microfinance can prove to be a very powerful instrument of women empowerment in the days to come. **Modi Ashwin G and other (2014)**, has contributed an article named ‘Impact of Microfinance Services

on Rural Women Empowerment: An Empirical Study.’ The paper also meant to obtain insights regarding factors empowering rural women through microfinance services and which factors influences most and what extent. This study makes the valuable contribution by providing a base to microfinance institution for strengthening and expanding their support to rural poor women. This study provides future directions to the academics and practitioners who want to work on the same area to enrich the literature related to women empowerment.

#### **4. RESEARCH METHODOLOGY AND DATABASE:**

For accomplishing the objectives of the study secondary data were collected. The necessary secondary data for completing the investigation will be collected mainly from published sources in academic libraries, records, books and journals, articles, government reports, websites, newspapers, daily archives, economy survey government of India, socio-economic survey report of India secondary data will be collected to obtain the background material from the persons knowledgeable in different aspect of the topics as also the academicians. Researcher will use the important statistical techniques to analyze and interpret the data. The various tools such as percentage, Compound Growth Rate, coefficient of variation, etc. and to process the data software like Excel will be used.

#### **5. RESULTS AND DISCUSSION:**

##### **5.1. Self-help Groups Progress of Bank Linkage Programme (2006-07 to 2015-16):**

Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self Help Group (SHGs)-Bank Linkage Programme as a cost effective mechanism for providing financial services to “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self-help capacities poor, leading to their empowerment. Rapid progress in Self-help Group formation has now turned into an empowerment movement among women across the country.

**Table No. 1**  
**Progress of Self Help Group Bank Linkage Programme (Amount in Crores)**

Year	Particulars	Savings of SHGs with Bank		Bank loans disbursed to SHGs		Bank loans outstanding with SHGs	
			%		%		%
2006-07	No of SHGs (in lakh)	41.61		11.05		28.95	
	Amuont (cr)	3512.71		6570.39		12366.49	
2007-08	No of SHGs (in lakh)	50.09	20.38	12.28	11.13	36.25	25.22
	Amuont (cr)	3785.4	7.76	8849.3	34.69	16999.9	37.47
2008-09	No of SHGs (in lakh)	61.21	22.21	16.09	31.1	42.24	16.5
	Amuont (cr)	5545.62	46.5	12253.5	38.5	22679.8	33.4
2009-10	No of SHGs (in lakh)	69.53	13.6	15.86	-1.4	48.51	14.8
	Amuont (cr)	6198.71	11.8	14453.3	17.9	28038.3	23.6
2010-11	No of SHGs (in lakh)	74.62	7.3	11.96	-24.6	47.87	-1.3
	Amuont (cr)	7016.3	13.2	14547.7	0.01	31221.17	11.4
2011-12	No of SHGs (in lakh)	79.60	6.7	11.48	-4	43.54	-9
	Amuont (cr)	6551.41	-6.7	16534.77	13.7	36340.00	16.4
2012-13	No of SHGs (in lakh)	73.18	-8.1	12.20	6.3	44.51	2.2
	Amuont (cr)	8217.25	25.4	20585.36	24.5	39375	8.4
2013-14	No of SHGs (in lakh)	74.30	1.53	13.66	12.05	41.97	-5.71
	Amuont (cr)	9897.42	20.45	24017.36	16.07	42927.52	9.02
2014-15	No of SHGs (in lakh)	76.97	3.59	16.26	19.03	44.68	6.46
	Amuont (cr)	11059.84	11.75	27582.31	14.84	51545.46	20.06
2015-16	No of SHGs (in lakh)	79.03	2.68	18.32	12.67	46.73	4.59
	Amuont (cr)	13691.39	23.79	37286.90	35.18	57119.23	10.81

Source: NABARD

Table 1 shows the Overall progress of microfinance from the year 2006-07 to 2015-16. It shows that, though savings of number of Self-help Groups with the bank is increasing over the years, the growth rate of Self-help Groups in percentage terms is declining from 22.21 in 2008-08 to -8.1 in 2012-13 and shows an increasing trend

thereafter. Regarding the amount of savings it has a significant growth in 2008-09 (46.5 per cent) but after that it declined and shows a steady increase from 2012-13. With regard to bank loan disbursement to Self-help Groups it shows a trend and in terms of number of Self-help Groups became negative in 2011-12 and started to increase from 2012-13. The cause may be non-repayment of loan. Bank loan outstanding the growth in amount is declining, which is a good sign of indication.

