



ECONOMIC IMPACT OF PRADHAN MANTRI UJJWALA YOJANA (PMUY) SCHEME: A STUDY ON RURAL WOMEN IN AURANGABAD DISTRICT OF MAHARASHTRA

Dr. Mahananda Chandrakant Dalvi

Dr.(Saw) IBP Mahila Kala Mahavidyalya : Aurangabad Maharashtra

Abstract: The aim of the 'Pradhan Mantri Ujjwala Yojana is to provide eight crore free cooking LPG connection to the people living under below poverty line. Empowering women is essential to the health and social development of families, communities and countries. When women are living safe, fulfilled and productive life, they can reach their full potential, contributing their skills to the workforce and can raise happier and healthier children. The population of the research consists of the beneficiaries of Pradhan Mantri Ujjwala Yojana (PMUY) Scheme are living in Aurangabad District. Total 300 samples was the target population of the study. The dimension of Pradhan Mantri Ujjwala Yojana (PMUY) Scheme selected as Sustainability, Energy Affordability, Accessibility, Safety, environment-friendly and Health & hygiene. women empowerment variables selected as Physical properties like livestock, jewellery, etc., Easy approach and access to financial institutions, ATM & Bank Account, Enhancement in annual income, Savings habit and capital formation. The household survey was undertaken from the beneficiaries of PMUY . The data was collected through demographic information and interview schedule from women residing in the rural sector in Aurangabad district of Maharashtra. Descriptive statistics, Chi-square and Regression analysis (By using SPSS) will be used for data processing. The result shows the Pradhan Mantri Ujjwala Yojana (PMUY) was regressed on the predictor women empowerment with respect to Financial aspect.

Key words: Sustainability, Energy Affordability, Accessibility, Safety, environment-friendly and Health & hygiene, Rural , Women empowerment

INTRODUCTION

Rural women are key contributors to family stability, child care, climate advocacy, enterprise, family care agricultural production, food security, and citizenship (Kumar et.al. 2017, Hammeed et.al.,2016, Swain, & Mishra, P. 2019). Sadly, the active contribution and the effort of rural women are not recognized and their full potentials underutilized. 'Pradhan Mantri Ujjwala Yojana' (PMUY) is implemented for the people living under BPL to get free cooking LPG connections and promote their economic condition (Aggarwal, Kumar, Tiwari, 2018). The PMUY scheme will help to save the Rs 1600 rupees from their income to use for other purpose because the aim of scheme mentions that the monetary supply of Rs.1600 per year shall be provided by government to the women who, living under BPL and are not necessary to pay for free cooking LPG connection Bansal, M., Saini & Khatod, (2013), Devi, (2017). The PMUY has provided a big boost to the social and economic condition of the country. People who belongs to the specific category are now having the clean fuel to cook food. Expenditure, health, time and many more parameters are there on which we can easily conclude that PMUY has developed the lives of villagers (Kar, Zerriffi,2018,Pandey, & Parthasarathy, 2019), in many ways. PMUY is **the process of improving the quality of life and economic well-being of women living in rural areas**. The Government is targeting by this scheme to enrich the economic level of the poor along with women empowerment and extending health efficiency to them (Tripathi, 2019,Yadav et.al.2020).. Because of this scheme, many rural people who have been using harmful energy for cooking will be benefited likewise the people from urban and semi-urban who consume LPG as cooking energy Pillai, A., & Ammal, S. (2017), Sharma, A., Parikh, J., & Singh, C. (2019).. The aim of the scheme is to provide efficient cooking energy for the people living below BPL (Swain, & Mishra, 2019, Tripathi, 2019). The total of 1,44,531 beneficiaries of the PMUY in Aurangabad district will receive free refill of liquefied petroleum gas (LPG) cylinders from April to June 2020 in the wake of Covid-19 and the resultant lockdown. Ujjwala scheme provides financial support of Rs1,600 for each cooking gas connection to eligible households. The connections are given in the name of the women heads of households.

METHODS

Study areas and sampling

The population of the research consists of the beneficiaries of Pradhan Mantri Ujjwala Yojana (PMUY) Scheme who are living in Aurangabad District of Maharashtra. Total 300 beneficiaries of PMUY was the target population of the study. The study depends mainly on the primary source of data. The method of sample was a purposive method of sampling design for Pradhan Mantri Ujjwala Yojana (PMUY) Scheme, the sample size of the study were 300 women. This study will involve a descriptive study in a non-experimental, descriptive study design.

