

“A STUDY OF MEASURES TAKEN FOR WOMEN EMPOWERMENT IN THANE DISTRICT”

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CHAPTER SEVEN

FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 Introduction

Empowerment of women would necessarily mean redefining the notions of feminist and masculinity as well as changing man-woman relationship. This is something more and more women are now talking about. Contrary to the rumours which are spread, feminists are not against men. They are against patriarchy as a system, against aggressive masculinity. They want men who are gentle and caring. The new models of good men for women are not muscular, aggressive and supermen but men like Mahatma Gandhi, Jesus Christ, Gurn Nanak, Buddha. They want husbands who can not only act as fathers but also as mothers. In order to fight against the socially constructed gender biases, women have to swim against the stream that requires more strength. Such a strength comes from the process of empowerment. The discrimination of women from womb to tomb is well known. Women empowerment cannot be possible unless women come up with help to self-empower themselves. Therefore, it was necessary to study the efforts taken by Government, NGOs and private sector for women empowerment in study area. This study tried to answer some questions regarding empowerment of women they are what is women empowerment? what are mechanisms for women empowerment? what are the efforts taken by the Government, NGO's and private sector for women empowerment? what are the perceptions of women towards efforts taken by Government, NGOs and private sector for their empowerment?

7.2 Major findings:

Major finding of the study is arranged systematically as per the objective's frames for this research. Objective wise specific findings are given below.

Objective 1: To study the concept of women empowerment and its dimensions.

The empowerment of women and the improvement of their status, particularly in respect of education, health and economic opportunity is a highly important end in itself. Some of the empowerment mechanisms could be identified as follows.

- Literacy and higher education;
- Better health care for herself and her children;

- Higher age at marriage;
- Greater work participation in modernized sector;
- Necessary financial and service support for self-employment;
- Opportunities for higher positions of power;
- Complete knowledge of her rights; and above all
- Self-reliance, self-respect and dignity of being a woman.

Objective -2: To review the government schemes for women empowerment.

- *Economic schemes of Government for women empowerment*

Support to Training and Employment Programme (STEP), Mahila e-Haat, Rashtriya Mahila Kosh (RMK), Priyadarshini Self Help Group (SHG), Sukanya Samriddhi Yojana.

- *Health schemes of Government for women empowerment*

Indira Gandhi Matritva Sahyog Yojana (IGMSY), Pradhan Mantri Matritva Vandana Yojana, Maternity Benefit Program.

- *social schemes of Government for women empowerment*

Beti Padhao, Beti Bachao Scheme, Rajiv Gandhi National Creche Scheme, Women helpline scheme, Pradhan Mantri Ujjwala Yojana (PMUY), Working Women's Hostel (WWH), One Stop Centre Scheme, National Mission for Empowerment of Women (NMEW), Pradhan Mantri Mahila Shakti Kendra scheme.

The data recorded during questionnaire survey on perception and preferences of women respondents towards economic, social and health related schemes run by government for their empowerment are analyzed and interpreted. The specific findings are given below.

Level of awareness for government schemes with reference to age

- General profile of the respondents showed that the level of awareness for government policies is highest for the age groups of Below 25 years, and lowest in age group of Above 45 years.
- The level of awareness of Govt Economic schemes is significantly high (36.70%) as compared to those of Govt Social schemes (45.04%) and Government health scheme (36.99%) among the respondents belonging to age group below 25 years.

- There is a significant difference between various age groups and level of awareness about Government Policies. (P-value < 0.05).
- The demographic profile of the respondents showed that the level of Beneficiaries for government economic policies is highest for the age groups of Below 25 years, and lowest in age group of Above 45 years, followed by Government social schemes and health schemes.
- There is significant difference between various age groups and number of beneficiaries of Government policies towards women empowerment (P-value < 0.05).

Level of awareness for government schemes with reference to Educational qualification

- The F-Test results shows that the level of awareness of Government schemes is highest among the respondents with educational qualification at Post graduate or Professional level whereas it is lowest for the respondents with educational qualification up to SSC. Level of awareness among post graduates and professionals is significantly higher than those amongst Graduates, undergraduate and up to SSC. There is significant difference between Educational Qualification and awareness of Government schemes. (P-value < 0.05). The results indicate that educational qualification of respondents determine the level of awareness about government schemes for women empowerment. Greater the educational qualification, higher will be the level of awareness.
- General profile of respondents for Educational Qualification and beneficiaries of Government schemes is highest for Under graduate or Professional group and it is Lowest for Up to SSC Group. It shows that Educational Qualification lead positive impact on respondents. beneficiary of Government schemes is highest for Undergraduate groups and it is Lowest for Up to SSC Group. Level of beneficiary in Under graduates and is significantly higher than Graduate group, Post graduate or Professional, and Up to SSC Group. Beneficiary of Government Economic schemes (25.20%), Health schemes (25.50%), Social schemes (28.12%). There is a significant difference between Educational Qualification and Beneficiaries of Government schemes (P-value < 0.05).

