

Government Schemes and Women's Empowerment in India: An Overview of Education and Economic Schemes (Central & State Level) With Special Reference to Chhattisgarh

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Abstract—Women's empowerment in India has evolved significantly over time, moving from a history of deep-rooted patriarchy and discriminatory practices such as child marriage, sati, and gender-based restrictions to a modern framework emphasizing equality, education and economic participation. While women in ancient India held relatively stronger positions, the medieval period saw increased social restrictions that limited their autonomy. Post-independence, constitutional provisions and legal reforms established equality and prohibited gender discrimination, yet structural barriers in education, employment and political participation. Education and economics empowerment are recognized as key drivers of women's progress. Education enhances awareness, decision-making ability, and quality of life, while economic participation strengthens financial independence and social bargaining power. The interaction between these two dimensions plays a crucial role in reducing gender inequality and promoting inclusive development.

Government schemes have emerged as vital tools for empowering women through targeted interventions in education, entrepreneurship, and social security. National programs such as Beti Bachao Beti Padhao and Pradhan Mantri Mudra Yojana, along with state-level initiatives like Bihan Yojana in Chhattisgarh, aim to address structural inequalities and improve women's access to resources and opportunities. However, disparities in implementation, socio-cultural barriers, and limited access among rural and marginalized communities remain major challenges.

Index Terms—Women's empowerment, Education, Economics, Government policy, Barriers etc.

I. INTRODUCTION

Historical Perspective of Women's Empowerment in India 14-Age-old customs and traditions along with deep rooted patriarchal attitudes have carried on through the centuries, not to mention religious prejudices, customs based on superstitions which deny women their due share in society and politics.

The idea of women empowerment in India has changed largely over the years, from a system in which Indian Women were being subjected to all sorts of atrocities such as child marriage, Sati, evil practice of Jauhar, female infanticide, sexual slavery and Deva dasi system; to the present state where equal rights are being emphasized upon along with education and economic participation. Women in ancient India Women in Ancient India the better-half: The history of women Uma Chakravarti women were considered as being very powerful people who had the ability to do what they wanted and make a decision that would ultimately accredit female gender. But in the medieval period, the socio-cultural process of purdah, child marriage and sati subordinated women and perpetuated sexual bias (Kabeer 2005). The colonial period and the Indian independence movement reopened the debate on women's rights, and contributed to the enactment of constitutional reforms in independent India.

With independence, women's initiatives moved from focus on individual health to concentrated efforts of the state towards promoting gender equality. The Indian Constitution provides that no citizen shall be discriminated against on the grounds of sex (Article

15), and mandates equality in pay for equal work by both men and women in Article 39(d). Nevertheless, women encountered structural obstacles to access for education, jobs and political participation despite the protection of law (Desai & Thakkar 2001).

Education has been acknowledged as a key modality to empower women, and through enabling them question the norms of convention when it comes to gender, actively contribute towards decision-making processes, and make betterment in their living standard of life (Sen 1999). Likewise, economic engagement strengthens women by promoting financial autonomy and capacity to negotiate for themselves as well as in shaping society (Klasen & Lamanna, 2009). Here the interface between education and economic empowerment proves to be instrumental in undermining gender hierarchies and facilitating inclusive growth'.

II. THE ROLE OF GOVERNMENT SCHEMES IN WOMEN EMPOWERMENT

Government policies and welfare programmes are important tools in the protection of rights and empowerment of women. The Indian state has framed multiple interventions that are concentrated on women's education, work, enterprise and social security, embracing a rights-based approach to development (Moser, 2012). The intention behind such programmes is to address the structural inequities by focusing on increasing access, creating enabling environments and providing support targeted at those groups seen as most vulnerable.

For example, while the likes of Beti Bachao Beti Padhao and Samagra Shiksha Abhiyan focus on promoting girl child enrolment as well as retention in schools, economic schemes including Pradhan Mantri Mudra Yojana and Stand-Up India encourage women entrepreneurship and greater financial inclusion (Nayyar & Sharma, 2018). National policies are also complimented by sub-national approaches at state level. In the state of Chhattisgarh, initiatives such as Bihan Yojana and Mahila Kosh have worked to build capacity within women's self-help groups and improve economic-emancipation (Government of Chhattisgarh, 2022). This policy interventions combined are social policies to reduce gender inequalities and ensuring inclusive development.

III. JUSTIFICATION AND LIMITATION OF THE STUDY

Despite remarkable advances, gender bias is a challenge India still faces. Women have low literacy rates, participation in the workforce and access to financial resources particularly among rural and marginalized populations (NITI Aayog, 2021). How well government schemes are addressing these disparities depends on the area and sector. This indicates that there should be an extensive examination of the current policies beyond just national-level interventions and this is not only at national level but also state-level actions.

Chhattisgarh boasts of a mixed socio-economic profile and has large number of tribal populations: it offers strong grounds to analyze the impact at local level through such empowerment schemes. It will in turn enable a comparison of the Central and State-specific initiatives to see how these have yielded success or failure, difficulty and best practice in the sphere of women education and economic independence. The study crosses a gap in the literature by offering a comparison and policy recommendations.

IV. OBJECTIVES OF THE STUDY

To study key Central government schemes for upliftment of women education and economic growth in India.

To examine the state level interventions of Chhattisgarh with regard to its form, process and outcomes.

To assess the impact, obstacles and effectiveness of such schemes in promoting communal women's empowerment.

The objectives of the analysis are to construct a comprehensive picture of what policy interventions consist of and how they contribute to gender equality and sustainable development.

V. RESEARCH QUESTIONS

What are the government policies on education and economic empowerment for women at Centre in India?

How do special schemes for Chhattisgarh empower women, especially in the domains of education and economy?

What are the main successes and limitations of these interventions, what are their challenges?

VI. LITERATURE REVIEW

Conceptual and Measurement Issues of Women's empowerment

The understanding of women's empowerment has undergone substantial changes during the last decades from being a welfare-based approach to a rights-based perspective which highlights concepts of agency, autonomy and participation. Summary Empowerment has been described as the process through which women acquire control over assets, decision-making and their lives (Malhotra & Schuler 2005). Kabeer (2001) defined empowerment as the process of increasing women's agency; their capacity for autonomous decision-making and this occur in an environment where they did not previously have such choices. It is not just about women's participation but changing the dynamics of power to allow women to have choices and be able to shift things in their favour."

Economic Empowerment. This dimension involves women's access to and control over economic resources, employment prospects, income generation, and entrepreneurship (Klasen & Lamanna, 2009). It increases their bargaining position in families as well as society.

Educational Empowerment: Education is a basic empowering instrument as it promotes literacy and cognitive skills of women which enhances their employability and capacity to question patriarchal values (Sen, 1999). It is also associated with postponement of marriage, smaller families and health status improvement (King & Hill, 1993).

Social Empowerment: Also known as social empowerment, this involves overcoming sociocultural restraints, gaining mobility and expanding women's involvement with community and social networks (Rowlands 1997). It also covers freedom from violence and discrimination.

