

FINANCIAL EMPOWERMENT OF RURAL WOMEN

Relevant for: Developmental Issues | Topic: Rights & Welfare of Women - Schemes & their Performance, Mechanisms, Laws Institutions and Bodies

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):

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

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 :

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

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

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.

This information was given by the Union Minister of Women and Child Development, Smt. Smriti Zubin Irani, in a written reply in the Lok Sabha today.

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