Dimensions of PMUY and women empowerment variables

The dimension of Pradhan Mantri Ujjwala Yojana (PMUY) Scheme and women empowerment variables as selected for the study as :

Table- I shows the **Dimensions of PMUY and women empowerment variables**

SR.NO.	WOMEN EMPOWERMENT VARIABLES	DIMENSIONS OF PMUY
1.	Physical properties like livestock, jewellery, etc.	Sustainability
2.	Easy approach and access to financial institutions	Energy Affordability
3.	ATM & Bank Account	Accessibility
4.	Enhancement in annual income	Safety
5.	Savings habit and capital formation	environment-friendly
6.	-----	Health & hygiene

Tools of the study:

The following tools were used for present study are as:

a. Socio-demographic interview schedule :

The demographic information about, socio-economic status, health history, current disease, age, drug use, risk factors before taking the benefits of Scheme, horrified feelings before taking the benefits of Scheme, apprehensive due to lack of PMUY and helpless feelings due to lack of PMUY, type of family and monthly income of the population was obtained before seeking responses.

2. Women empowerment interview schedule.

For measure the women empowerment of rural areas women, interview schedule will be used for collecting a data. The **interview schedule** includes, Bank balance, Loan, supporting their households, design making freedom and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being etc..

Techniques for Collection of Data:

The household survey will be undertaken from the target population of study. the women residing in the rural sector in Aurangabad district of Maharashtra. Detailed information was collected from a responsible respondent in each household.

Analysis of the data:

Descriptive statistics will be calculated for all demographic variables. Co-relation and Regression analysis was used and a p-value of <0.05 will be considered.

Results and Discussion

The results concerning this are presented in the form of tables and also illustrated with the help of suitable figures where ever necessary. For the sake of convenience and methodical presentation of the results, following order has been adopted.

Table –2. Monthly Income of the Respondent (Sample)

Sr.No.	Income (Monthly)	Percentage (%)
1	Less than 5000	36.00%
2	More than 7000	31.66%
3	More than 9,000	28.33%
4.	More than 12000	4.00%

Table -1 Shows the monthly income of the respondent, 36.00% of respondent reported that have less than Less than 5,000 income per month, 31.66% of respondent reported that have more than 7000 income per month , 28.33% of respondent reported that have more than 9,000 income per month and 4.00% of respondent reported that have more than 12000 income per month.

Table-2 Correlation of selected dimensions of Pradhan Mantri Ujjwala Yojana (PMUY) and women empowerment variable with respect to financial aspect

Correlation					
	Physical properties like livestock, jewellery, etc.	Easy approach and access to financial institutions	ATM & Bank Account	Enhancement in annual income	Savings habit and capital formation
Sustainability	.59*	.39*	.02	.07	.53*
Energy Affordability	.39*	.42*	.13	.11	.14
Accessibility	.14	.03	.08	.10	-.00
Safety	.55*	.16	.08	.07	.10
environment-friendly	.49*	-.10	-.05	-.04	-.08
Health and hygiene	.61*	.10	.10	.09	.14

Table-2 shows the correlation of selected dimensions of Pradhan Mantri Ujjwala Yojana (PMUY) and women empowerment variable with respect to financial aspect.

Table - 3

Regression analysis for effects of Pradhan Mantri Ujjwala Yojana (PMUY) and women empowerment variable with respect to financial aspect

Testing Steps	Unstandardized coefficients		Standardize coefficients
T	B	Std.Error	Beta (β)
Step 1			
Women empowerment :			
Predictor: Financial aspect	2.67*	0.56	.39
Step 2			
Dimensions of PMUY			
1. Sustainability	0.11	0.08	-.04
2. Energy Affordability	0.09	0.06	.04
3. Accessibility	0.24	0.13	.06
4. Safety	0.06	0.05	.02
5. environment-friendly	0.28	0.15	.08
6. Health and hygiene	0.19	0.14	.10
Predictor: Women empowerment			
Step 3			
Mediator: financial aspect			
1. Physical properties	.34	0.27	0.18
2. Easy approach	.21	0.18	0.16

3.	ATM & Bank Account	.20	.16	0.13
4.	annual income	.18	0.12	0.21
5.	Savings habit	.26	0.15	.44
Predictor: Women empowerment Through financial aspect		2.03	0.87	.1.22

Table- 3 shows the Regression analysis for the dimension of Pradhan Mantri Ujjwala Yojana (PMUY) on women empowerment variable with respect to financial aspect.