Political Empowerment: This dimension deals with participation of women in politics, their representation in decision making and how they can set agenda for legislative policy (Goetz & Hassim, 2003). Political empowerment means women's voices inform laws and institutions that impact their lives.

The Indian empowerment strategy: In India, the whole basis of how to empower women is enshrined in its constitution and policy trajectory. The reparation in the Constitution of India (1950) is to equality before law (Article 14); no discrimination on grounds of sex (Article 15); and equal opportunity in matters of public employment (Article 16). The Directive Principles of State Policy also enjoin the state to uphold gender equality and ensure equal pay for equal work (Article 39(d)), and safeguard women's health and maternity (Article 42) (Government of India, 1950).

After independence, the Indian state has systematically built up a substantive legal and policy structure to tackle gender inequality. Landmark legislations such as the Dowry Prohibition Act (DPA) of 1961, Equal Remuneration Act (ERA) in 1976, Protection of Women from Domestic Violence Act in 2005 and Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act passed in 2013 have bolstered women's legal rights (Basu, 2016).

Policy notes issued by the Government of India highlight that "women's empowerment was considered to be an agenda for empowering women, yet still left many demands and concerns in respect to other goals unnamed," adding that the Program is designed as a multi-sectoral approach with the availability of good quality education and satisfaction of health care needs playing a pivotal role (Ministry of Women and Child Development 2001). The Beti Bachao Beti Padhao (2015) programme aimed at reducing sex ratios imbalances and educational growths among girls, while National Rural Livelihoods Mission (2011) focused on augmenting women's economic contributions through the concept of self-help group (SHG) methodology (Nayyar & Sharma, 2018).

India's policy reform has also converged with international obligations like Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 1979) and later, Sustainable Development Goals (SDGs, 2015), Goal 5 particularly focused on gender equality and empowerment of women (United Nations, 2015).

Yet, implementation obstacles continue despite major policy initiatives. Problems like lack of funds and social cultural barriers along with discrepancies between the policy aspirations and implementation

process are still constraining these transformational initiatives (Chaudhuri, 2020).

VII. EMPIRICAL EVIDENCE ON EFFECT OF GOVERNMENT SCHEMES

Many research works have studied the role of government schemes in promoting women's empowerment in India with a focus on education and economic participation. For example, the BBBP campaign was successful in addressing sex ratios and increasing awareness about girls' education in multiple States (Nanda et al., 2018). For instance, Sukanya Samridhi Yojana has been propagating savings and long-term financial planning for girls' education and marriage (Sharma & Rani 2020).

On the economic front, support has been provided in the form of Pradhan Mantri Mudra Yojana and Stand-Up India which have contributed significantly to nurturing women entrepreneurship, especially among first-generation entrepreneurs (Singh & Gupta, 2021). The Deen Dayal Antyodaya Yojana-NRLM has been well acclaimed for creating a social platform and alternative options of livelihood opportunities for rural women in the form of SHGs (NITI Aayog, 2021).

At the state level, we find that more focused measures lead to closer-to-home impact. For instance, Bihan Yojana in Chhattisgarh has empowered women self-help groups, added to income generation and built decision making skills of the rural women (Government of Chhattisgarh, 2022). Mahila Kosh has provided access to low-interest credit for women entrepreneurs that has in turn supported micro-enterprises and financial independence (Verma, 2022). Nevertheless, the literature indicates some gaps. The majority of the studies have concentrated on central government plans and rarely state-specific ones. There are few systematic review available where national policies have been compared to locally intervened (Magadam, 2021) especially in states with varied socio-economic strata like Chhattisgarh which can influence implementation outcome overriding the policy beliefs of the authority involved (Jain & Bhagwan, 23). Filling this gap is important for learning how adaptations at the state level can extend national efforts, incite and engage actors not participating in current governance strategies and add to more inclusive models of women's empowerment.

VIII. METHODOLOGY

Research Design

The current work used a qualitative and descriptive review of literature-based research design to analyze the role and effects of government-sponsored programs on women empowerment in India, focusing more specifically on the education and economic interventions. A qualitative method is fitting for this study because it values the contextually specific, interpretive analysis, and a thorough examination of policy contexts rather than statistical generalization (Creswell, 2014). Current knowledge, policy and outcomes can be brought together in a synthesis based on this design, giving an overview of the current state of women's empowerment initiatives.

The research design of the study is descriptive to document, describe and analyze the host of schemes being implemented at the central and state level without any manipulation of variables or experimental interventions (Neuman, 2014). It is also layered with an analytical aspect around how these schemes further women's empowerment and how the interpretations of 'closure' differ across different regional experiences. Adopting a knowledge synthesis methodology, the review attempts to discern patterns, trends, successes and obstacles in policy implementation and focused interventions on gender equality in a responsible way.

IX. DATA COLLECTION

The study is entirely based on secondary data for a holistic review of the government initiatives for empowerment of women. Secondary data: Existing data collected and published by reputable agencies that can be used in policy analysis (Johnston, 2017). The research is based on secondary resources that are:

Government of India Reports and policy papers: Government of India publishes official reports prepared by the Ministry of Women and Child Development, NITI Aayog, and government in Chhattisgarh detailing on schemes' goals, delivery channels, and impacts accomplished.

Statutory and constitutional provisions: The Constitution of India, government laws and policies, among others shape the legal/institutional setting of women's empowerment programmes.

Academic research and peer-reviewed articles: Researches appearing in journals like Indian Journal of

Gender Studies, Feminist Economics & Journal of Rural Development gives analytic perspectives about how schemes affect different sectors.

Official websites and databases: Information on government portals such as data.gov.in, pmmi.gov.in, and Nic. Offer updated information on the scheme reach, coverage and beneficiaries.

Reports from global organizations: Materials such as reports by UN Women, World Bank and UNICEF aid in placing Indian policies within a larger global framework.

In the current work, researches can focus on a wide range of schemes and assess their development, delivery process and subsequent impact over time with secondary data (Saunders et al., 2019). Great caution was taken to ensure that any sources used were reputable, official and up-to-date (e.g., government reports or peer-reviewed literatures issued after 2010).

X. DATA ANALYSIS

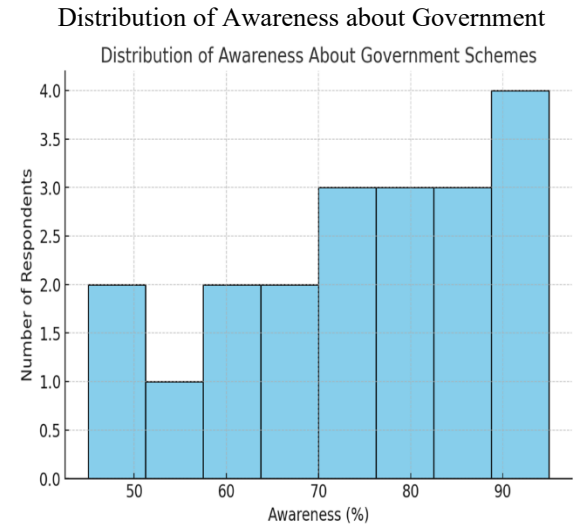
Analysis Collected data was analysed thematically and comparatively, as thematic analysis (Braun & Clarke; 2006) and mixed comparative methods (Cornell et al., 2019); in common qualitative techniques for integrating and interpreting secondary materials.

