

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 1433
TO BE ANSWERED ON 10.02.2023

SCHEME FOR SELF EMPLOYMENT OF WOMEN

†1433. SHRI AJAY KUMAR MANDAL:
SHRI SUNIL KUMAR PINTU:
SHRI NIHAL CHAND:
SHRIMATI NAVNEET RAVI RANA:

Will the Minister of Women and Child Development be pleased to state:

- (a) whether the Government has prepared any roadmap to introduce a scheme for self-employment of women;
- (b) if so, the details thereof particularly in respect of Bihar and Maharashtra;
- (c) the comprehensive steps taken by the Government for the empowerment of women during the last two years;
- (d) whether there is any special scheme for girls, if so, the details thereof;
- (e) whether the rural or illiterate families have benefitted from the said schemes and if so, the details thereof; and
- (f) whether any change in mindset of the families has been noticed towards the girl child since the launch of Beti Bachao-Beti Padhao scheme and if so, the details thereof?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI SMRITI ZUBIN IRANI)

- (a) to (c): The Government has taken a number of initiatives to encourage self-employment of women. Some of the initiatives are as under:
- i. The Government of India is providing training to women through a network of Women Industrial Training Institutes, National Vocational Training Institutes and Regional Vocational Training Institutes under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY).
 - ii. To economically empower women, 81% of loans of sizes from Rs.10 Lakhs to Rs. 1 crore under '**Stand-Up India**' have been made available to women.
 - iii. Under '**MUDRA**' (or **Prime Minister's Micro-Units Development & Refinance Agency Yojana**), 68% loans sized up to Rs. 10 Lakhs have been sanctioned to women-owned and operated enterprises.
 - iv. **Under National Rural Livelihoods Mission**, over 8.5 crore women are connected with around 80 lakh women's self-help groups that are transforming the rural socio-economic landscape in several innovative

and socially and ecologically responsible ways, also availing governmental support including through collateral free loans.

- v. With special attention towards entrepreneurship, under the **Start-up India** Initiative, a large number of loans have been disbursed to women-led enterprises.
- vi. **National Agriculture Market or e-NAM**, an online trading platform for agricultural commodities, "**Kisan Call Centres**" answering farmers' queries on a telephone call in their own dialect, mobile applications like **Kisan Suvidha** are helping women overcome or compensate the barriers they face in accessing markets.
- vii. **National Cooperative Development Corporation** is playing a significant role to uplift women cooperatives as large number of women are engaged and involved in cooperatives dealing with activities related to food grain processing, plantation crops, oilseeds processing, fisheries, dairy & livestock, spinning mills, handloom and power loom weaving, Integrated Cooperative Development Projects, etc.
- viii. **Mission for Integrated Development of Horticulture** imparting training for skills development to women, provide more subsidy/ assistance to women farmers, beneficiaries as compared to general category farmers. Under Agricultural Marketing Infrastructure component, women are eligible for subsidy at higher rates to procure agricultural machinery, implements and equipment under Sub-Mission on Agricultural Mechanization.
- ix. To provide Government-to-Citizen (G2C) e-Services within the reach of the citizen, over 5.4 lakh Common Service Centres have been set up, thus creating the physical service delivery ICT infrastructure. These centres are spread across the country and provide a range of digital services in the rural areas, creating rural digital entrepreneurs of whom over 67,000 are women entrepreneurs.
- x. **Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)** has been launched to ensure old age protection for unorganised Workers who are not covered by any other pension scheme. The unorganised workers including women, mostly engaged as home based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, rickshaw pullers, landless labourers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio- visual workers and similar other occupations whose monthly income is Rs 15,000/ per month or less and belong to the entry age group of 18-40 years.

Further, the Ministry of Women and Child Development has taken a number of initiatives to empower women through the schemes and programmes implemented in the country. During the 15th Finance Commission period, the Ministry implements '**Mission Shakti**', an Integrated Women Empowerment Programme, as Umbrella Scheme for the Safety, Security and Empowerment of Women. It aims to strengthen interventions for safety, security and empowerment of women in a mission mode through institutional and convergence mechanism for greater efficiency, effectiveness and financial prudence.

The Umbrella Scheme of '**Mission Shakti**' has two sub-schemes namely "Sambal" for safety and security of women and "Samarthya" for empowerment of women. Under 'Samarthya' sub- scheme, a new component i.e. Hub for Empowerment of Women (HEW) has been included with the aim to facilitate inter-sectoral convergence of schemes and programs meant for women at the Central, State/ UT and District levels for creating an environment in which women are able to realize their full potential. The support under the HEW provides for guiding, linking and hand holding women to various institutional and schematic set ups for their empowerment and development including access to healthcare, quality education, career and vocational counseling/ training, financial inclusion, entrepreneurship, backward and forward linkages, health and safety for workers, social security and digital literacy at districts/ Blocks/ Gram Panchayats level across the country.

(d) & (e): Some of major schemes of Government for promoting education and holistic development of girl child are as under:

- i. **Beti Bachao Beti Padhao:**The overall goal of the Beti Bachao Beti Padhao (BBBP) Scheme is to ensure survival and protection of the girl child and to ensure her education and participation.
- ii. **Kasturba Gandhi Balika Vidyalayas** focuses both on quality education and residential facilities for girl child (10-18 years) from marginalized communities belonging to SC, ST, OBC, Minority communities and BPL families to ensure smooth transition of girls from elementary to secondary and upto class XII.
- iii. **Udaan programme for Girls-Udaan** is a project of the Central Board of Secondary Education (CBSE) to address the low enrollment of girl students in prestigious engineering institutions and the teaching gap between the school education and engineering entrance examination through provision of free online science courses for girls in class XI and XII.
- iv. **Sukanya Samridhi Yojana** is a saving scheme for the parents of girl child. The scheme allows parents to build a fund for the future education of their female child. Sukanya Samridhi Account provides a higher rate of interest than other Savings Plans that offer financial security for the girl child.

(f): Beti Bachao Beti Padhao Scheme has stirred up collective consciousness towards changing the mindset of the public to acknowledge the rights of the girl child. Scheme has raised concerns around the issue of declining CSR in India. This is reflected in the improvement of Sex Ratio at Birth (SRB) by 16 points at National level, from 918 in 2014-15 to 934 in 2021-22 (Health Management Information System (HMIS), MH&FW). And as per UDISE data of Ministry of Education, the gross enrolment ratio of girls in the schools at secondary level has also increased from 75.51% percent in (2014-15) to 79.4% in 2021-22.
