

Gist of KURUKSHETRA

April 2022



Empowering Rural Women

Rural Women: Integral for
AatmaNirbhar Bharat

Women
Farmers

Women
Entrepreneurs

Nutrition and Health
Linked Empowerment

Technology and
Development

Outstanding performance by BYJU'S students in IAS 2020

Congratulations to our toppers

02

Ranks in
Top 10

18

Ranks in
Top 50

36

Ranks in
Top 100



RANK 02

Jagrati Awasthi



RANK 8

Kartik Jivani



RANK 13

Gaurav Budania



RANK 14

Karishma Nair



RANK 17

Sarthak Agarwal



RANK 25

Vaibhav Rawat



RANK 26

Pulkit Singh



RANK 28

Divya Mishra



RANK 30

Divyanshu
Choudhary



RANK 31

Megha Swaroop



RANK 32

Rallapalli Jagat Sai



RANK 35

Aparna Ramesh



RANK 37

Narwade Vinayak



RANK 38

Varuna Agarwal



RANK 41

Aswathy Jiji



RANK 42

Pooja Gupta



RANK 46

Jubin Mohapatra



RANK 50

Abhishek Shukla

Incredible Results

CSE 2019

4 Ranks
in top 10

13 Ranks
in top 50

22 Ranks
in top 100



Rank 3
Pratibha Verma



Rank 6
Vishakha Yadav



Rank 8
Abhishek Saraf



Rank 10
Sanjita Mohapatra

CSE 2018

11 Ranks
in top 50

28 Ranks
in top 100

183 Ranks
in the final list



Rank 11
Pujya Priyadarshni



Rank 16
Dhodmise Trupti Ankush



Rank 21
Rahul Jain



Rank 24
Anuraj Jain



Rank 31
Mainak Ghosh

CSE 2017

5 Ranks
in top 50

34 Ranks
in top 100

236 Ranks
in the final list



Rank 3
Sachin Gupta



Rank 6
Koya Sree Harsha



Rank 8
Anubhav Singh



Rank 9
Soumya Sharma



Rank 10
Abhishek Surana

CSE 2016

8 Ranks
in top 50

18 Ranks
in top 100

215 Ranks
in the final list



Rank 2
Anmol Sher Singh Bedi



Rank 5
Abhilash Mishra



Rank 12
Tejaswi Rana



Rank 30
Prabhash Kumar



Rank 32
Avdhesh Meena

CSE 2015

5 Ranks
in top 50

14 Ranks
in top 100

162 Ranks
in the final list



Rank 20
Vipin Garg



Rank 24
Khumanthem Diana Devi



Rank 25
Chandra Mohan Garg



Rank 27
Pulkit Garg



Rank 47
Anshul Agarwal

CSE 2014

6 Ranks
in top 50

12 Ranks
in top 100

83 Ranks
overall selections



Rank 4
Vandana Rao



Rank 5
Suharsha Bhagat



Rank 16
Ananya Das



Rank 23
Anil Dhameliya



Rank 28
Kushaal Yadav



Rank 39
Vivekanand T.S

BYJU'S IAS presents another comprehensive learning program for UPSC aspirants. The **BYJU'S Online Classroom for IAS** provides you with the opportunity to attend the live classes conducted by India's best IAS faculty, from the control of your homes, assuring you uninterrupted learning so that you can clear the IAS exam with ease. Check the program details below.

Here's how you can get started:

- Attend Live Classes by India's Leading IAS Trainers
- Choose a slot that works best for you

Morning Batch	Evening Batch	Weekend Batch	
Monday to Friday 06:00 AM to 09:00 AM	Monday to Friday 05:30 PM to 08:30 PM	Saturday 02:00 PM to 08:00 PM	Sunday 10:00 AM to 08:00 PM

- Participate in the 'Doubt Destroyer' session

How will **BYJU'S Online Classroom for IAS** help you in your preparation?



Test Yourself: Evaluate your performance by attending weekly MCQ-based and descriptive tests.



IAS Tab: Get a complimentary IAS learning tab with pre-recorded video lectures for revising important concepts and topics.



Comprehensive Study Material: Study material provided is complete and includes well-known books like Indian Polity by M Laxmikanth, Ancient History by R S Sharma, etc.