## **5.2 Government Policies for Women Empowerment:**

The Government of India having felt the urgency of Self-help Groups in the process of uplifting the economic and social status of women, the Government of India has been formulating policies for them. State governments have also followed such policy of the central government. The Government of India is committed to the welfare of women through empowering them which is acknowledged from 'to adopt an integrated approach towards empowering women through effective convergence of existing services, financial and human resources and infrastructure in both women specific and women related sectors'. With a view to fulfilling such commitment the Government of India has been implementing policies of which some are directly and others are indirectly relevant for Self-Help Groups.

### **5.2.1. Indira Mahila Yojana (IMY):**

Launched on 15<sup>th</sup> August 1995, the scheme is being implemented in 238 blocks in the country for the holistic empowerment of women; the main strategy of the scheme is to create an organizational base for women to come together to analyse and fluid their needs through existing departmental programs of the state and central Government.

The vision of IMY is to develop empowered women who will.

- 1) Demand their rights from family community and government.
- 2) Have increased access to and control over material, social and political resources;
- 3) Have enhanced awareness and improved skill.
- 4) Be able to arise issue of common concern through mobilization and networking.

### **5.2.2. Mahila Samridhi Yojana (MSY):**

Mahila Samridhi Yojana was started in 1993 to inculcate the habit of savings among rural women in the country. After evaluation of this scheme planning commission advised the department to merge both these scheme.

### 5.2.3. *Balika Samridhhi Yojana (BSY):*

The scheme of Balika Samridhhi Yojana was launched on 2<sup>nd</sup> October 1997 with the objective of raising overall status child and bringing about positive change in family and community attitudes towards her. The scheme covers up to two girl children born on or after 15<sup>th</sup> August, 1997 in a family living below the poverty line as defined by the Government of India in any rural or urban area.

### 5.2.4. *Care India Assisted Programs:*

The Government of India signed an agreement with CARE (Co-Operative for Assistance and Relief Everywhere) on 6<sup>th</sup> March 1950. The primary purposes of this agreement are to facilities and maximize voluntary gifts of food commodities by individuals and organizations in India. The department is the nodal department for implementation of Co-Operative for Assistance and Relief Everywhere) – India programs. Co-Operative for Assistance and Relief Everywhere) India Assisted Programs have been broadly classified in two parts.

### 5.2.5. *Support to Training and Employment Programs for Women (STEP):*

A Central Sector Scheme launched in 1986-87 seeks to upgrade skill of poor and asset less women and provide employment on sustainable basis by mobilizing them viable co-operative groups, strengthening marketing linkages, support services and access to credit. The scheme also provides for enabling support services in form of health check- up legal and health literacy, elementary education, gender sensitization and mobile crèches. Since inception, around 250 projects have been provided financial assistance under the scheme.

The ten traditional sectors identified for project funding under Support to Training and Employment Programs for Women comprise of agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, waste land development and social forestry. The scope and coverage of scheme is being broadened with introduction locally appropriate sectors being identified and incorporated into the scheme.

### 5.2.6. *Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG): ‘Sabla’*

The scheme, interlaid, aims at vocational training for girls above 16 years of age for their economic empowerment. Sabla is being implemented through the state Governments/UTs with 100 per cent financial assistance from the Central Government for all inputs other than nutrition provision for which 50% central assistance to states is provided. Anganwadi center the focal point for delivery services.

### **5.2.7. Central Social Welfare Board (CSWB):**

In order to address the socio- economic in women and children of selected eight most backward districts North East region economic arena, Central Social Welfare Board has formulated the Integrated Scheme for Women Empowerment (ISWE). The scheme is being implemented on pilot basis since 2008 and has objective of meeting the felt needs area by mobilizing community action, converging available services and resources area, income generation through feasible and sustainable activities for women and to provide services for health awareness, career counseling vocational training, preventing child trafficking and other social evils.