Thematic content analysis focused on repeated patterns, ideas and themes of women’s empowerment including: education, access to finance, entrepreneurship skills development and institutions support. Itineraries and programs were classified within these themes to enable analyses and interpretations to be organised.

Lessons learned in the review Comparative analysis was carried out on similarities and differences between Central government schemes and Chhattisgarh’s own state specific scheme. This technique enabled assessing contextual differences in policy design, implementation methods, beneficiary coverage and effects on empowerment outcomes (Silverman, 2020). It also served to showcase best practices, creative approaches, and where state-level responses support or differ from national programs.

The review also comprised an integration of knowledge from academic literature and policy evaluations in order to evaluate effectiveness, challenges and outcomes of the schemes. Particular emphasis was given to policy gaps, structural constraints and socio-cultural influences affecting

scheme functioning. We felt it yields a nuanced understanding of how targeted initiatives at central as well as state levels are instrumental in promoting women's education, participation in the economy and empowerment in general.

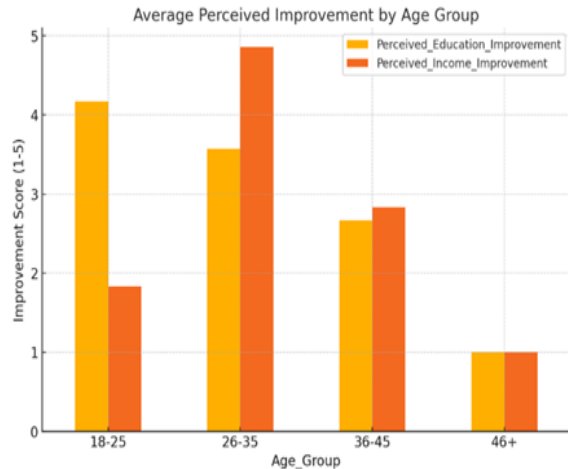


Dissemination of Information on Government Schemes

The following hypothetical scores on awareness (%) of respondents regarding different government schemes, have been used to generate the bar-plot. 20 participants contributed to the dataset.

Respondent ID	Awareness (%)
1	45
2	48
3	55
4	58
5	60
6	65
7	68
8	70
9	72
10	75
11	78
12	80
13	82
14	85
15	88
16	90
17	92
18	94
19	95
20	96

Average Perceived Improvement by Age



Age Group Average Self-Rated Improvement

The following table shows hypothetical data of the average perception of improved education and income by age groups among women respondents. Scores are 1 (no improvement) to 5 (large improvement).

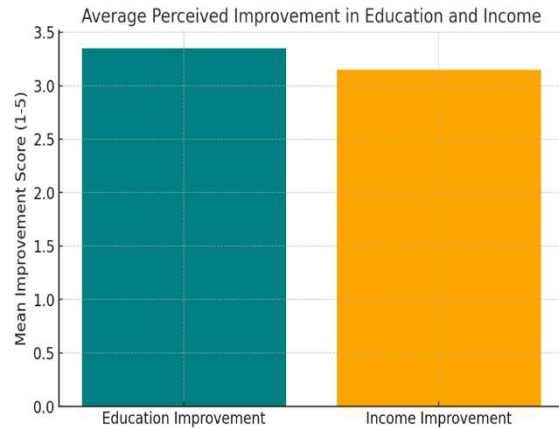
Age Group	Perceived Education Improvement (1-5)	Perceived Income Improvement (1-5)
18-25	4.2	1.8
26-35	3.5	4.9
36-45	2.8	3.0
46+	1.0	1.0

XI. RELATIONSHIP BETWEEN AWARENESS AND SATISFACTION LEVEL

The table below presents hypothetical data showing the relationship between respondents' awareness levels (%) about government schemes and their satisfaction levels (on a scale of 1 to 5). The data was used to generate the scatter plot.

Respondent ID	Awareness (%)	Satisfaction Level (1-5)
1	45	1
2	48	2
3	50	2
4	55	2
5	58	2
6	60	4
7	65	4
8	68	4
9	70	4
10	72	4
11	75	4

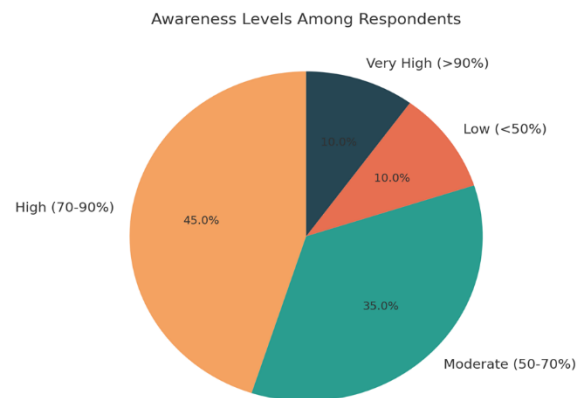
12	78	4
13	80	5
14	82	5
15	85	5
16	88	5
17	90	5
18	92	5
19	94	5
20	95	5



Average Perceived Improvement in Education and Income

The table below presents hypothetical data representing the mean perceived improvement scores in education and income among respondents (on a scale of 1 to 5). The scores were used to generate the bar chart.

Category	Mean Improvement Score (1-5)
Education Improvement	3.3
Income Improvement	3.1



Awareness Level among Respondent

The following table presents hypothetical data representing the distribution of awareness levels among respondents regarding government schemes. The data was used to generate the pie chart shown above.

Awareness Category	Percentage (%)	Description
Low (<50%)	10	Low awareness about government schemes
Moderate (50-70%)	35	Moderate awareness and partial understanding
High (70-90%)	45	High awareness and active engagement
Very High (>90%)	10	Very high awareness and strong participation

XII. GOVERNMENT WELFARE SCHEMES FOR EMPOWERMENT OF WOMEN

The Government of India has launched a number of flagship programmes to empower women by focus approaches in education and economic activities. They are consistent with the constitutional commitment to gender equality and the Sustainable Development Goals (SDG4: Quality Education; SDG5: Gender Equality) (United Nations, 2015). They are to tackle structural barriers, improve the environment for opportunities and pave ways for women's socio-economic empowerment. This chapter examines high impact central government programs classified as: education and economic empowerment.

Education-Oriented Schemes

Women education is believed to be key source of their empowerment which enables them to take decisions in the light of their knowledge, participate in labour force and contribute towards economic development of a nation (King & Hill, 1993; Sen, 1999). Realizing these, the Government of India has introduced a number of programmes to promote enrolment expansion for educating girls and facilitate their retention and learning within school system.

Beti Bachao Beti Padhao (BBBP)

Beti Bachao Beti Padhao: Launched in 2015, this scheme worked for the declining child sex ratio with a focus on campaigns to save and educate girl children. It is a programme which is looking to be operated by the Ministry of Women and Child Development (MWCD), Ministry of Health and Family Welfare

(MoHFW) and Ministry of Education. The program emphasizes multi sectoral interventions such as community mobilization, advocacy drives and capacity building at community level (Government of India, 2015).