Level of awareness and beneficiaries for government schemes with reference to occupational structure

- It was observed that the level of awareness among student community is maximum across economic, social and health schemes followed professional and employed ones. Paradoxically, home makers and self-employed respondents are comparatively less aware of the above schemes. The negligence of home makers and self-employed towards government schemes might have been such because least priority is given to government schemes for their socio-economic upliftment. Moreover, this might have been caused due to failure of government system to reach at the grass root level. Self-employed- Economic schemes (15.28%), health scheme (11.00%), Social schemes (20.10%) it is clear that self-employed people are less interested in schemes and their benefits. This shows that there is significant difference between Occupation of Respondents and Level of awareness of Government schemes. (P-value < 0.05).
- Statistical analysis showed that the Occupation of Respondents and Beneficiary of Government schemes is Highest among Students, for Economic schemes (27.15%), health scheme (31.80%), Social schemes (35.55%) followed by others. Occupation plays an important role for the development of individual; it indicates that self-employed are not very much interested for availing the benefits which are provided by the government. There is significant difference between occupation of respondents and level of beneficiaries of Government schemes. (P-value < 0.05).

Level of Awareness and beneficiaries for Government schemes with reference to Income

- Statistical Analysis indicates that income of respondents and level of awareness of Government schemes is highest among the respondents have income group of more than 50000/- p.m.it indicates that higher income group respondents are more aware as compare to other income groups. F-test was applied p-values for all three variables are less than 0.05. It indicates that there is significant difference between Income of Respondents and Level of awareness of Government schemes.
- Statistical Analysis indicates that income of respondents and level beneficiaries of Government schemes is highest for the respondents of Non-Applicable income group and it is lowest in less than Rs. 10000/- income group. it shows that from non-applicable income group respondents are availing maximum benefits of

government schemes. government schemes help in fulfilling their needs. F-test is applied. It indicates that there is a significant difference between Income of Respondents and Level of Beneficiary of Government schemes.

Objective -3 -To review the NGO's schemes for women empowerment.

- *Economic Development schemes of NGO's*

Basic Training Courses, Vocational Short-Term Courses, Skill development training, Financial assistance, Job Opportunities.

- *Health Development schemes of NGO's*

Health check-up camps, Awareness camps {for Aids, cancer etc. Maternal and child care Menstrual hygiene / Cleanliness, Rehabilitation (Rescue centers).

- *Social Development schemes of NGO's*

Adult Literacy, Basic education, Awareness of legal rights, Women rights

Level of awareness and beneficiaries of Ngo schemes with reference to the Age

- Awareness on Schemes of NGO's is highest for the age groups of above 45 years, followed by age groups of up to 25 years, age group of 36 to 45 years and 26 to 35 years. There is significant difference between age of respondents and level of awareness of NGO schemes. (P-value < 0.05).
- Beneficiaries of NGO's Schemes is highest for the age groups of Below 25 years, followed by age groups of 26 to 35 Years, age group of 36 to 45 years and Above 45 years. p-values for all three variables are less than 0.05. There is significant difference between different age groups and Beneficiaries of NGO's Schemes.

Awareness and beneficiaries of NGO's schemes with reference to Educational Qualification

- General profile of respondents for Educational Qualification and awareness of NGO schemes is highest for post graduate or professional group and it is lowest for up to SSC group but awareness of health schemes is higher in SSC group. Level of awareness in post graduates and professional group is significantly higher than graduate group, undergraduate Group, Up to SSC Group.

- General profile of respondents for Educational Qualification and beneficiary of NGO's schemes is highest for under-graduate groups and it is lowest for up to SSC Group but for health schemes up to SSC group benefited more as compare to economic and social development schemes. There is significant difference between educational qualification and beneficiaries of NGO's schemes education is crucial for more awareness but educational qualification is not a criterion for availing the benefits from NGO's, and other agencies.