### **5.2.8. National Mission for Empowerment of Women:**

To achieve this vision, the National Mission for Empowerment of Women (NMEW) was launched on 8<sup>th</sup> March. The extent of empowerment of women from a holistic and macro-point of view is largely determined by 3 factors via economic, social and political identity. These factors are deeply intertwined and linked with many cross cutting linkages. The vision for socio- economic and socially to end exploitation and discrimination enabling them develop their full potential to be active participants in nation building, sharing the benefits of economic growth and prosperity. To achieve this vision, the National Mission for Empowerment of Women (NMEW) was launched on 8<sup>th</sup> March.

### **5.2.9. Rashtriya Mahila Kosh (National Credit Fund for Women):**

The Rashtriya Mahila Kosh – (National Credit Fund for Women) was set up in 1993 with a corpus of 31 crore against the backdrop of socio – economic constraints faced by poor women to access micro – credit from formal financial system in the country, especially those in the rural and in unorganized sectors.

The main objective behind the setting up of the Rashtriya Mahila Kosh (RMK) under department of women and child development (now ministry) was to provide micro- credit poor women for various livelihood support and income generating activities at concessional terms in a client – friendly procedure to bring about their socio – economic development. However, with the proposed induction of funds and conversion to NBFC, the projected yearly number of beneficiaries and loans are at the end of five year period in 2015-16 is likely to be 2,19,500 and Rs. 492.02 crore respectively. Thus, there would be a quantum jump in the business volume of organization through this restructuring.



### **5.2.10. Gender Budgeting and Economic Empowerment of Women:**

Budgets, which influence the overall level of national income and employment and reflect priorities government regarding public investment, also promote gender equality within national development framework. The Government of India is committed to promoting gender equality and has adopted Gender Budgeting as a tool to address inequalities faced by women. The purpose is to ensure the translation of Government's policy commitment on gender equity into budgetary allocations.

To institutionalize the process of Gender Budgeting Government had initiated formation of Gender Budget Cells (GBCs) within all Central Ministries departments in 2005. These cells are required to take up evaluation of existing Government programmes and schemes from a gender perspective and identify new areas of intervention for addressing the existing gender gaps. The flow of funds under certain women specific schemes/programmes are also being monitored through a Gender Budget Statement 20 as a part of the Union Budget Document Since 2005.

### **5.2.11. Indira Gandhi Matritva Sahyogyojana (IGMSY):**

Is a conditional cash transfer scheme for pregnant and lactating women to contribute to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers. It is being implemented initially on pilot basis in 52 selected districts using the platform of ICDS. IGMSY is a centrally sponsored scheme introduced in the 2010-11, under which the grant- in- aid is released to States/UTs. The scheme envisages providing cash directly to women during pregnancy and lactation in response to individual fulfilling specific conditions. It would address short term income support objectives with long term objective of Behavior and attitudinal change. The scheme attempts to partly compensate for wage loss to pregnant and lactating women both prior and after delivery of the child.

Women withstood perennial health problems due to the lack of toilet facilities and are forced to use fields and open spaces for defecation. The art of living encourages women find practical solutions to their challenges so that each one becomes self-dependent in their own right. Empower yourself with happiness as you take on life's daily challenges. Fill in the form below to learn how embrace life with a renewed enthusiasm every day.

### **5.2.12. Hostel for Working Women:**

a. The scheme of women Hostel envisage provision of safe and affordable hostel accommodation to working women, single working women, women working at places away from their home-towns and for women being



trained for employment.

b. Working Women Hostel at Jasola, New Delhi: In view of increasing incidents of assault on women from the North-eastern States, ministry of women and child development had undertaken construction of a working women hostel in the year 2008-09 exclusively for working women of North East region working in and around Delhi. The Budgetary allocations from 1997-98 to 2015-16 on various programme of the ministry are appended in tables.