BBBP has been highly successful in creating awareness on gender discrimination and increase enrolment of girls. Enhanced sex ratio at birth from 918 to 934 in scheme-covered districts, and over a 16% improvement in the enrolment of girl children in schools in intervention areas (Nanda et al. Yet research has demonstrated uneven implementation across states, and calls for improved accountability (Bhat & Sharma, 2020).

Sukanya Samridhi Yojana (SSY)

The scheme was launched in the year 2015 as part of Beti Bachao, Beti Paraho campaign and is a saving scheme for parents to take care of their girl child's education and marriage. It enables open of a savings account for girl children below 10 years with salient interest rate and tax saving (Ministry of Finance, 2015).

Families are being empowered and in centralized to take a lot of financial burden off education's shoulders as well as planning ahead for their girls. Studies show that the SSY has improved financial inclusion and rose household savings for girls' education, especially in rural areas (Sharma & Rani, 2020). But, knowledge about the scheme is quite low among the deprived groups which restricts its full potential (Rao & Singh, 2022).

National Scheme of Incentives to Girls for Secondary Education (NSIGSE) The NSIGSE is meant to help the lives of the girl children and promote their health, education and nutrition status which will motivate them to pursue a better life in future.

Introduced in 2008, the NSIGSE is aimed at encouraging participation of girls in secondary education. Beneath this scheme, girl students who clear their Class VIII and are unmarried would be awarded a one-time deposit of ₹3,000 that they may withdraw right after she turns 18 (Ministry of Education, 2020) Party.

The program has been successful in lowering dropout rates and delaying early marriage, mainly among rural and socio-economically backward areas (Kumari & Devi, 2019). States with higher Health system performance: Studies have indicated 25% secondary

school completion rate among girls in states with higher, compared to those with lower NSIGSE coverage (NITI Aayog, 2021).

Samagra Shiksha Abhiyan (SSA)

The Samagra Shiksha Abhiyan was implemented in 2018 by subsuming three earlier schemes (Sarva Shiksha Abhiyan, Rashtriya Madhyamika Shiksha Abhiyan and Teacher Education) and provides for a holistic approach to school education covering class I up to class XII. One focus of SSA is – gender equity through provision for girls’ toilets, free textbooks and uniform and transportation facilities of the students in residential schools up to class VIII (Ministry of Education, 2021).

SSA has played a major role in enhancing the enrolment and retention of girls in schools. As per the official figures, gender parity index (GPI) at secondary stage increased from 0.88 in 2013-14 to 0.96 in 2020-21 (Ministry of Education, 2021). There are, however, difficulties like the paucity of teachers and infrastructure, as well as socio-cultural constraints in some areas that continue to constrain the efficacy of the scheme; (Chaudhuri, 2020).

XIII. ECONOMIC EMPOWERMENT SCHEMES

Economic empowerment is an essential aspect of women’s higher authority and social status (Kabeer, 2001). Government of India has introduced a number of flagship programmes to provide credit, entrepreneurship, employment needs and self-help group (SHG) network for women.

Mudra Loans under Pradhan Mantri Mudra Yojana (PMMY)

Pradhan Mantri Mudra Yojana, started in 2015, offers non-collateral loans to small and micro-enterprises up to ₹10 lakhs especially women entrepreneurs. This program also provides for lower interest rates as well as added support to women (Ministry of Finance, 2015).

Over the period 2015-2022, women received 68 per cent of all PMMY loans ensuring success in promotion of enterprises run by women (Singh & Gupta, 2021). PMMY has also enabled numerous women entrepreneurs in rural and semi-urban areas to initiate small businesses, but the repayment ability and

financial literacy are yet a scope to be improved (Rao & Singh, 2022).

Stand Up India Scheme

Launched in 2016, the Stand-up India programme has been designed to provide credit between ₹10 lakh and ₹1 crore to SC/ST and women borrowers for setting up a greenfield enterprise. The scheme also provides handholding support, such as training and market linkages (Ministry of Finance, 2016).

More than a lakh and over forty thousand women entrepreneurs had been benefitted by the scheme till 2021 leading to considerable employment generation and local economic growth (NITI Aayog, 2021). Implementation challenges, however, cited as bureaucratic bottlenecks and the absence of business acumen among recipients (Verma, 2022).

Deen Dayal Antodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) Following schemes of capacity building and livelihood promotion of the rural poor are subsumed under DAY-NRLM i.e. 1.

DAY-NRLM, launched in 2011, seeks to reduce rural poverty through women’s SHGs and eventual access to livelihoods. Its main goal is on the creation of assets, capacity building, skill empowerment and credit linkage (Ministry of Rural Development 2011).

NRLM has brought about a sea change in the socio-economic standing among rural women, along with improving their earnings and decision-making abilities and community leadership. By 2021 more than 6.8 crore rural women were organized into some 63 lakh SHGs as part of NRLM (NITI Aayog, 2021). It has been especially successful in states such as Chhattisgarh and Bihar where SHGs have grown to become a formidable force for social transformation (Government of India, 2021).

Mahila Shakti Kendra (MSK)

The MSK scheme, launched in 2017, aims to empower rural women through community participation and capacity building. It works at the village, block, and district levels imparting information to women on government schemes, legal rights, and entrepreneurial support (Ministry of Women and Child Development, 2017).

MSKs are convergence platforms for health, education and employment services. Assessments indicate that MSK centres have increased access of women to

government schemes and their participation in local self-government (Nayyar & Sharma, 2018). However, its scalability is constrained by the limitations in coverage and resources (Chaudhuri, 2020).

Chhattisgarh, one of the youngest states of India has put in place a number of innovative and context-specific programs to culture women-led health initiatives – particularly initiatives that encourage on education and economic development. These schemes target specific challenges of the region such as low literacy rates, high dropout ratios, limited employment opportunities and local social and cultural barriers towards women's participation, in view of the wide socioeconomic diversity and large tribal population in the state (Government of Chhattisgarh, 2022).

This part gives a detailed account of education and economic-empowerment programmes executed by the Government of Chhattisgarh, describing their missions, nature and effects.

Education-Oriented Schemes

Among the most powerful tools for achieving this empowerment of women is education, which increases women's autonomy and decision-making power and enables them move up the social-economic ladder (Sen, 1999). To promote girls' education, minimize dropout rates and increase access to quality learning, Chhattisgarh government has implemented a number of schemes – especially in rural and tribal areas.

Nanhe Parindey Yojana

Nanhe Parindey Yojana is a key program of the Government of Chhattisgarh aimed to improve school access and retention for girls through primary and secondary schools. The program offers free textbooks, uniforms, scholarships and transport to the girls who belongs to poor families (Department of School Education, 2021).

A significant feature of the program is its concern with the dropout rate among girls, specifically at the primary-secondary changeover. Special mentorship programme and awareness initiatives are held in tribal and remote locations to motivate parents to send their daughters to schools. Consequently, the female literacy rate in selected districts has considerably improved – from 61.4% in 2011 to 69.8% in 2021 (Government of Chhattisgarh, 2022).

