

Summary and Conclusion

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The development of any country depends on the quality of its human resources. The status of women provides an index for the nation's social development. The Government believes that upliftment of women children, economically and socially weaker section of the society will pave the way for overall development of the state. The Government, implements various welfare schemes for the people, from children to the aged. Girl child protection scheme, cradle baby scheme, working women hostels, orphanages, supply of sewing machines to widows and deserted wives, old age homes, formation self help groups, rehabilitation of the disabled, protection for neglected and abandoned children, nutritious meal programme for children and old age pensioners are the significant programmes implemented by the social welfare department.

The findings of the present study on **“Efficacy of welfare programmes for women in Coimbatore District in Tamil Nadu”** are summarized under the following heads:

- A. Socio-economic profile of the selected women
- B. Sources about the welfare programmes
- C. Utilization of benefits of the welfare programmes by the beneficiaries
- D. Constraints faced by the women beneficiaries
- E. Suggestions given by the women beneficiaries

A. SOCIO-ECONOMIC PROFILE OF THE SELECTED WOMEN

Majority (50 per cent) of the respondents were in the age group of 20 - 30 years, and thirty per cent women beneficiaries were in the age group of 31 - 40 years and fifteen per cent women beneficiaries were above 40 years of age.

Regarding religion majority (36 per cent) were Hindus followed by Muslims (20 per cent) and Christians (17 per cent).

Out of 100 women beneficiaries 57 per cent women beneficiaries belonged to scheduled caste and 23 per cent of women beneficiaries belonged to most backward and 20 per cent women beneficiaries belonged to backward caste. It clearly shows that there is a close relationship between caste and poverty. It is evident from this the downtrodden people are always suffering.

Synonymous to the present trend majority (91 per cent) women beneficiaries belonged to nuclear family while the remaining nine women beneficiaries were in joint family. It shows that one of the two pillars in the society namely joint family has not disappeared from the social system and women beneficiaries belonged to the joint family system revealed that it is a boon to have elders to take care and support for them to lead a happy and peaceful life.

Majority (74 per cent) had less than 4 members in their families the remaining (26 per cent) had above four members in their families, revealing the present generation is willing to adopt small family norm since it will help them to provide their children good education and nutritious food.

It was encouraging to note that ninety per cent of the women were literates and only ten per cent were illiterates.

It was found that majority (60 per cent) of the head of the families were working in an unorganized sector. Most of them worked as coolies, construction workers and labourers in companies and other organized sectors.

Majority (57 per cent) of the women beneficiaries had Rs.500 as their family income per month and 33 per cent had Rs.1000 per month as their family income and only 10 per cent had earned their income of Rs.1000 and above. It shows that all the selected women beneficiaries are living under poverty line.

B. SOURCES ABOUT THE WELFARE PROGRAMMES

All the women beneficiaries were aware of the Social Welfare Programmes implemented by the Government. Only through the information given by relatives (35 per cent), friends (30 per cent), Self Help Group (20) and Government Officials (15 per cent). It is appreciable that relatives have informed the scheme and friends have helped each other and the women have utilized the scheme and received the benefits of the same.

C. UTILIZATION OF BENEFITS OF WELFARE PROGRAMMES BY THE BENEFICIARIES

Marriage is an important event in everyone's life, which fulfils ones desire and decides the status in the society. As we know that nearly fifty per cent of people living under poverty line and it is difficult for the poor parents to get their daughters married. This vulnerable people could benefit out of the Government sponsored Moovalur Ramamirtham Ammaiya Ninaivu Marriage Assistance Scheme. It is a boon, by which they could give their daughter a life.

According to the scheme, the beneficiaries should have studied upto 10th std and the parents income should not exceed Rs.12,000 per annum and the

girl should have completed 18 years. Twenty per cent of the beneficiaries had availed the benefit of the programme and got their daughter's married.

Widowhood is a tragic condition in a women's life. Widowhood is considered to be almost a curse equivalent to death. They are in need of supportive services. Fifteen widows selected for the study benefited from E.V.R. Maniyammaiyar Ninaivu Poor Widow's Daughter Marriage Assistance Scheme. Under this scheme the poor mother who are widows were given financial assistance for the marriage of their daughters whose income was less than Rs.12,000 per annum. The selected women beneficiaries revealed that the financial assistance of Rs.15,000 by cheque/ demand draft given by the Government was of great help and reduced the financial burden in connection with their daughter's marriage.

With the noble cause of grooming orphaned girls into good citizens and good home makers, the Government helped them to get into married life. Annai Teresa Ninaivu Orphan Girls Marriage Assistance Scheme provides Rs.15,000/- by cheque/ demand draft whose income is not exceeding Rs.12,000 per annum and the brides age falls between 18 - 30 years. Ten orphan girls got married, they have their own family and no more called as orphans.

Dr.Dharmambal Ammaiyyar Ninaivu Widow Remarriage Scheme helped the widows to get remarried and reconstruct their lives once again and get away from deprivation from economic, social and cultural support from society for their well being and psychological harassment from the members of the society. Eight percent of the women beneficiaries benefited out of this scheme, and have come out from the clutches of widowhood and abandonment of the social stigma.