**Table No. 2**

**Budgetary Allocation for different Programs under Ministry of women development (1997-98 to 2005-06)**

Sr · N o	Programme	1997 -98	199 8- 99	1999 - 2000	200 0- 01	200 1- 02	200 2-03	2003- 04	2004- 05	2005- 06
1	Indira Mahila Yojana	-	10. 0	10.0	18. 0	19. 5	0.0	0.0	0.0	0.0
2	Mahila Samridhhi Yojana	40.0	40. 0	2.0	15. 0	8.0	0.0	0.0	0.0	0.0
3	Balika Samridhhi Yojana	-	60. 0	40.0	27. 0	25. 0	1.8	13.5	0.03	0.03
4	Condensed courses for women education	9.0	9.0	9.0	1.5	2.0	1.8	3.6	6.0	6.0
5	Maternal & Infant survival project	16.0	9.0	5.0	1.0	1.0	-	-	-	-
6	Central social welfare Board	17.1	24. 0	24.5	25. 0	27. 0	26.9	33.1	30.0	34.43
7	Hostel for working women	7.8	7.8	7.8	7.0	9.0	13.5	9.0	10.0	6.5
8	Rashtriya Mahila Yojana	-	10. 0	0.0	3.0	1.0	1.0	1.0	1.0	0.01
9	CARE- India's Integrated Nutrition & Health programme	6.0	6.3	8.8	9.1	10. 2	8.87	7.79	2.0	5.59
10	Improving women's Reproductive Health & Family planning project	18.0	18. 0	15.0	13. 0	18. 0	22.0	22.5	25.0	15.0
11	Credit Rotation for Empowerment & Development Through Institution Building	4.8	12. 0	15.4	14. 5	12. 8	16.3	16.0	15.0	15.0

	Training									
12	Support to Training Employment programme for women	16.0	16.0	15.0	13.0	18.0	23.0	22.5	25.0	15.0
13	National Mission for Empowerment of women	-	19.3	12.8	15.0	15.0	25.0	40.0	25.0	25.0
14	Gender Budgeting and Economic Empowerment of women	-	-	-	146	0.0	220.0	260.0	0.0	0.0
	Total	134.7	241.4	165.3	308.1	166.3	360.17	428.99	139.03	102.56

**Source:** Expenditure Budget, Union Budget

Table 2 shows that the Budgetary allocations from 1997-98 to 2005-06 on various programs of the ministry are appended in table- 4.2, it is shows that bulk of budget of women development. The data shows budget allocations have shown wide variance for almost all schemes during the period 1997-98 to 2005-06. For example, the allocation on 'Indira Mahila Yojana' has a 1998-99 in 10.0 crore. The scheme increase up to Rs. 19.5 crore in 2001-02. The allocations on 'Mahila Samridhi Yojana' has a high of Rs. 40 crore allocated in 1997-98 to a low of Rs. 2.0 crore in 1999-2000. And the allocations on 'Balika Samridhi Yojana' has a high of Rs. 60 crore in 1998-99 which reduced to Rs. 1.8 crore in 2002-03 but again increasing to Rs. 13.5 crore in 2003-04. The allocation the scheme was again declining to only Rs. 0.03 crore from the year 2004-05 and 2005-06. Indira Mahila Yojana Budgetary allocation is period 1997-98 to 2001-02 increasing trend and period 2002-03 to 2005-06 in this period budgetary allocation programme women development scheme is zero. Balika Samriddhi Yojana, Mahila Samriddhi Yojana, Gender Budgeting and Economic Empowerment of Women, Maternal & Infant Survival Project that budgetary allocation programme is increasing trend in year by year and last period in 2004-05 and 2005-06 is negative impact in budgetary allocation programme in women development. Improving women's Reproductive Health & Family Planning Project women development budgetary allocation programme growth is increasing in trend year.