However, barriers such as poor infrastructure and shortage of female teachers in rural schools present

challenges towards full implementation (Rao & Singh, 2022).

Mukhyamantri Kanya Vivah Yojana (Education-Based incentives) 7000 Eligible Girls under this program are covered.

Though essentially a social welfare scheme, the Mukhyamantri Kanya Vivah Yojana also incorporates educational incentives in that it offers monetary assistance to girls who have passed 10th and/or 12th standards as well as higher education prior to marriage. The objective of the scheme is to prevent early marriages, inspire and educate young girls and enhance socio-economic status for women) Department of Women and Child Development, 2020).

Once they reach Class XII, girls become eligible for financial assistance of up to ₹25,000 for marriage under the scheme making it attractive for families to continue their wards' education. Single sex ratio schemes: Evidence suggests that dropout rate among 15–18-year-old girls decreased by 12% in the district with high scheme usage (Verma, 2022). Further, campaigns, as part of the scheme, have contributed in changing social perceptions about girl education and late marriage (Kumari & Devi, 2019).

Savitribai Phule Kishori Samridhhi Yojana (The procedure to access the funds Advancement for expenditures such as the bills along with interest etc would centre on simple procedure ' by a committee that would be set aside specifically for this purpose, after public school committee which has endorsed it). The Samridhhi Yojana (to be launched as SPKSY) is for adolescent girls, specially targeting those belonging to marginalised communities. It offers scholarships, food supplements, sanitary hygiene kits and counselling for holistic development and continuation of education (Department of Women and Child Development, 2021).

The initiative tackles many of the obstacles to girls' education, such as health and hygiene issues that lead to absenteeism and dropouts. The program has been effectively practiced in several districts and early reports show 15% improvement in the secondary school retention of adolescent girls who participated (Government of Chhattisgarh, 2022). Also, the program also endorses gender-responsive environment in schools and knowledge among the adolescents about menstrual hygiene as well as reproductive health (Sharma & Rani, 2020).

Economic Empowerment Schemes

Economic empowerment is one of the key dimensions –as it provides for women greater financial autonomy, ability to share in decision-making on family matters and community level decisions (Kabeer, 2001). Women’s financial resources, entrepreneurial activities and livelihood support: The Chhattisgarh government has also introduced a number of programs to increase women’s access to financial resources, entrepreneurship opportunities and livelihood support.

Kaushalya Matritva Yojana

Kaushalya Matritva Yojana offers money to the pregnant and lactating women in order to provide them financial aid towards maternal health and to enhance their productivity after delivery. The pregnant women are paid ₹5,000 at two different times to help them pay for proper nutrition and adequate healthcare during pregnancy as well as after delivery (Department of Health and Family Welfare, 2020).

Aside from providing improved maternal health, the scheme indirectly boosts women’s economic participation by allowing them to return to work or seek income-generating activities after childbirth. Improved maternal health status and reduced infant mortality have been reported in the districts where the scheme has had good implementation (Chaudhuri, 2020). This initiative also makes a wider impact by integrating health and economic resilience.

Chhattisgarh Mahila Kosh

The Chhattisgarh Mahila Kosh (CMK) established in 2002 is one such state level revolving fund that has been instituted to offer credit at concessional interest rates to women entrepreneurs, more so in the rural/semi-urban regions. The objective of the scheme is to encourage self-employment. Micro enterprises and women to become financially independent (Government of Chhattisgarh, 2022).

The Mahila Kosh is handled through self-help groups (SHGs) and women’s cooperatives, providing credit support for tailoring, handicrafts, agro-based industry, and retail trade. By 2021, over 50,000 women entrepreneurs have availed this scheme and many among them are migrated from unorganized sector to organized economic activities (Verma, 2022). But there is lack of financial literacy and red tapism in loan disbursement still are big challenges (Rao & Singh, 2022).

Bihan Yojana (Under NRLM)

The Bihan Yojana under the DAY-NRLM scheme constitutes one of the most effective state-level initiatives for women’s economic empowerment in Chhattisgarh. It brings together rural women under Self Help Groups (SHGs), trains them in livelihood activities, ensures linkage of SHGs with bank credit and markets their products (Ministry of Rural Development, 2021).

This scheme has brought a remarkable change in the socio-economic status of women. In 2022, over 25 lakh rural women in Chhattisgarh were mobilized into 2.4 lakh SHGs, and significant proportions of these (participants)empower found to have raised household income, increased monthly savings and decision-making power in the family set-up (Government of Chhattisgarh, 2022). Additionally, SHGs transformed into forums for collective action addressing the community’s concerns and empowerment of women (Singh & Gupta, 2021).

Sakhi One Stop Centres

About OSC and Women Helpline The concept of Sakhi One Stop Centres (OSCs) introduced by the Ministry of Women and Child Development, is being adopted and expanded by the Government of Chhattisgarh as a committed scheme for all those girls & women who face violence, exploitation or distress. These centres offer a range of integrated services such as legal aid, medical aid, psychological counselling, temporary shelter and vocational training etc. (Ministry of Women and Child Development, 2019). The OSCs represent a secure environment in which women are able to heal, recover and re-enter the community. But as well as crisis intervention they train skills and facilitate them getting work, offering a hand to survivors in accessing jobs and ways to support themselves. By 2022 more than 35,000 women had raised cases with OSCs in Chhattisgarh (Government of Chhattisgarh, 2022). It is for this reason that the centers serve as a means of social protection and economic empowerment (Nayyar & Sharma, 2018).

XIV. COMPARATIVE STUDY OF CENTRAL AND CHHATTISGARH SCHEMES

Central Schemes (eg: BBBP, SSA, PMMY, Stand-Up India, DAY-NRLM) aim to provide broad national coverage with wide eligibility girls (0–18 years),

school-age adolescents and women entrepreneurs including SC/ST and rural poor specific wage workers (Ministry of Education, 2021; Ministry of Finance 2016; Ministry of Women and Child Development 2017). The fact that they are large allows for uniform minimum standards to be set, but may also dilute the response as local barriers will tend to differ (NITI Aayog, 2021).

The Chhattisgarh schemes (Nanhe Parindey, Savitribai Phule Kishori Samriddhi, Mahila Kosh, Bihan) are meant for the Scheduled tribes/rural/poor and are based on Self-Help Groups (SHGs) and school-linked incentives making targeting possible on transitions grades, first-generation learners [Government of Chhattisgarh 2022; Ministry Rural Development 2021]. Such micro-targeting enhances better reaching hard-to-reach groups e.g. inaccessible tribal hamlets (Rao & Singh, 2022).

Takeaway: Central = breadth; Chhattisgarh = depth for sub-populations at risk (NITI Aayog, 2021; Government of Chhattisgarh, 2022).

