

IMPACT OF BHAMASHAH SCHEME ON WOMEN EMPOWERMENT IN RAJASTHAN

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ABSTRACT

The core objective of the Bhamashah Scheme in Rajasthan includes financial inclusion, women empowerment and effective service delivery through a fare channel. Bhamashah scheme is the first Direct Benefit Transfer scheme in the country to build a better society. The Bhamashah Scheme confront by the State government in 2008, even before the Aadhaar programme was anticipation of, was launched, wherein, approximate 50 lakh women were enrolled and 29 lakh accounts were opened through banking channel. At present senerio, the main objective of the scheme includes financial inclusion through women participation, women empowerment and effective service delivery through banking channel. Bhamashah scheme is first kind of direct benefit transfer scheme in the country. Bhamashah scheme in Rajasthan is a family-based programme of financial inclusion, because each family is issued a 'Bhamashah Card' by the government. The card is linked to a bank account that is in the name of the women of the house who is the head of the family by this a women can be empowered. The card leverages bio-metric identification and core banking to head of the family which is in the name of women. The purpose of the card is transferring of all cash benefits and non cash benefits directly to the bank accounts of the beneficiary and also for transfer of non-cash benefits of various government schemes. The Bhamashah scheme platform does not have any limit to the financial inclusion to mere opening of bank accounts, but together ensures door step delivery of banking services through Business Correspondents (BCs) of the banks and micro ATMs being established at all the panchayat level.

KEYWORDS: BSBY (Bhamashah Swasthya Bima Yojana), NFSA (National Food Security Act).

Introduction

The Rajasthan government had conceptualized the Bhamashah scheme in 2008. It is the first kind of household 1-level identity system in India. Bhamashah ensures the creation of a centralized and exhaustive dataset for women who is residents of Rajasthan following a principle of "one family - one identity". The objective of the Bhamashah scheme in Rajasthan is financial inclusion, women's empowerment, and effective delivery of Rajasthan government services. More than 50 million people (as per the census of 2012 79% of Rajasthan's population) and 15 million households (83% of total households in Rajasthan) have enrolled under the Bhamashah scheme.

Role of Bhamashah in the Delivery of Government Scheme Benefits

- Bhamashah scheme has led to improvements in administrative efficiency and the decision-making capacity of the Rajasthan government.
- 41% of TPDS and NSAP beneficiaries want to shift the new system of service delivery, as it has brought about clarity and answerability to the system.
- 33% of the households appreciate that they receive NSAP benefits the fact that their pension is now credited on time directly in their account.

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- 8% of beneficiaries expressed that they started to receive their previously “which has been stopped” pension again started and deposited into their bank accounts after digitization. Another 17% of beneficiaries expressed an increase in the pension amount they received monthly basic.
- While NFSA beneficiaries appreciate the advantages of the new delivery system, factors such as a low technological expertise, low awareness of the role of Bhamashah cards in the new system of subsidy delivery, and the experience of frequent technological challenges have made them wary of accepting the new delivery system.
- BSBY is an effective scheme, but it suffer because low awareness among needy beneficiaries. Only 39% of the beneficiaries are aware of BSBY.
- The government of Rjasthan’s Sampark Portal is the online registration system for government schemes and related departments in Rajasthan.

Review of Literature

Dreze and Sen (1995) have described women empowerment as ability to define selfinterest and elite, and acknowledge woman as not only adept but also entitled to make choices. In order to improve the level of women’s empowerment they have proposed to reduce gender biasness in mortality rate and natality rates, in access to education and professional training, in employment, in the ownership of property and in household work and decision making. Analyzing the data from India they have illustrated that female literacy reduces child mortality rate while both female labour brunt participation as well as female literacy reduced female child mortality rate. They have interpreted these results as evidence of the fact that women’s access to education and employment had enhanced their ability to exercise agency, i.e., the course of empowerment.

Kishor (1997) has conceptualized empowerment in terms of ‘control’ by which women would be able to access information, take decision and act in their own interest or for their dependents. She has considered three categories of composite indicators to measure women’s empowerment. These are ‘direct evidence of empowerment’, ‘source of empowerment’ and ‘the settings for empowerment. She has grouped the indicators of behavioural and attitudinal factors into ten dimensions. We have listed these indicators including the variables.

Verma (2009) has tried to conceptualise the concepts, needs and context of whole issue of empowerment and has reviewed the various approaches of empowerment of women. He has defined empowerment as a process of gaining or accessing control over self and the resources as well as the ideology which determine power relationships. The process of empowerment tries to change the existing balance of power in a given context. Analyzing the earlier literature he argued that empowerment is a process of capacity building and skill development.

H. Subrahmanyam (2011) author compares women education in India at present and Past. Author expressed that there has a good progress in overall enrolment of girl students in schools and also in higher education. The word empowers means to give lawful power or authority to a person to do an act. It is the process of acquiring some activities of women.

M. Bhavani Sankara Rao (2011) has highlighted that health of women members of SHG have certainly taken a turn to better. It clearly shows that health of women members in a family discuss among themselves. About health related problems of other members of the family and their children and make them aware of many Government provisions specially meant for them.

Doepke M. Tertilt M. (2011) Does Female Empowerment Promote Economic Development? This study focus on above question that it is an empirical analysis suggesting that money in the hands of women of a family benefits to all member of the family.