Table No. 3

Percentage share of allocation for different programs under Ministry of women development (1997-98 to 2005-06)

Sr. No	program	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
1	Indira Mahila Yojana	0	4.14	6.04	5.84	11.72	0	0	0	0
2	Mahila Samriddhi Yojana	29.69	16.57	1.20	4.86	4.81	0	0	0	0
3	Balika Samriddhi Yojana	0	24.85	24.19	8.76	15.03	4.99	3.14	0.02	0.02
4	Condensed courses for women education	6.68	3.72	5.44	0.48	1.20	4.99	0.83	4.31	5.85
5	Maternal & Infant survival project	11.87	3.72	3.02	0.32	0.06	0	0	0	0
6	Central social welfare Board	12.69	9.94	14.82	8.11	16.23	7.46	7.71	21.57	33.57
7	Hostel for working women	5.79	3.23	4.71	2.27	5.41	3.74	2.09	7.19	6.33
8	Rashtriya Mahila Yojana	0	4.14	0	0.97	0.60	0.27	0.23	0.71	0
9	CARE- India's Integrated Nutrition & Health programme	4.45	26.09	5.32	2.95	6.01	2.46	1.81	1.43	5.45
10	Improving women's Reproductive Health & Family planning project	13.36	7.45	9.07	4.21	10.82	6.10	5.24	17.98	14.62
11	Credit Rotation for Empowerment & Development Through Institution Building Training	3.56	4.97	9.31	4.70	7.69	4.52	3.72	10.78	14.62
12	Support to Training Employment programme for women	11.87	6.62	9.07	4.21	10.82	6.38	5.24	17.98	14.62
13	National Mission for Empowerment of women	0	7.99	7.74	4.86	9.01	6.94	9.32	17.98	4.87
14	Gender Budgeting and Economic Empowerment of women	0	0	0	47.38	0	61.08	60.60	0	0
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Expenditure Budget, Union Budget

Table 2 shows that the percentage allocations to schemes reveal that if we exclude by women development. The percent was allocated on these schemes in 1997-98. The allocation have increased per year and again decreasing significantly percentage to per year. For example, the allocation on 'Indira Mahila Yojana' has a 2001-02 in

11.72crore. There after this scheme decreasing up to 2005-06. The allocations on 'Mahila Samridhi Yojana' has a high of Rs. 29.69 crore allocated in 1997-98 to a low of Rs. 1.20crore in 1999-2000. And the allocations on 'Balika Samridhi Yojana' has a high of Rs. 15.03crore in 2001-02 which reduced to Rs. 0.2crore in 2004-05 and 2005-06 but first year 1997-98 their scheme is Rs. Zero, where as schemes were allocated there was increase and decrease in fluctuating trends.

**Table No. 4**  
**Distribution of Budgetary Allocation to Ministry of Women Development**  
**(2006-07 to 2010-11)**

Sr. No	Program	2006-07	2007-08	2008-09	2009-10	2010-11
1	Indira Mahila Yojana	8.0	15.0	20.0	15.0	34.2
2	Mahila Samridhi Yojana	30.0	50.0	200	20	5
3	Balika Samridhi Yojana	-	15.0	10.0	10.0	10.0
4	Condensed courses for women education	7.00	7.00	10.0	10.0	12.0
5	Maternal & Infant survival project	0.50	7.00	6.00	3.0	2.0
6	Central social welfare Board	53.0	55.0	55.0	55.0	80.0
7	Hostel for working women	5.0	15.0	20.0	10.0	15.0
8	Rashtriya Mahila Yojana	15.0	15.0	48.0	50.0	50.0
9	CARE- India's Integrated Nutrition & Health programme	0	0.1	1.0	1.0	1.0
10	Improving women's Reproductive Health & Family planning project	8.0	15.0	20.0	15.0	34.0
11	Credit Rotation for Empowerment & Development Through Institution Building Training	10.0	12.0	31.0	20.0	15.0
12	Support to Training Employment programme for women	16.0	20.0	37.0	15.0	25.0
13	Rajiv Gandhi Scheme for Adolescent Girls	-	-	-	110.0	1000.0
14	National Mission for Empowerment of women	-	-	-	1.0	40.0
15	Gender Budgeting and Economic Empowerment of women	0.0	3.00	3.00	2.0	2.0
	Total	152.5	229.1	461	337	1291.2