Level of Awareness and beneficiaries for NGO's schemes with reference to occupational structure

- General profile showed that occupation of respondents and level of awareness of NGO's schemes is highest among students, for economic schemes (66.60%), health scheme (72.11%), Social schemes (64.90%) followed by others. It shows that awareness among self-employed respondents only for health scheme is high. (P-value < 0.05). It indicates that there is a significant difference between Occupation of Respondents and Level of awareness of schemes of NGO's.
- Statistical analysis indicates that occupation of respondents and beneficiary of NGO schemes is Highest among Students, for Economic schemes (33.57%), health scheme (45.32%), Social schemes (38.99%) followed by others.

Schemes are for the benefit of peoples but occupation which gives low income may enable women for availing the benefits of schemes. There is significant difference between occupation of respondents and beneficiaries of NGO's schemes.

Level of Awareness and beneficiaries for NGOs schemes with reference to Income

- The respondent's level of awareness on schemes of NGOs for women empowerment is highest for the age group of Above 45 years, and lowest in the age group of 26 to 35 years.
- The level of Awareness about Health schemes by Ngo (67.23%) is highest followed by those of Economic schemes (62.97%) and Social schemes (61.17%). There is significant difference between different age groups and Awareness on Schemes of NGO's. (P-value < 0.05).
- As far as, the number of beneficiaries of different economic, health and social schemes employed by NGO's among various age groups of respondents are

concern, it is evident that health schemes run by Ngo are performing much better (53.59% average beneficiaries) across all age groups. however, the variation among the beneficiaries belonging to different age groups is high for social and economic schemes. It is observed that maximum beneficiaries of both economic and social schemes run by Ngo belongs to the age group below 25 years. it can be inferred from the given data that young women are more attracted towards social and economic schemes of Ngo's because they are potentially employable / self - employable. This reveals that there is a significant difference between different age groups and Beneficiaries of NGO's Schemes. (P-value < 0.05).

Objective 4: The role of private corporates towards women empowerment

As per information gathered from respondents towards private corporate institutions and their role for upliftment of women in socio-economic development. according to them many private corporates taking initiatives for women empowerment under Corporate Social Responsibility (CSR) on social development schemes as compare to economic development and health development schemes. In order to bringing socio-economic development corporate institutions, help in empowering women through various social schemes.

7.3 Testing of Hypothesis

H-1 “There is significant difference in awareness of government schemes between the respondents of rural and urban areas”.

Primary data was collected in relation to above hypothesis using a structured questionnaire of all sorts of relevant questions. Q-9 to Q-12 of the self-administered, the hypothesis was tested and it was concluded that: $H_1 > H_0$. Thus, Null hypothesis is rejected, which further means that there is a significant difference in awareness of government schemes between rural and urban respondents and the difference ($p < 0.05$) it shows that awareness among urban respondents is significantly better than rural respondents.

H-2 “There is significant difference in availing benefits of government schemes between rural and urban respondents.”.

In response to the above hypothesis, primary data were collected in Q-9 to Q-11 in structured questionnaire. Analysis of collected data revealed that $H_1 > H_0$, thus

Null hypothesis is rejected, which further means that there is a significant difference in availing benefits of government schemes between rural and urban respondents and the difference ($p < 0.05$) shows that Urban respondents are availing maximum Benefits from government schemes as compare to Rural respondents.

H-3 “There is significant difference in awareness of schemes of NGO between rural and urban respondents”.

In response to the above hypothesis, primary data were collected in Q-12 to Q-14 in structured questionnaire. Analysis of collected data revealed that $H_1 > H_0$, thus Null hypothesis is rejected, which further means that there is a significant difference in awareness of schemes of NGO between rural and urban respondents. p-values for all three variables are less than 0.05.

Exact p-value of .012 indicates that there's a 1.2% chance of difference observed between awareness of Ngo's schemes is due to chance. Given that this is a pretty low percentage. Awareness among urban respondents is significantly better than rural respondents.

H-4 “There is a significant difference in availing benefits of schemes of NGO between rural and urban respondents”.

In response to the above hypothesis, primary data was collected in Q-12 to Q-14 in structured questionnaire. Analysis of collected data revealed that $H_1 > H_0$, thus Null hypothesis is rejected, which further means that there is a significant difference in availing benefits of schemes of NGO between rural and urban respondents. Urban respondents availing maximum benefits of schemes of NGO's.

H-5 “There is a difference between availing benefits of Government schemes and schemes of NGO”.