Objectives of this Study

- To know the need of Women Empowerment in the society.
- To assess the Awareness of Women Empowerment in Rajasthan.
- To analyze the Factors effecting the Economically Empowerment of Women.
- To study the Government issues it’s Schemes for Women Empowerment.
- To know the difficulties in the Process of Women Empowerment.
- To conclude useful Suggestions in the light of Findings of women empowerment.

Research Methodology

Descriptive and analytical study is to be done in this paper. An attempt has been taken in this paper to analyze the empowerment of in India. The data used in this study is from secondary sources and primary source according to the need of this study

Financial Inclusion through Bhamashah Scheme

Bhamashah and PMJDY have made financial inclusion a universal phenomenon in Rajasthan. Approximately every household had at least one bank account, and 85% of households having more than one bank account. This significant achievement is the result of a series of digitization efforts led by the central and Rajasthan governments through PMJDY and the Bhamashah scheme. A handful of fragmented efforts of central ministries such as MoRD and MoPNG15 to open bank accounts to transfer wages (MGNREGS), pension (NSAP), and LPG subsidies electronically have also contributed to large-scale financial inclusion. According to the data reported by the government of Rajasthan in the Rajasthan Assembly (March 2017), there are more than 40,000 e-mitras across the state and approximately 39,000 e-mitras were activated between 2014 and 2017. These e-mitras have led the effort to open bank accounts for financially excluded families in Rajasthan. It is interesting to note that India Post accounts have lost their 'sheen' in recent times and are no longer favoured in villages or in urban areas. Almost 87% of the total households surveyed did not have a post office accounts. Although the existence of e-mitras and ATMs, banks branches are the preferred place to conduct financial transactions. Approximately 64% of surveyed households have conducted at least one financial transaction in a family the last six months preceding. Interestingly, of these households, 95% adopt to conduct financial transactions at a bank branch. This does not foretell well for the viability of e-mitras in the medium- to long-term.

Gender Empowerment

One of the key objectives of the Bhamashah scheme is to empower the 48%16 female population of Rajasthan. To achieve this objective under the Bhamashah scheme, the Bhamashah card and bank account is in the name of the woman of the family (above 21 years of age). The intention is to make the woman a decision-maker in the family as it pertains to the utilization of all cash and non-cash advantages under various government public welfare schemes. The research reveals that this initiative has been successful, at least on paper, as almost all (99%) households surveyed (633) have women nominated as Mukhiya on the printed Bhamashah card. The households are well-aware of the fact that the government has made it mandatory to appoint women as Mukhiya on Bhamashah card. However, sadly the respondents are not aware of the motive behind such a designation and wonder what implications this will have. Only a select few respondents during qualitative discussions could clearly articulate that cash transfers to a woman's bank account are designed to enhance her participation in the financial decisions of the household. Most others were unaware of this intention or contend that designating females as Mukhiya would have little impact on changing the household dynamics. This is quite evident from the fact that almost 86% of the households surveyed said that male members make major decisions in the family. Another encouraging finding related to gender empowerment is the opening of first-time bank accounts by women. Prior to the Bhamashah scheme, 66% of the total female Mukhiyas did not have a bank account. These women opened their first bank accounts during Bhamashah enrolment. The remaining 34% (212) of female Mukhiya already had bank accounts, and of these approximately 27% (57) were already receiving cash transfers from various government schemes such as MGNREGS, pension (old age, disability, and widow), scholarship, etc. However, 75% (469) of female-headed Bhamashah accounts (626) did not transact in the one month preceding the survey. When asked which family member withdraws cash, 46% of respondents said that a male member of the family does it. 35% of respondents said that while the female Bhamashah Mukhiya withdraws cash, yet a male member always accompanies her. Only 18% of the respondents said that either the female Bhamashah Mukhiya goes alone or a female member of the household accompanies her.

Suggestions

- The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education of the women has to be paid special attention to empower women in a family.
- Awareness programmes need to be organized for creating awareness for the women especially belonging to weaker sections of the society about their rights.

- Women should be allowed to work and should be provided enough safety and support to work. They should be provided with equal wages and work at par with men so that their status can be elevated in the society compare to men.
- Strict implementation of Programmes and Acts should be there to control the mal-practices prevalent in the society for women empowerment.

Conclusion

Bhamashah scheme Re-launched with the vision of good governance in 2014 by chief minister in Rajasthan, Bhamashah Yojana has proved itself to be the country's most extrusive Direct Benefit Transfer scheme. Bhamashah Yojana has shown a tremendous success, because it has been transferred a total amount of 10,000 crores, through its channel since its launch. The Rajasthan government has recorded more than 28 crore transactions in the bank accounts of the beneficiaries' women. Government state that 1.5 crore families are already a part of the scheme and the government is also working hard to establish that every citizen of the rajasthan gets enrolled under the bahamashah scheme. With the launch of Bhamashah card, Biometric identification for Ration distribution for non cash benifits and Bhamashah Mobile app for digitally connected; Bhamashah Yojana has taken a positive step towards digitization of Rajasthan. Bhamashah Yojana has completed the vision of Hon'ble Chief Minister by making Rajasthan a woman empowered and financially independent state through bhamashsh scheme.

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