**Source:** Expenditure Statement, union Budget

The table reveals that Budgetary allocations from 2006-07 to 2010-11 on distribution of budgetary allocation to

ministry of women development table-4.1, it is shows that the bulk of budget of women development. The data shows that budget allocations have shown wide variance for almost all schemes during the period 2006-07 to 2010-11. For example, the allocation on 'Indira Mahila Yojana' has a 2006-07 in 8.0 crore. The scheme increase up to Rs. 34.2 crore in 2010-11. The allocations on 'Mahila Samridhi Yojana' has a high of Rs. 200 crore allocated in 2008-09 to a low of Rs. 5.0 crore in 2010-11. And the allocations on 'Balika Samridhi Yojana' has a high of Rs. 15 crore in 2007-08 which reduced to Rs. 10crore in 2008-09 to 2010-11 but continuously stable form the last year. And this table in schemes for allocations on increasing and decreasing to year by year.

**Table No. 5**

**Percentage distribution of budgetary allocation to Ministry of Women development (2006-07 to 2010-11)**

Sr. No.	Programme	2006-07	2007-08	2008-09	2009-10	2010-11
1	Indira Mahila Yojana	5.24	6.54	4.33	4.45	2.64
2	Mahila Samriddhi Yojana	19.67	22.21	43.38	5.93	0.38
3	Balika Samriddhi Yojana	0	6.54	2.16	2.96	0.77
4	Condensed courses for women education	4.59	3.05	2.16	2.96	0.92
5	Maternal & Infant survival project	0.32	3.05	1.30	0.89	0.15
6	Central social welfare Board	34075	24.0	11.93	16.32	6.19
7	Hostel for working women	3.27	6.54	4.33	2.96	1.16
8	Rashtriya Mahila Yojana	9.83	6.54	10.41	14.83	3.87
9	CARE- India's Integrated Nutrition & Health programme	0	0.04	0.21	0.29	0.07
10	Improving women's Reproductive Health & Family planning project	5.24	6.54	4.33	4.45	2.64
11	Credit Rotation for Empowerment & Development Through Institution Building Training	6.55	5.23	6.72	5.93	1.16
12	Support to Training Employment programme for women	10.49	8.72	8.02	4.45	1.93
13	Rajiv Gandhi Scheme for Adolescent Girls	0	0	0	32.64	77.44
14	National Mission for Empowerment of women	0	0	0	0.29	3.09
15	Gender Budgeting and Economic Empowerment of women	0	1.30	0.65	0.59	0.01
	Total	100	100	100	100	100

**Source:** Expenditure Statement, union Budget

Above 5 table indicate that he4.5 also reveals the same trend was observed for the period 2006-07 to 2010-11. There are too many schemes with too little allocation. Over the period 2006-07 to 2010-11 the budgetary

allocation to the ministry of women development has increased 3.1 to 460 crore. The allocations on many central schemes have increased only nominally for the period. The program wise allocations have shown wide fluctuations during the period. For example the 'Rajiv Gandhi Scheme for Adolescent Girls' allocated Rs. 110 crore in 2009-10 and 1000 in 2010-11 is decreased, this table in per scheme for details to per year data.

**Table No. 6**  
**Distribution of Budgetary allocation to Ministry of Women development**  
**(2011-12 to 2015-16)**

Sr. No	Program	2011-12	2012-13	2013-14	2014-15	2015-16
1	Indira Mahila Yojana	-	2.0	18.0	9.7	0.0
2	Mahila Samridhi Yojana	26.1	15.0	15.0	15.0	5.0
3	Balika Samridhi Yojana	24.9	27.3	29.5	32.5	37.0
4	Condensed courses for women education	4.5	9.0	0.9	2.7	0.0
5	Maternal & Infant survival project	22.4	24.6	27.2	28.6	31.6
6	Central social welfare Board	60.6	56.86	65.23	66.2	68.6
7	Hostel for working women	9.0	8.98	17.98	22.5	27.0
8	Rashtriya Mahila Yojana	90.0	90.0	18.0	18.0	0.0
9	CARE- India's Integrated Nutrition & Health programme	-	-	-	97.0	100
10	Improving women's Reproductive Health & Family planning project	110.44	-	-	33.7	34.0
11	Credit Rotation for Empowerment & Development Through Institution Building Training	11.4	14.3	18.45	18.5	23.2
12	Support to Training Employment programme for women	17.5	17.5	18.0	18.0	27.0
13	Rajiv Gandhi Scheme for Adolescent Girls	675.0	675.0	585.0	11.7	10.0
14	National Mission for Empowerment of women	-	-	-	40.0	0.0
15	Gender Budgeting and Economic Empowerment of women	0.9	0.9	0.9	0.9	1.8
16	Indira Gandhi Matritva Sahyog Yojana	-	-	-	396.4	433.0
	<b>Total</b>	<b>1052.74</b>	<b>941.17</b>	<b>814.16</b>	<b>811.4</b>	<b>797.8</b>