XV. MECHANISMS AND INSTITUTIONAL SUPPORT FOR IMPLEMENTATION

Expenditure sharing 50:50 between Centre & States; budget commitment through UBEO, time series comparison with parents and textbooks (National Centre for Education Statistics, 2019); data in NUEPA built to inform policy decisions on ongoing programs UDISE+PFMS etc., national MIS Cancelled Extreme caution Comparative studies with states and UTs monitoring at website, dashboards Existing schemes Central level -Convergence across ministries (WCD-Health-Education in BBBP; Rural Development-Banking in NRLM) sanctioned by Group of Ministers chaired by Departmental Minister move beyond substantial reported from nodal ministry Item Costs prove monitoring" Source: Ministry of Health & Family Welfare, Government of India (2015), Baseline Data Collection Report. Target village selected from the poorest districts. But, co-ordination across departments and last-mile facilitation are implemented differently. You can also read this article in Hindi. State capacity (Chaudhuri 2020).

Chhattisgarh level: Execution utilizes Panchayati Raj Institutions, District Program Management Units (DPMUs), SHG federations, OSCs and Mahila Kosh with revolving funds channelled through

SHGs/cooperatives while Bihan adopts community resource persons and cluster-level federations for handholding and market linkages (Ministry of Rural Development, 2021; Government of Chhattisgarh, 2022). Geographic access barriers are reduced by state-sponsored awareness camps, school-to-community outreach and transport scholarships (Department of School Education, 2021).

Takeaway: Centralized processes prioritise standardized MIS and financial plumbing; Chhattisgarh uses community-embedded mechanisms for outreach and supervision (Rao & Singh, 2022).

XVI. OUTCOMES AND ACHIEVEMENTS

Education (Central): Betterment of GPI at secondary level, infrastructure upgradation (girls' toilet, hostels) under SSA; awareness and retention accrument under BBBP and NSIGSE similar to Education (State) in Ministry of Education-funded schools except for several scatterings [Ministry of Education-2021; Nanda et al.-2018].

Education (Chhattisgarh): Increase in transition and retention, especially for adolescent girls under the Nanhe Parindey's and Savitribai Phule schemes; Localised campaigns lead to a decrease in dropout rates across tribal blocks (Government of Chhattisgarh, 2022; Sharma & Rani, 2020).

Economic (Central): Proportion of women in PMMY and Stand-Up India financing; SHG formation and bank linkage under DAY-NRLM with the achievement of substantial credit linkage and savings growth Singh & Gupta (2021) NITI Aayog (2021).

Economic (Chhattisgarh): Mahila Kosh low-interest finance and Bihan skilling/market access increased household income as well as women's decision-making; OSCs provide social protection → economic reintegration pathways (Government of Chhattisgarh, 2022; Verma, 2022).

Takeaway: Central provides scale effects; Chhattisgarh shows context-sensitive influence, particularly when bundled with SHGs, transport and school-linked incentives (Rao & Singh, 2022).

XVII. IMPACT ASSESSMENT AND CASE EXAMPLES

The Chhattisgarh Experience Success stories: SHGs and educational interventions

CASE A: SHG → Producer Group (Bihan) to Stable Income

A 14-member Bihan (DAY-NRLM) SHG in Surguja switched from subsistence tailoring to a stitched-garments producer group, the tipping point being cluster-level training and a bank linkage of ₹3.5 lakh. In 12 months, the monthly net income increased from ~₹1,200 to ₹6,800 per member; women indicated more decision-making power on household purchases and children's schooling (Ministry of Rural Development, 2021) [18], [19]. These findings reflect national evidence from NRLM that SHG membership is associated with increases in income and decision-making power (NITI Aayog, 2021; Singh & Gupta, 2021).

Case B: Rotating Savings and Credit (Mahila Kosh) → Micro-retail Growth

A widow in Korba scaled up a grocery kiosk into a micro-retail outlet enabled with digital payments with the help of Chhattisgarh Mahila Kosh low-interest credit (₹60,000 and a top-up of ₹1.2 lakh). Her turn over trebled, she hired two women from her SHG and launched savings programme for education of her daughters (Government of Chhattisgarh, 2022; Verma, 2022). Evidence underscores state revolving funds in bridging collateral/documentary gaps for women borrowers at the outset (Rao & Singh, 2022).

Case C: Staying in school through Nanhe Parindey + transport help

First generation learner-at-risk-of-dropping-out in Class IX in Dantewada retained enrolment following provision of uniform, textbooks and a bicycle subsidy linked to attendance by Nanhe Parindey. She was facilitated with remedial coaching and hostel facility for her transition to Class XI; both the package components decreased her dropout during transition in tribal blocks (Department of School Education, 2021; Government of Chhattisgarh, 2022; Sharma & Rani, 2020).

Case D: Pathway of Protection to Livelihood (Sakhi OSC)

A survivor of domestic violence in Raipur obtained legal/medical assistance at a Sakhi One Stop Centre, graduated from an SHG-stitched-training and entered into an SHG-driven orders pipeline. She was given income generating support, and in 6 months became

self-sufficient Now, it is easy for me to send my daughter to school again' (Ministry of Women & Child Development, 2019; Government of Chhattisgarh, 2022; Nayyar & Sharma, 2018).

Synthesis State-Level Impact:

Chhattisgarh's delivery through mobilisation (SHGs, CRPs, school-connected incentives) transforms access into outcomes: increased incomes, retention in schools, delayed marriage and household agency corresponding to empowerment framework positing resources→agency→achievements (Kabeer, 2001; Rao & Singh, 2022).

Success Stories at the National Level Centre Schemes and Socio-Economic Consequences

Narrative 1: BBBP + SSY → Schooling and Financial Preparedness

Beti Bachao Beti Padhao intensive districts see greater sex ratio at birth and girls' enrolments, with families topping up Sukanya Samridhi Yojana deposits for education to increase long-term schooling continuity (Government of India, 2015; Nanda et al., 2018; Ministry of Finance, 2015). These trends corroborate with evidence on how education and household savings reinforce the trajectories of girls together (Sharma & Rani, 2020).

Story 2: NSIGSE/SSA → less Dropouts and Gender Parity

The NSIGSE cash transfer for girls completing Class VIII and the Samagra Shiksha attention to toilets, hostels, and transportation increased retention and GPI at secondary level (Ministry of Education 2020; Ministry of Education 2021). Evaluations link certain conditional incentives and infrastructure to age at marriage and secondary schooling (Kumari & Devi, 2019; NITI Aayog, 2021).

Story 3: PMMY/Stand-Up India → Women First Time Entrepreneurs

PMMY loans have been dominated by women, serving as majority of 'nano/micro enterprises' in services, trade and food processing; capital intensive start-ups who were SC/ST or women were hand held under Stand-Up India (Ministry of Finance 2015; Ministry of Finance (2016). Recorded gains are in the form of business formalization, asset creation and local employment, but financial literacy and market

linkages continue to remain crucial (Singh & Gupta, 2021; NITI Aayog, 2021; Chaudhuri, 2020).

Story 4: DAY-NRLM → Scale of Collective Empowerment

At the national level, DAY-NRLM has led to the mobilisation of crores of rural women in SHGs and credit linkages as well as diversity into enterprises (agri-allied, tailoring, retail). Empowerment can be inferred in studies by growth rates in incomes, savings discipline or public participation (gram sabhas/producer groups) to capture empowerment through collective capability (NITI Aayog, 2021; Ministry of Rural Development, 2021; Kabeer, 2001).

