

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 169**  
TO BE ANSWERED ON 02.02.2024

**ECONOMIC EMPOWERMENT OF RURAL WOMEN**

169. DR. NISHIKANT DUBEY:  
SHRI MANOJ TIWARI:

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

- (a) the details of the ongoing schemes for the economic empowerment of rural women in the country especially in the State of Jharkhand and Bihar;
- (b) the details of women benefitted from these schemes during each of the last three years and the current year; and
- (c) the steps taken by Government to address the shortcomings noticed in the Rashtriya Mahila Kosh/ National Women Fund and improve its functioning?

**ANSWER**

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

(a) & (b): The Government gives utmost priority to the safety, security and empowerment of women in the country including in the State of Jharkhand and Bihar. The Government has adopted multi-pronged approach to address the issue of women on a life-cycle continuum basis for their educational, social, economic and political empowerment so that they become equal partners in fast paced and sustainable national development.

In the past few years, a number of initiatives have been taken for holistic development and empowerment of women. The Government of India implements various schemes / programmes for welfare of women/ girls in which community participation plays an important role. Under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), nearly 9.98 crore women are connected with around 90 lakh women's self-help groups that are transforming rural socio-economic landscape in several innovative and socially and ecologically responsible ways, also availing governmental support including through collateral free loans.

The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the jobs generated under the scheme (MGNREGS) should be given to women. The rate of participation of women (percentage of women person-days out of total in percentage) in the State of Jharkhand, Bihar and National level under MGNREGA is at **Annexure-I**.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) Scheme focuses on woman ownership of houses and it has been decided that the allotment of house shall be made in the name of the woman or jointly in the name of the husband and wife, except in the case of a widower/ unmarried/ separated person/ transgender. The details of women benefited under PMAY-G during each of the last three years and the current year is at **Annexure-I**.

National Agriculture Market or e-NAM, an online trading platform for agricultural commodities is helping women overcome or compensate the barriers they face in accessing markets. National Cooperative Development Corporation (NCDC) 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. Other schemes include Beti Bachao Beti Padhao (BBBP), Samagra Shiksha, Babu Jagjivan Ram Chhatrawas Yojna, Swachh Vidyalaya Mission, Swachhh Bharat Mission, etc. In order to enhance the employability of female workers, the Government is providing training to them through a network of Women Industrial Training institutes, National Vocational Training Institutes and Regional Vocational Training Institutes. To ensure economic independence of women through skill development and vocational training, the Government has also introduced Skill India Mission.

The Anganwadi Services under Mission Poshan 2.0 is a universal scheme under which pregnant women and lactating mothers are eligible for the services including the Supplementary Nutrition Programme (SNP). For partial compensation of wages and for promoting health seeking behavior among pregnant women and lactating mothers, Government has implemented Pradhan Mantri Matru Vandana Yojana (PMMVY) which aims to promote appropriate practice, care and institutional service utilization during pregnancy, delivery and lactation by providing cash incentives in Direct Benefit Transfer (DBT) mode to pregnant and lactating mothers. Benefits have been extended to around 3.29 crore women through this scheme. The State/UT-wise details of number of beneficiaries benefited under PMMVY during the last three years and the current year is at **Annexure-I**.

Construction of over 11.60 crore toilets under 'Swachhh Bharat Mission', clean cooking gas connections to 10.14 crore women below poverty line under 'Ujjawala Yojana' and connecting over 14.21 crores out of 19.26 crores rural household with tap drinking water connections under 'Jal Jeevan Mission' have transformed the lives of women by reducing the drudgery and care burden. Prime Minister's Rural Digital Literacy Campaign under Pradhan Mantri Gramin Digital Sakasharta Abhiyan (PMGDISHA) that seeks to make 6 crore persons digitally literate, by covering one member from every eligible household.

Through the 73<sup>rd</sup> amendment to the Constitution of 1/3<sup>rd</sup> seats in the Panchayati Raj Institutions (PRIs) have been reserved for women. However, today there are more than 14.50 lakh Elected Women Representatives (EWRs) in PRIs, which is approximately 46% of the total elected representatives. The Government is providing training to the EWRs from time to time to build on their capacity.

The greatest leap forward for women empowerment and representation of women in the highest political offices in the country has been the notification by Government of the Nari Shakti Vandan Adhiniyam, 2023 (Constitution One Hundred and Sixth Amendment) Act, 2023 on 28 September, 2023, for reservation of one-third of seats for women in the House of People (Lok Sabha) and in the State Legislative Assemblies including Legislative Assembly of NCT of Delhi.

The Ministry of Women and Child Development implements 'Mission Shakti', an Integrated Women Empowerment Programme, as Umbrella Scheme for the Safety, Security and Empowerment of Women. The '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. The State/ UT-wise details of funds released for establishment of HEW is at **Annexure-II**.

(c) : At the time RMK was set up, it was a prominent Government body working in the area of extending concessional micro-finance loans to poor women through Intermediary Organisations (IMOs). Over a period of time, substantial alternative credit facility mechanisms have become available to women entrepreneurs through various Government initiatives like Pradhan Mantri Mudra Yojna and Stand up India. The activities being performed by RMK are being performed by Banks, who are directly lending to more than 90 Lakh Self Help Groups (SHGs).

Based on the report on 'rationalisation of autonomous bodies', by the then Principal Economic Advisor, Department of Economic Affairs (DEA), a proposal of Ministry to close down 3 organisations, including 'Rashtriya Mahila Kosh (RMK)' was approved on 6th April, 2023. The services of all the regular employees of RMK have ceased to exist w.e.f. 31st December, 2023 and they have all been granted all benefits they are entitled to under Special Voluntary Retirement Scheme (SVRS). Further, all activities of RMK have been closed w.e.f. 31st December, 2023 and the outstanding loan portfolio has been transfer to SIDBI on 'as is where is basis' from the same date.