In response to the above hypothesis, primary data was collected. Analysis of collected data pair T-test is applied which revealed that $H_1 > H_0$, calculated p-values are less than 0.05 Therefore T-test is rejected thus Null hypothesis is rejected, which further means that there is a difference between availing benefits of Government schemes and schemes of NGO”. Beneficiary of Economic, Social and Health schemes of NGOs is significantly more than Economic, Social and Health schemes of

Government. There is a difference between availing benefits of Government schemes and schemes of NGO”.

Hypothesis-6 “Private sector corporate institutes are putting efforts for women empowerment.”

It indicates that Private sector corporate institutions are putting more efforts for women empowerment on Social development schemes as compare to Economic development and Health development schemes. Corporate institutions help in empowering women through social schemes.

7.4 Chapter scheme

The entire study can be divided into following chapter and sub- chapter

Chapter 1: Introduction

Chapter 2: Literature Review

Chapter 3: Profile of women

Chapter 4: Research Design

Chapter 5: Data analysis and interpretation

Chapter 6: Findings, Suggestions and conclusion.

Appendix

Bibliography

Chapter 1: Introduction

The first chapter of the thesis contains basic conceptual framework and the contextual relevance of the study. This would narrate the concept of women empowerment , Need and Importance, History of women in ancient period, hurdles faced by women in society, 73rd and 74th Amendment Act, Modern era ,objectives of women empowerment, Significance of women empowerment for economic development, Social development and Health development, Schemes of Government, corporates and NGO’s for economic, social and health development of women and importance of Schemes for women empowerment. NITI Ayog, Millennium goals (2018) will be discussed.

Chapter 2: Review of Literature

The chapter contains literature reviews. Review of the past studies on empowerment of women, education, employment, economic development, social

development, Health development, decision making, review on impact of policies for upliftment of women, Matrix of women empowerment tools will be used. Role of self-help groups for women empowerment.

Chapter 3: Profile of women

This chapter deals with the profile of women empowerment, composition of rural and urban women, Taluka wise, district wise, age, income, occupation, awareness, employment, growth, decision making ability, self-sufficiency, regional income disparities, safety and security, Health and hygiene, women issues.

Chapter 4: Research Methodology

The chapter contains research design, sample size, Objectives of study, importance of the study, Scope of the study, Primary data, Secondary data, Tools, Hypothesis, & Limitations of the study. Methodology measurement of Government, corporates and NGO's policies for economic, social and health development of women. It would also state hypotheses of the study to be tested. It would discuss the specific methods of data collection like Questionnaire, Field visits, survey method and case studies.

Chapter 5: Data Analysis and interpretation

This chapter contains summarize of all the analysis part of the data collected, statistical tests using SPSS-12 version. Cronbach, Anova, Paired test, Comparative test, regression statistics have been used for data analysis, Interpretation and also Testing of Hypotheses.

Chapter 6: Summary, Findings/ Conclusions & Suggestions

This chapter contains presentation of Awareness and beneficiaries of various schemes of Government, Private Institutions, and NGO's for empowerment of women. It also presents in the form of data tables and indicator indices. There will be comparison between results from all dimensions. It will draw conclusions from that comparison and also include briefing of major findings, comparisons and discussions, conclusion.

7.5 Suggestions

Based on the data and results obtained after statistical analyses, few recommendations can be given. This section deals with the suggestions to government,

NGOs and Private corporates to improve their performance with regards to women empowerment.

Suggestions for Government

A government scheme will not be influential unless society is benefitted. By refining innovation to empower women and foster greater gender equality, business, civil society, government change the destiny of not only individual but society as a whole.

- Government must provide infrastructure, trainers, platform for E-learning to the women for their self-sufficiency which leads economic growth and economic empowerment of women.
- There is a strong need to be strengthening nation knowledge, awareness and understanding about this dangerous crime
- Prevention can be done through public campaign (Government and NGO's should work together to fight trafficking.
- Research and survey help the government in devise relevant policies through social networking for sustainable development. Advocating changes in structures through building awareness helps in increasing beneficiaries.
- Government should identify areas of healthcare system for maternal and reproductive and also enhance and strengthen the comprehensive health for girls and women. It can also evaluate the *aanganwari* centers for providing proper nutrition to the expecting mothers and make them more aware about health will definitely improve the health of women.
- It also focusses on scaling up innovative solutions and testing to transform health and nutrition among people, policy former must adopt cross cutting strategies to improve the health and nutrition status of the excluded groups and poorest.
- Government agencies need to trace and to provide immediate attention to the victims. In order to spread more awareness regarding safety and security, government need to provide safe and fair environment through legal aid, medical help, psychological assistance, counselling etc.
- Social development schemes will also not be successful unless women are benefitted. Fast growing information mechanism can be more effective for

women empowerment in the speedy growth of Information technology and utilization of smart phones by the mass especially the youth help the society in providing safety and security.

