

GOVERNMENT OF INDIA
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MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 2004
TO BE ANSWERED ON 12.02.2021

FINANCIAL EMPOWERMENT OF RURAL WOMEN

2004. MS. DIYA KUMARI:
SHRIMATI KESHARI DEVI PATEL:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- the details of ongoing schemes for the financial empowerment of rural women along with the expenditure incurred on each scheme during the last three years, State/UT-wise;
- the details of the women benefitted by these schemes during each of the last five years and the current year; and
- the steps taken by the Government to do away with the shortcomings found in National Women's Fund and to improve its functioning?

ANSWER

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

(a) to (c) The details of ongoing scheme launched by the Government of India for the financial empowerment of rural women are as follows:

1. Initiatives of Department of Financial Services (DFS):

- DFS has six schemes namely Pradhan Mantri Jan-Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India (SUPI) for financial inclusion and entrepreneurship development of people across the country including that of women. The share of women vis-a-vis total number of beneficiaries in the above schemes is given hereunder :

Scheme	Total number of Accounts	Women Accounts
PMJDY (As on 27.01.2021)	417,498,276	231,226,199
PMJJBY(As on 27.01.2021)	9,88,79,708	2,67,91,274
PMSBY (As on 27.01.2021)	22,26,96,354	8,34,94,070
APY (As on 05.02.2021)	28,510,260	12,445,034
PMMY (As on 29.01.2021)	274,761,862	186,045,718
SUPI (As on 03.02.2021)	110,333	90,185

2. Initiatives of Ministry of Micro, Small and Medium Enterprises (MSME):

Benefits are extended to women under Prime Minister's Employment Generation Programme (PMEGP), which is a major scheme of MSME. The scheme facilitates generation of self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. Details of the micro enterprises set up under the scheme are as under:

Year	No. of micro-enterprises setup	No of micro enterprises setup by women
2015-16	44340	11356 (26%)
2016-17	52912	14768 (28%)
2017-18	48398	15670 (33%)
2018-19	73427	25378 (35%)
2019-20	66653	24720 (37%)
2020-21	31923	11862 (37%)

3. Initiatives of Ministry of Rural Development:

Ministry of Rural Development is implementing two welfare schemes in the field of skill development for rural poor youth under the National Rural Livelihoods Mission (NRLM) for gainful employment and to eradicate poverty in the country as follows :

- i) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) which is a placement linked skill development program for wage employment.
- ii) Skill development through Rural Self Employment and Training Institutes (RSETIs) enabling a trainee to take bank credit and start his/her own micro-enterprise.

Both DDU-GKY and RSETI schemes are applicable to all the categories including women. The physical achievement regarding the total number of candidates/ women candidates trained and placed in jobs/settled under both the above mentioned schemes during the last five years and current year is given below:

Physical Achievement under DDU-GKY

FY	Total Trained	Women Trained	Total Placed	Women Placed
2015-16	236471	106419	109512	49855
2016-17	162586	63409	147883	59147
2017-18	131527	51401	75787	30307
2018-19	241080	116172	138248	55685
2019-20	238336	122617	150199	66454
2020-21 (Till December 2020)	9986	5134	36933	17362

Physical Achievement under RSETIs

FY	Total Trained	Women Trained	Total Settled	Women Settled
2015-16	436385	106419	300375	181752
2016-17	445143	63409	364214	226377
2017-18	423343	51401	351266	217682
2018-19	403672	116172	298039	199931
2019-20	384028	122617	285059	204728
2020-21 (Till December 2020)	111367	5134	93874	69156

4. Rashtirya Mahila Kosh (RMK):

The details of the women benefitted by RMK loan schemes during each of the last five years and the current year are as under:

S.No	Year	Women beneficiaries
1.	2015-2016	NIL
2.	2016-2017	NIL
3.	2017-2018	2915
4.	2018-2019	2199
5.	2019-2020	810

c) Steps have been taken by the Government for enhancing financial inclusion of women through Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, Prime Minister's Employment Generation Programme (PMEGP) etc.