TABLE 4

Predictor variable effects of Pradhan Mantri Ujjwala Yojana (PMUY) on women empowerment variable with respect to financial aspect

Steps and Predictor variable	BSE B		B
Women empowerment with respect to financial aspect	2.45	1.10	.56
Dimensions of PMUY	3.26	1.50	.34
Women empowerment x Dimension of PMUY	.77	0.30	.17

Table- 4 shows the Predictor variable for the effects of Pradhan Mantri Ujjwala Yojana (PMUY) on women empowerment variable with respect to financial aspect.

DISCUSSION

The primary objective of the study is to assess the effectiveness of Pradhan Mantri Ujjwala Yojana (PMUY) Scheme on women empowerment in the rural areas and enhance economic status of rural women. Rural women play a key role in supporting their households and communities in **achieving food and nutrition security**, generating income, and improving rural livelihoods and overall well-being. They contribute to agriculture and rural enterprises and fuel local and global economies . A correlation test was taken to find out the relationship between the selected dimensions of Pradhan Mantri Ujjwala Yojana (PMUY) and women empowerment variable with respect to financial aspect. The results of the study indicate that, the Sustainability was correlated with Physical properties (r = .59, p<.05), Easy approach and access to financial institutions, (r = .39, p<.05) and Savings habit and capital formation (r = .53, p<.05). However, Sustainability was not correlated with ATM (r = .02) and Enhancement in annual income (r = .07). In addition, The results of the study indicates that , the Energy Affordability was correlated with Physical properties (r = .39, p<.05) and Easy approach and access to financial institutions, (r = .42, p<.05). However, Energy Affordability Savings habit & capital formation (r = .14) , ATM & Bank Account (r = .13) and Enhancement in annual income (r = .11). Furthmore, The results of the study indicates that , the Accessibility was not correlated with Physical properties (r = .14), Easy approach and access to financial institutions, (r = .03),Savings habit & capital formation (r = .08),ATM and Bank Account (r = .10) and Enhancement in annual income (r = .00).Furthmore ,The results of the study indicates that , the safety was correlated with Physical properties (r = .55, p<.05),while, safety was No correlated with Easy approach and access to financial institutions, (r = .16), ATM and Bank Account (r = .08) , Enhancement in annual income (r = .07) and Savings habit and capital formation (r = .10). In moreover, The results of the study indicates that, the environment-friendly was correlated with Physical properties (r = .33, p<.05) . However, environment-friendly was not correlated was not correlated with Easy approach and access to financial institutions, (r = -.10,.) , ATM and Bank Account (r = -.05) ,Enhancement in annual income (r = -.04,) and Savings habit & capital formation (r = -.08) . On other hand, The results of the study reveals that, the health and hygiene was correlated with Physical properties (r = .61, p<.05) and safety . However, the health and hygiene was not correlated with Easy approach and access to financial institutions (r = .10), ATM and Bank Account (r

= .10), Enhancement in annual income ($r = .09$) and Savings habit and capital formation ($r = .14$). The result shows the Pradhan Mantri Ujjwala Yojana (PMUY) was regressed on the predictor women empowerment with respect to Financial aspect. Women empowerment with respect to Financial aspect was significantly associated with Pradhan Mantri Ujjwala Yojana (PMUY). The requirement for Pradhan Mantri Ujjwala Yojana (PMUY) and Financial aspect of women empowerment in Step 1 was met. To test for the effect of Pradhan Mantri Ujjwala Yojana (PMUY) on financial aspect of women empowerment, multiple regression analyses was carried out in which the cross product of Dimensions of Pradhan Mantri Ujjwala Yojana (PMUY) and financial aspect of women empowerment (Women empowerment x Dimension of PMUY) was added to the relevant main effects, with Pradhan Mantri Ujjwala Yojana (PMUY) score as the dependent variable. Pradhan Mantri Ujjwala Yojana (PMUY) and the interaction term were regressed on the financial aspect of women empowerment. In this analysis, a significant effect was found for the financial aspect of women empowerment. Pradhan Mantri Ujjwala Yojana (PMUY) schemes services by low-income households is associated with improvements in household economic welfare and enterprise stability or growth. By supporting women's economic participation, Mantri Ujjwala Yojana (PMUY) schemes helps to empower women, thus promoting gender equity and improving household well-being. When women have empowered they, in turn, contribute to their family's income and become active change leaders in their communities. The results of the study may enhance rural development and eliminate the poverty in rural area.

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