Source: Expenditure Statement, Union Budget

Above table 6 shows that either withdrawn or not allocated any money and also funds for some schemes of the Ministry have reduced or slashed. 'Rajiv Gandhi Scheme implemented for Empowerment of Adolescent Girls (SABLA)'. The scheme have been withdrawn or given 'zero' allocation and 'Rashtriya Mahila Kosh'. However, despite this token allocation, scheme was never implemented as revised estimates for successive years showed 'zero'. Since the budget estimate figure for the scheme is set at naught this years.

**Table No. 7**

**Percentage Distribution of Budgetary allocation to Ministry of women development (2011-12 to 2015-16)**

Sr. No	Programme	2011-12	2012-13	2013-14	2014-15	2015-16
1	Indira Mahila Yojana	0	0.21	2.21	1.19	0
2	Mahila Samridhhi Yojana	2.46	1.59	1.84	1.84	0.62
3	Balika Samridhhi Yojana	2.36	2.90	3.62	4.00	3.77
4	Condensed courses for women education	0.42	0.95	0.11	0.33	0
5	Maternal & Infant survival project	2.12	2.61	3.34	3.52	3.20
6	Central social welfare Board	5.75	6.04	8.01	8.15	7.00
7	Hostel for working women	0.85	0.94	2.20	2.77	2.75
8	Rashtriya Mahila Yojana	8.54	9.56	2.21	2.21	0
9	CARE- India's Integrated Nutrition & Health programme	0	0	0	11.95	10.20
10	Improving women's Reproductive Health & Family planning project	10.49	0	0	4.15	3.47
11	Credit Rotation for Empowerment & Development Through Institution Building Training	1.08	1.49	2.26	2.28	2.36
12	Support to Training Employment programme for women	1.66	1.85	2.21	2.21	2.75
13	Rajiv Gandhi Scheme for Adolescent Girls	64.11	71.71	71.85	1.44	1.02
14	National Mission for Empowerment of women	0	0	0	4.92	0
15	Gender Budgeting and Economic Empowerment of women	0.08	0.09	0.11	0.11	0.18
16	Indira Gandhi Matritva Sahyog Yojana	0	0	0	48.85	44.19
	<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Source:** Expenditure Statement, Union Budget

Above table 7 reveals that trends observed in both earlier periods were also visible during the period 2011-12 to 2015-16 as majority of resources allocated to women development program. This table in the percentage increased and decreased for per year to scheme. It is observed that Distribution of Budgetary allocation through ministry women development it was fluctuating trend. The allocations on women specific schemes have been almost stagnant for the period. In India the Women and Child Development other schemes of budget allocation in



this table.

## 6. CONCLUSION:

The Government has introduced several schemes for empowerment of women. But the awareness of schemes among public is scanty. The ministry should put into place more proactive processes in publicizing schemes, facilitating process of applications, rapid appraisals and the fund utilization should be at maximum extent. The schemes should evolve with time to effectively use experience gained. There are many schemes running for more than a decade, but their size is too small to make any meaningful contribution. So the schemes have to be scaled up its optimal size. Banks are one of primary pillars of Indian economy and, therefore, are an ideal agent to play a pivotal role as for as women empowerment is concerned. Public sector banks, which have their presence even in remote corners of country, have traditionally been first foremost support structure for women as far as their financial needs are concerned.

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