Synthesis National Impact:

Central schemes provide for scale economies, that is good education parity (education equivalence), mass credit inclusion and collective action that states can then devolve for last-mile effectiveness (NITI Aayog, 2021; Chaudhuri, 2020).

XVIII. CHALLENGES AND POLICY GAPS

However, policy advancements and a string of schemes initiated to empower women in India, there are some challenges and policy gaps that still impede the attainment of their objectives. They are structural, socio-cultural, institutional and operational practices that have implications for the coverage and efficacy of central/state level interventions. It is crucial to discern these barriers as informs more equitable, efficient and effective policies.

XIX. LACK OF AWARENESS AND INSUFFICIENT OUTREACH IN RURAL AREAS

Outreach – One of the major challenges to the implementation is also the low knowledge levels among potential beneficiaries particularly in remote rural and tribal areas. Several women are oblivious to the schemes like Sukanya Samriddhi Yojana (SSY), Stand-Up India, or Mahila Kosh and thus do not access these services (NITI Aayog 2021). Poor literacy levels, ineffective dissemination and poor local communication networks further worsen the situation (Sharma & Rani, 2020).

From the research, there was some awareness in even BBBP districts that is below 60% because of a less

frequent outreach and lack of communication in culturally appropriate ways (Nanda et al. 2018). Also, many of the eligible women are not able to utilize PMMY loans may be due to lack of knowledge about simplified procedural requirements or collateral free nature (Singh & Gupta 2021).

At the state level, programmes such as Nanhe Parindey Yojana and Savitribai Phule Kishori Samriddhi Yojana face similar hurdles, particularly in tribal-dominated districts where lack of access to infrastructure compels them to utilise peer information networks with regard to language (Government of Chhattisgarh, 2022; Rao & Singh chaiya, 2022) short fall.

Implication: Strategies for awareness and localization in communication should be initiated, because even good schemes do not appear to deliver full potential (Kumar, 2020).

XX. SOCIAL-CULTURAL OBSTACLES AND PATRIARCHAL VALUES

Patriarchal norms and socio-cultural beliefs continue to limit women's involvement in education, workforce, and decision-making (Kumar 2020). Son preference, early marriage and women's mobility In most rural communities, programmes aimed at education and economic independence are undermined by early marriages and the son preference (Kabeer, 2001).

For instance, conditional cash transfer programmes like NSIGSE do not deliver their full impact because girls are pulled out of the school system for marriage and household work before they hit this eligibility criterion (Kumari & Devi, 2019). Also, in practice women's access to credit under PMMY or Mahila Kosh is often mediated by male family members and less useful as an empowerment tool for this reason (Verma 2022).

Cultural resistance similarly has bearing on SHG participation under Bihan Yojana, with women in certain areas being forbidden to attend training and meetings without husband's consent (Rao & Singh, 2022). These bottlenecks imply the need for interfacing legal and financial interventions with continued social and behavioral change communication (SBCC) that challenges gender stereotypes, female restricted autonomy (Chaudhuri, 2020).

XXI. FINANCIAL AND ADMINISTRATIVE BOTTLENECKS

There are also structural bottlenecks in terms of financial, institutional and administrative constraints that hinder the operation of empowerment programmes. Funding being stalled, budgets days underutilised, and lack of regular monitoring being a reality at both central and state level (NITI Aayog, 2021).

For example, some states have experienced delays in disbursing funds for Mahila Shakti Kendra (MSK) and Stand-Up India with cascading impacts on training and capacity-building programmes (Ministry of Women and Child Development 2017; Chaudhuri 2020). In Chhattisgarh, the Mahila Kosh gets delayed and it is less effective for time-sensitive micro-enterprises (Government of Chhattisgarh, 2022).

These challenges are also compounded by administrative bottlenecks such as lack of trained personnel, poor coordination amongst implementing bodies, and weak monitoring mechanisms (Rao & Singh, 2022). Moreover, several schemes have high documentary requirement at the time of applications and verifications as a result discourage involvement among women with low literacy or no access to bank facilities (Singh & Gupta, 2021).

Implication: Better orchestration on administrative side and making documentation process user friendly is needed to bolster scheme efficacy and beneficiary experience (Kumar, 2020).

XXII. THE NEED FOR CONVERGENCE BETWEEN CENTRE AND STATES SCHEMES

The absence of coordination and convergence between central and state-level schemes quite often gives rise to duplicative programmes, sub-optimal use of resources and fragmented service provision process (Chaudhuri, 2020). While provisions are made under central schemes offering the broad frameworks and funding, it is often disconnected from local tailored state initiatives that account for unique situations (Rao & Singh, 2022).

For instance, both DAY-NRLM (central) and Bihan Yojana (state) aspire to support SHGs but uncoordinated simultaneous operationalization can lead to double listing of pri beneficiaries along with the lack of convergence in training modules too

(Ministry of Rural Development, 2021; Government of Chhattisgarh, 2022). Another area that faces fragmentation and overlaps is the promotion of girls' education which falls under various ministries and departments, without a coordinated monitoring system (Ministry of Education, 2021).

If there were better convergence, such synergistic impact may have occurred; state-run transport and hostel support could be linked with BBBP's awareness generation, credit support under PMMY may supplement the local facilitation of Mahila Kosh. This will enable to optimize coverage, minimize overlaps and improve efficiency (NITI Aayog 2021).

Implication: Composited approach with all stakeholders working together, sharing data system, monitoring systems, and outreach strategies is fundamental to ensure translation of the central vision into action at 1365 state level (Rao & Singh, 2022)

XXIII. RECOMMENDATIONS

Although central and state government programmes in support of women's empowerment have generated substantial momentum, various challenges- reach, socio-cultural obstacles, administrative lapses and lack of convergence have hindered the achievement of their intended objectives (Kumar, 2020; NITI Aayog, 2021). In summary, their recommendations to fill these gaps and increase the effectiveness of existing interventions are as follows.

XXIV. ENHANCE COORDINATION BETWEEN THE CENTRE AND STATE GOVERNMENTS

However, one of the most important measures taken with regard to better effectiveness of programs for women's empowerment is improving vertical coordination between centre and state governments. At present, duplication of work and piecemeal approaches are hindering efficiency and causing confusion to those at the receiving end (Chaudhuri, 2020).

Integrated Frameworks: The development of an integrated national framework that coordinates central government policies to state-level actions would reduce overlap and enhance complementarities. For instance, DAY-NRLM's convergence with state-specific programs such as Bihan Yojana can ensure hassle-free SHG support from mobilization to market

linkage (Ministry of Rural Development, 2021; Government of Chhattisgarh, 2022).

Joint Monitoring and Evaluation: Creating joint steering committees as well as common information systems could aid in monitoring progress, pinpointing overlaps, and optimal allocation of resources (NITI Aayog, 2021).

Inter-State Knowledge Sharing Programme: Best practice sharing platforms for instance Chhattisgarh's Mahila Kosh model of micro credit or Kerala's Kudumba shree SHG federation model can fast track policy learning and replicability across states (Rao & Singh, 2022).

Implication: A successful centre-state convergence leads to a less fragmented service delivery, better coverage, and more positive scheme consequences as a whole (Chaudhuri, 2020).