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**Annexure-I**

Annexure referred to in the reply to part (a) to (b) of the Lok Sabha Un-starred Question No. 169 for answer on 02.02.2024 regarding "Economic Empowerment of Rural Women"

The details of women benefited under PMAY-G during each of the last three years and the current year:

Year	Number of Houses sanctioned solely in the name of women	Number of Houses sanctioned jointly in the name of wife and husband
2020-21	11,89,336	23,14,324
2021-22	10,43,728	17,53,373
2022-23	13,65,487	29,98,188
2023-24 (as on 31.01.2024)	2,23,353	5,72,165

The rate of participation of women (percentage of women person-days out of total in percentage) in the State of Jharkhand, Bihar and National level under MGNREGA during the last three years and the current year:

States/National/Year	Women participation rate (%)			
	2020-21	2021-22	2022-23	2023-24
Jharkhand	42.56	45.61	47.56	47.88
Bihar	54.63	53.19	56.39	54.24
National level	53.19	54.82	57.47	59.13

The State/UT-wise details of number of beneficiaries benefited under PMMVY during the last three years and the current year:

Sl. No.	State/UT	2020-21	2021-22	2022-23	2023-24
1	Andaman And Nicobar Islands	2,189	1,644	2,051	661
2	Andhra Pradesh	2,92,094	39,226	4,98,446	1,06,248
3	Arunachal Pradesh	8,529	4,204	5,611	863
4	Assam	2,01,400	2,85,471	2,23,291	1,22,128
5	Bihar	11,81,671	4,76,243	8,32,360	70,520
6	Chandigarh	7,986	8,119	8,743	1,305
7	Chhattisgarh	1,83,332	1,92,578	2,32,490	62,555
8	Dadra And Nagar Haveli	3,314	4,795	6,107	2,505
9	Daman And Diu	1,471			
10	Delhi	80,607	1,26,853	1,02,254	26,821
11	Goa	6,187	4,217	6,724	1,594
12	Gujarat	1,62,926	93,330	2,97,845	41,608
13	Haryana	1,19,822	2,10,874	2,16,287	14,212
14	Himachal Pradesh	67,530	66,039	62,920	10,210
15	Jammu And Kashmir	60,380	1,11,946	83,251	13,905
16	Jharkhand	1,78,563	1,52,662	1,43,597	0
17	Karnataka	5,06,308	4,46,404	7,49,493	1,78,622
18	Kerala	2,16,813	2,88,397	2,36,924	47,602
19	Ladakh*	1,173	1,071	290	1,021
20	Lakshadweep	665	481	0	370
21	Madhya Pradesh	9,33,964	9,10,109	9,50,226	2,73,892
22	Maharashtra	8,08,517	7,82,527	7,81,877	80,071

23	Manipur	16,442	8,353	7,847	5,833
24	Meghalaya	10,004	12,689	11,806	2,855
25	Mizoram	7,376	8,151	8,771	1,654
26	Nagaland	6,073	4,655	5,847	131
27	Odisha	0	0	0	0
28	Puducherry	6,477	9,139	9,179	1
29	Punjab	1,27,204	52,846	48,871	41,621
30	Rajasthan	4,51,863	4,76,509	5,58,542	1,38,245
31	Sikkim	3,219	2,668	3,273	981
32	Tamil Nadu	4,69,571	2,74,703	2,33,325	3,25,980
33	Telangana	0	0	0	0
34	Tripura	24,277	16,723	27,594	5,641
35	Uttar Pradesh	13,02,623	9,89,646	16,97,574	1,39,314
36	Uttarakhand	80,994	71,952	21,280	33,602
37	West Bengal	11	2	8,83,177	0

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**Annexure-II**

Annexure referred to in the reply to part (a) to (b) of the Lok Sabha Un-starred Question No. 169 for answer on 02.02.2024 regarding "Economic Empowerment of Rural Women"

The State/ UT-wise details of funds released for establishment of HEW

Sl. No.	States/UTs	Amount released (Amount in Rupees)	
		2022-23	2023-24 (As on 31.01.2024)
	Andhra Pradesh	2,12,49,000	
	Arunachal Pradesh	3,07,17,000	
	Assam	4,22,82,000	10,71,63,000
	Bihar	3,05,01,000	
	Chhattisgarh	2,66,46,000	
	Delhi	96,84,000	
	Goa	0	30,37,500
	Gujarat	2,66,46,000	3,52,62,000
	Haryana	1,81,65,000	
	Himachal Pradesh	1,56,82,500	2,00,47,500
	Jammu & Kashmir	0	2,49,34,500
	Jharkhand	12,03,000	1,85,04,000
	Karnataka	0	2,51,04,000
	Kerala	1,19,97,000	1,53,09,000
	Manipur	2,03,08,500	
	Meghalaya	1,56,82,500	2,88,56,250
	Mizoram	1,45,26,000	1,39,32,000
	Nagaland	0	4,51,08,000
	Puducherry	12,03,000	30,84,000
	Punjab	1,89,36,000	
	Rajasthan	2,66,46,000	
	Sikkim	0	87,43,500
	Tamil Nadu	3,05,01,000	
	Telangana	2,66,46,000	
	Tripura	1,10,56,500	
	Uttar Pradesh	5,90,28,000	
	Uttarakhand	1,68,39,000	
	Andaman and Nicobar Islands	58,60,000	58,60,000
	Chandigarh	32,90,000	
	Dadra Nagar Haveli and Daman & Diu	58,60,000	
	Ladakh	45,75,000	45,75,000
	Lakshadweep	32,90,000	

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