To abolish caste and community feelings based on birth and wiping out the evils of untouchability by encouraging intercaste marriage Government

introduced Anjugam Ammaiya Ninaivu Intercaste Marriage Assistance Scheme. Through the scheme the Intercaste marriage is encouraged and the feeling of superiority and untouchability are being gradually eliminated from the society. Ten beneficiaries benefited out of the scheme. A sum of Rs.15,000/- Anjugam Ammaiya Ninaivu Intercaste Marriage Assistance Scheme is given to the bride who is between 18 and 30 years of age. Intercaste marriage emphasized the democratic values such as liberty, equality and fraternity. It bears the stamp of the scientific and free thinking and laid great stress upon human dignity. Which can bring casteless society in the near future.

As far as Indian society is considered the male child is given importance since the male child will look after the parents in the old age. The girl child is a burden as Manu said during her childhood she is dependent upon her parents, after marriage she is dependent upon her husband and during her old age she is dependent on her son. This led to the practice of female infanticide which led to the decline in female sex ratio. To ensure the survival of the girl child and reinforce positive perceptions of the girl child the Sivagami Ammaiya Memorial Girl Child Protection Scheme was introduced to promote family planning, eradicate female infanticide and promote the welfare of girl children in poor families and to raise the status of girl children.

Under Scheme - I, five women beneficiaries received a sum of Rs. 22200. This amount is deposited in the name of the girl child for the family which has only one girl child. Under Scheme - II ten women beneficiaries received a sum of Rs.15,200 for each girl child were the family has two girls children only. An amount of Rs.150/- as monthly incentive shall be given to the girl child on completion of 5 years from the date of deposit and upto 20th year of deposit for her educational purpose. And this scheme is for the girl children in poor families and family income should be below Rs.50,000/- per annum for scheme - I and below Rs.12,000 per annum for scheme - II. This scheme is a

boon to raise the status of girl child and enhance their self confidence. This will further help in correcting the demographic imbalance of declining female ration in the demographic profile.

With a view of increasing the employment potential and to lead a decent life. Sewing machines are supplied free of cost to widows, deserted and destitutes who are below poverty line and to the physically handicapped under Sathyavani Muthu Ammaiyar Ninaivu Free Supply of Sewing Machine Scheme. Ten per cent of women beneficiaries received the sewing machines and expressed that this scheme helped them to empower economically and made them self reliant and developed self confidence to become independent.

Twelve percentage of widow's children received the benefits under free supply of text books and note books for the children of poor widows. The scheme aims at benefiting child of poor widows whose family income is less than Rs.12,000 per annum. The cost of text books and note books supplied free of cost to the children under this scheme is given below.

Class	Cost per child
I std to II std	: Rs. 50/-
III std to V std	: Rs.125/-
VI std to VIII std	: Rs.175/-
IX std to X std	: Rs.300/-
XI std to XII std	: Rs.600/-

D. CONSTRAINTS FACED BY THE WOMEN BENEFICIARIES

Organizational constraints that majority (70 per cent) of the beneficiaries reported favoritism in selection of below poverty line families, lack of guidance of gram Panchyat (35 per cent) insufficient staff in village (30 per cent) and

poor linkage between village staff are the constraints faced by the women beneficiaries.

The findings revealed that 90 per cent of women beneficiaries reported that delay in release of money (53 per cent) as major constraint followed by lack of funds by Government 47 per cent extra expenditure had to be paid for availing benefits (25 per cent).

It can be inferred from the findings that faulty implementation and insufficient and irregular payment is hindering beneficiaries to utilize the benefits of the welfare of programmes.

Educational and communicational constraints shows that majority of the beneficiaries reported that lack of encouragement and motivation (77 per cent), lack of knowledge about objectives of the programme (73 per cent), lack of literature and timely guidance (63 per cent), lack of knowledge about other schemes in operation (67 per cent) and no proper extension staff to communicate (65 per cent) are the constraints faced by the women beneficiaries.

E. SUGGESTIONS GIVEN BY THE WOMEN BENEFICIARIES

With the help of educational institutions and voluntary organizations for women's development, awareness about the monetary benefits available from the Government can be created and training programmes may be imparted to the women belonging to below poverty line groups to become small scale entrepreneurs in rural based industries (45 per cent) was another suggestion of the women beneficiaries.

A special scheme for the education and employment of the dependents of the widows, deserted and destitute may be evolved and implemented by the

Central and State Governments. Forty per cent of the women beneficiaries had suggested the above ideas.

Forty per cent of the women beneficiaries suggested that the Government should process monitoring and impact evaluation, so as to know the effective implementation of the welfare schemes.

CONCLUSION

It can be concluded that the different welfare programmes have been implemented for the empowerment of women and girl child. Through the implementation of programme the women beneficiaries have improved their knowledge and have also benefited. It is the duty of every individual to become aware of welfare programmes and utilize the scheme to the fullest extent possible, so that the women become the real architect of India.