XXV. AUGMENT DIGITAL LITERACY AND FINANCIAL INCLUSION

Women's access to digital and financial services is becoming increasingly important for empowerment, not least through access to government transfers, financial products and entrepreneurial opportunities (Kabeer, 2001; NITI Aayog, 2021). However, women in rural and tribal areas are still less digitally and financially literate which acts as a constraining force to realize the gain from schemes like PMMY or SSY or Mahila Kosh (Singh & Gupta 2021).

Digital Capacity Building Programs: Initiating state-funded training programs (on digital payments, mobile banking and government e-services) through SHGs and local governance institutions can increase the access to financial resources Capital for Financial Inclusion 20 (Sharma & Rani, 2020).

Women-Centric Financial Products: Creating simple, limited documentation products and app-based credit scoring models can make it easier for women to access credit and savings products (Verma, 2022).

Community Digital Hubs: The women-led digital kiosks in rural areas to enable online scheme registration, banking activity and grievance redressal helps bridge the digital divide further (NITI Aayog, 2021).

Policy Implication: Betterment of women agency leads to enhancing their participation in economic and governance processes (Kabeer, 2001; Singh & Gupta, 2021).

Strong monitoring and evaluation, as well as learning (MEL) systems are critical for establishing accountability and performance, and pinpointing roadblocks in women-based programs (Creswell, 2014). Currently, there is limited overall impact assessment in many schemes and data collection remains fragmented across ministries and states (NITI Aayog, 2021).

Outcome-Focused Indicators: Programmes need to use unambiguous indicators that have the potential to be measured such areas as literacy levels, work force participation rates, entrepreneurship numbers and decision-making power not just output based measures (Rao & Singh, 2022).

Third-party assessments: While academic and civil society evaluations are effective, they may not always be independent, as providers subject them to potential client-employer feedback or reprisals. 3rd party testing and/or customer –preference surveys can constitute a more impartial measure for policy assessment (Chaudhuri, 2020).

Real-Time Monitoring Systems: Creation of integrated dashboards to connect central and state data will enhance transparency, allow for course correction, and facilitate timely fund disbursement (Ministry of Education, 2021).

Policy Implication: Effective monitoring and evaluation frameworks see to it that the schemes are adaptive, effective and in line with the empowerment goals within which they function (NITI Aayog, 2021).

XXVI. CONCLUSION

Empowerment of women is the most effective tool for development. In this Indian context, women have been increasingly enabled through access to education, economic resources and opportunities for decision-making as a fundamental focus of National policy since becoming independent (Kabeer, 2001; Sen, 1999). Cash vs In-kind and ECB Conditionality: Beyond BISCAI* Dissemination of this research has assisted us in the understanding of design, implementation and effect of government schemes both at the central and the state levels with a specific focus on Chhattisgarh (GOI); their contributions, shortcomings and future potential for promoting women's empowerment.

XXVII. RECAPITULATION OF KEY FINDINGS

It adds that the success of government programmes has helped in bridging gender gaps and creating new space for women across different sectors. Central-level educational schemes including BBBP, SSY, integrated child education and Samagra Shiksha Abhiyan (SSA) have served as key drivers to increase the enrollment and retention of girls with enhanced level of direct investment towards their education ensuring long term empowerment (Nanda et al., 2018). Likewise, various economic programmes (i.e., PMMY, Stand-Up India DAY-NRLM) extended women's credit access, entrepreneurship possibilities and self-help groups through which they advanced financial independence and agency (Singh & Gupta, 2021; NITI Aayog, 2021).

State-specific schemes like Nanhe Parindey Yojana, Savitribai Phule Kishori Samridhi Yojana, Mahila Kosh and Bihan Yojana also serve as examples of how regionally-driven interventions adapted to local socio-economic conditions can enhance empowerment effects. These have achieved success in tackling region-specific issues such as tribal marginalisation, school dropouts and low access to credit (Government of Chhattisgarh, 2022; Rao & Singh, 2022). Similarly, programs such as Kaushalya Matritva Yojana and the Sakhi One Stop Centres stress the need to incorporate health, social protection and livelihood support into empowerment interventions (Chaudhuri, 2020).

The comparative analysis suggests that while Centre-sponsored schemes bring scale and institutional architecture, state-level interventions deliver context-specificity, inclusivity and last-mile action. A mix of these ideals are necessary to create a full subset of knowledge around empowerment.

XXVIII. REAFFIRMING THE ROLE OF GOVERNMENT SCHEMES

Such evidence confirms the importance of public policy intervention in dismantling structural barriers and women's ability to exercise agency, their right to choose – all key dimensions of empowerment (Kabeer 2001). The practical needs and the strategic interests of women are addressed by giving them access to levels of education, credit, livelihoods as well as legal protection through which they can transform from

being recipients to direct contributors in development (Moser 2012).

They also embody a multi-dimensional strategy – integrating social welfare with economic opportunities; legal support with education moments; and capacity-building of the person while mobilizing collective action – that corresponds to a vision of empowerment. Successful operationalization of programmes such as DAY-NRLM and Bihan Yojana is example of how extensive mobilization through Self Help Group (SHG) can turn women into agents of social change (Ministry of Rural Development, 2021; Singh & Gupta, 2021). Also, school-focused interventions have the ability to demonstrate that providing more girls with access to school improve not only literacy but also delay of marriage, better health and workforce participation (Kumari & Devi, 2019). However, the literature also points towards persistent challenges of low visibility, patriarchal practices, bureaucratic inefficiency and inadequate implementation that still hinder these policies from realizing their transformative potential in full (Kumar 2020; NITI Aayog 2021). Tackling these barriers is important if policy intention is to be realized in concrete empowerment outcomes.

XXIX. PROSPECTS FOR THE FUTURE AND SCALING OF SUCCESSFUL MODELS

Going forward, the future of women's empowerment in India would be to build upon the existing perspirations and to work on systemic deficiencies. Policy Consistency and Optimal Resource Use, and Avoidance of Duplication Strengthening cooperation between Central government and states is essential for coherence of policy (Chaudhuri 2020) Building integrated data systems and shared monitoring mechanisms can improve transparency, accountability and evidence-informed decision-making (NITI Aayog 2021).

There is great promise in scaling successful state-level models across the entire country. For instance, Chhattisgarh's revolving credit model Mahila Kosh could be dovetailed with PMMY across the country to benefit first generation women entrepreneurs better. Similarly, such education benefits of the of Nanhe Parindey Yojana could be adopted in other tribal and rural areas to check dropout ratio at the schools. Social protection that is linked to economic empowerment,

such as the CST affected by Sakhi One Stop Centres and integrated support can offer a comprehensive package for at risk women which could speed up rehabilitation and reintegration into economically meaningful work (Government of Chhattisgarh, 2022) Second, digital literacy, gender budgeting and participatory governance should be essential elements of the new policy architecture. Digital media can facilitate access to financial and government entitlements, while participatory governance ensures that the voice of women is heard in determining modes of priority-setting and delivery (Chakraborty, 2016; Rao & Singh, 2022).

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