- All legal policies, programs, enforcement frameworks regarding women's rights are not of any use if they are not implemented properly.
- Adoption of proper mechanism is needed to reach to the people who need assistance.
- If all the policies will be observed and evaluated carefully, then all committees, duty bearers feel pressure to do a good job with sincerity which will bring maximum number of beneficiaries.
- Effective and integrated coordination among community, government, private organizations require in order to framing public policy with great transparency and accountability.
- Government have the expertise in all the fields, strategic thinking, manpower and money to facilitate wide social change for empowerment of women.
- Conscious efforts are essential for their upliftment. Democratic governance provides opportunities and scope for overall empowerment.
- The state government should build an appropriate mechanism to evaluate performance at least Twice in a year to see how successful its initiatives are and should release such reports for the public to ensure complete transparency and credibility which is necessary condition for democratic governance.
- In case of victim, Society in general Teachers, Doctors, Police, celebrities, Lawyers also their parents should treat them as human being and psychologically motivate them in such a way so that they will live a new life with full of joy and respect. This can be possible through social media, Motivational movies, short films.
- Government should keep focus on eye opening of official departments, shelter homes, hostels etc.
- It also focusses on rising up innovative solutions for safety and security of women.
- Better Prevention can be done through eye-opening on Drivers, Drunker,
- Government must issue the certified license to every Temples as well as to all the priests in India. This initiative will definitely help in avoiding early marriages. because

auspicious ceremony rituals are performed by the priests such as weddings or thread ceremonies.

- Government must focus on educational infrastructure, sanitation facilities to womenkind in schools, colleges and universities. It ensures all basic facilities like separate toilets for girls, sanitary napkin vending machine, Sanitary napkin Disposal machine will improve the attendance of girl's students.
- Staying in school longer improve health because it will reduce chances of early marriages and pregnancy.
- Government should focus on appointment of lady counsellors (Life Change Counselling)
- Especially in Rural areas, urban slum areas to aware women and children for their empowerment. A place where women can share their issues to the counsellors. This step will definitely help society in bringing peace, justice and equality.
- As a matter of fact, each private corporate is expected to undertake CSR activities for socio-economic development of un-privileged sections of the society as per Company Act, 2013. However, the independent efforts by corporate sector has not been reflected in socio-economic upliftment of these sections of society. It is therefore suggested that government should develop independent corporation under which CSR funds of all corporates will be utilized and will work as the apex body for CSR disclosers. This will increase credibility and accountability of CSR fund utilization framework. Besides, this corporation will be responsible for distributing adopted areas to every private corporate so that CSR activities may geographically be homogeneous and balanced regional development will be achieved. Experts in legal, medical, defense, skill development programmes, nutrition, financial etc. sectors may be appointed to work for un-privileged sections of the society and also huge amount of employment will potentially be generated. Direct control of government on CSR disclosers of private corporates will thus be instrumental not only for women empowerment alone but will also bring about changes in lives of deprived sections of the society.
- Child marriages are one of the most striking social issues of rural areas in present times. The minimum age at the time of marriage is violated by *Pandits* and other villagers. This has terribly resulted into deprivation and suppression

of women in society. The girls are giving birth to child at very young age which often cause risk to health of baby as well as mother. To avoid these social and health issues, government should employ a mechanism of allotting license to *panidts* for ensuring the follow of rules pertaining to minimum age of marriage. The digitalization of marriage records with production of Aadhaar details will help to verify and validate the age of youth aspiring to marriage. Also, government should have independent mechanism for vigilance on *Pandits* engaged in this process. The couples violating these rules should be debarred from any government schemes and will not be given any incentives.

- Awareness about various government rules and policies may be created among women by social awakening through print media such as printing of such content on grocery packets, milk packets, salt, detergent etc. which will easily reach to the unreached.
- In case of sexual harassment cases, special panel of lady experts from various fields should be appointed by government to decide the kind of punishment.
- Mandatory counsellor for every village for women.
- Assembly line education system along with vocational skills.
- Government should provide incentives not only to academicians but also to social activists, counsellors, lawyers to get to know better on women issues. The research output of social issues generated by non-academicians can actually be implemented and will be useful to the society.
- Autonomy should be changed through policies from the traditional role of women only as wife, sister, mother, daughter to the women as an executive, officers, piolet, prime minister, cricketer and so on.
- All schools need to provide leaving certificate only after verification of age.

Suggestions for NGO

NGO can truly transform the status of women through direct social service with missions to address specific needs of women such as education, health care, safety and security etc. NGO can serve from underserved to unserved communities.

- Social development schemes will not be successful unless women are benefitted. Formation of a greater number of self-help group to provide financial assistance in order to uplift women economically.

- Implementation of wide range of development programs will increase economic empowerment of underprivileged women.
- NGO should devise relevant policies through social networking for sustainable development for that they must provide infrastructure, trainers, platform for E-learning to the women for their self-sufficiency which leads economic empowerment.
- Prevention is important, NGO help in providing health care facilities especially to the vulnerable mothers and children's so that they can grow stronger and live longer.
- Lack of awareness, poverty, Innumeracy, illiteracy destroy crops of homes can leave homes vulnerable to debt bondage. NGO need to focus on to provide immediate attention to the people who are vulnerable. A sustain process of change required for the benefit of people to enhance social engineering.
- In order to enhance awareness and benefits among people NGO must adopt simplification methods of understanding schemes. better coordination among community, government, private organizations require in order to framing public policy with great transparency and accountability.
- Awareness should also increase through media. Audio-video creates long lasting impact. Especially social media through short movies, blogs, celebrities plays an important role in changing the mindset of peoples towards protection of women.
- Women and children who have victims need long term support (proper care, protection to be given, nutrition, shelter, counselling, mentoring, medical treatment, legal aid, equal opportunities for participating in socio-economic activities.
- Awareness should provide at the early age through the school curriculum specially on women's / girl's health issues like menstrual hygiene, prevention and protection.
- implementation of wide range of development programs will increase economic empowerment of underprivileged women.

Suggestions for corporates

Women empowerment is a need of the hour. Women touch every aspect of business so the advancement of women is also crucial to business success.

- Corporates should focus on rewarding which lead results in reduced absenteeism, higher productivity, and better relations between workers and management.
- Corporates must adopt code of conduct to ensure that the company and its suppliers share a vision to support women for socio-economic development.
- Enhance women empowerment should be integrated in core business activities which help in build strategic partnerships with stakeholders.
- Corporates must focus on empower women to realize their potential which bring innovation
- Safeguarding freedom and resources for women to make decisions, lead confidence among women.
- Each corporate should have independent and active women development cell to raise and resolve issues faced by working women in the premises. Moreover, all the women staff must be provided with Karate training and self defense techniques so that they can protect themselves in case of emergency.
- Each corporate company should have updated women security applications so that before and after office hours, the safety and security of working women can effectively be ensured. They should also provide pick up and drop facility for women wherein working women needs to be timely given the highest priority.
- Routine health check-up, health insurance be provided to female staff and also workshops on stress management, hygiene, legal awareness, financial literacy, leadership development, meditation and yoga etc. should be organized periodically.

7.6 Conclusions

Every women is productive and empowered naturally. However, in majority of social segments, women never put herself first and always consider herself as less productive or less worthy. Hence, there is a need just to make her realized that she should put herself first in every aspect of life which may in real sense bring self-empowerment among themselves. The present study was an attempt to understand the institutional efforts taken up for socio-economic empowerment of women in Thane District of Maharashtra State. This is an empirical approach to deal with different dimensions of women empowerment based on the evidences/facts recorded through primary questionnaire survey conducted in the study area supplemented with personal

interviews and field investigations. The brief review of government schemes for women empowerment indicates that several schemes are framed to bring about positive change in deprived section of the society, particularly women. However, there is a need to provide efficient system for awareness and implementation so as to reach to maximum beneficiaries. The study also attempted to understand perceptions and consciousness of the respondents towards schemes run by government, NGOs and Private Corporates. Several demographic and social parameters are also compared with the preferences given by the respondents for availing schemes from different organizations (government, NGOs and Private institutions). The outcome of the study reveals that still there is a need to increase level of awareness among the women and encourage them to participate and get benefited from several schemes run for their socio-economic empowerment. This study also encourages to carry out research on several other dimensions of women empowerment so as to fill gap in the existing literature and also to provide practical solutions to real life problems confined to women empowerment.

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