Current Affairs Webinars: Be a part of the two-hour live sessions every Tuesday and Thursday for Current Affairs analysis of major newspapers, magazines, and RSTV debates.



Exclusive access to BYJU'S IAS Student Portal: This provides you with unlimited access to Prelims and Mains based questions, Monthly Magazines covering Current Affairs, 'Issues In News', and recorded webinar sessions.



Mentor Support: You will be assigned a mentor who will guide you throughout your preparation process.

For more information about the program contact us at iaslive@byjus.com or call us on **+91 78293 88882**.

Stay safe and Keep Learning!

Team BYJU'S

Gist of Kurukshetra April 2022

TABLE OF CONTENTS

1. [Rural Women: Integral for AatmaNirbhar Bharat](#)
2. [Women Farmers](#)
3. [Women's Role in Jal Jeevan Mission](#)
4. [Women Entrepreneurs](#)
5. [Nutrition and Health Linked Empowerment](#)
6. [Technology and Development](#)
7. [Sustainable Livelihood](#)
8. [Financial Empowerment of Women](#)

Chapter 1: Rural Women: Integral for AatmaNirbhar Bharat

Women empowerment:

- Empowerment is seen as a form of strength and confidence instilled through the exercise of power-sharing and decision-making.
- Women have been at the pivot of this entire empowerment discussion.

Significance of empowering rural women:

- Gender equality is not only a basic human right, but its achievement along with women's empowerment has enormous socio-economic ramifications. Empowerment and autonomy of women are essential for the sustainable development and economic growth of the country.

Economic factor:

- Given that rural women constitute a significant portion of India's [demographic dividend](#), rural women empowerment can be an important contributor to realising the ambitious target of a USD 5 trillion economy for India by 2024-25.
- The rate of rural women's participation in the workforce was estimated to be 24.8 percent and out of which 80 percent are engaged in agriculture and allied sectors.

Developmental significance:

- Empowering rural women is not only vital to boost the economy but also to ensure food security, poverty alleviation, and reducing the impact of climate change. Rural women are key agents for achieving the transformational environmental and social changes required for sustainable development. Thus women will play a significant role in achieving the UN [Sustainable Development Goals](#) by 2030.
- Rural transformation can be expedited by scaling up programmes for rural women's empowerment.

Impediments faced by rural women:

- Low levels of education and skills. As a result, rural women lack access to decent work and face occupational segregation.
- The old perceptions of family responsibility on womenfolk pose an overwhelming challenge; the patriarchal attitudes restrict women's duties to domestic and family work, thus preventing them from acting independently. Traditional, cultural and societal pressures are leading to hurdles in achieving social, political, and economic autonomy.
- Unequal distribution of care work.
- Disparity between men and women. Out of the 58.5 million businesses, only 8.05 million were owned by women, which is a mere 13.76 percent of women among the total number of entrepreneurs in India. As per the Female Entrepreneurship Index, out of 77 countries covered, India ranks 70th.
- Inequality in wages. The economic disparity between men and women has also been brought up by the World Economic Forum report in 2019, which states for every dollar a man gets paid, a woman on average is paid 54 cents.
- No access to productive resources and lesser opportunities leads to the under-representation of women at the various levels of decision-making. They are under-represented in political and economic decision-making processes.
- Limited access to finance.
- Compared to urban and suburban areas, rural settings offer fewer jobs and that too with lower wages for which the women have to often travel long distances with negligible public transport facilities.

Governmental schemes for women empowerment:

Safety and Security:

- Under Mission Shakti, an umbrella scheme implemented by the Ministry of Women and Child Development, National, State and District level Hubs for the empowerment of women, women helplines, one-stop centres, Sakhi Niwas or working women hostels, shakti sadans or homes for destitute and troubled women, crèches, etc. have been set up.
- To protect rural women against violence and abuses, Sakhi Centres or One Stop Centres (OSCs) are established to facilitate a range of integrated services under one roof such as police facilitation, medical aid, legal aid and legal counselling, psycho-social counselling, temporary shelter, etc.

Ease of Living:

- Several initiatives have been undertaken to improve the well-being, environment and lifestyle of rural women.
- Clean cooking fuel and drinking water are provided to all rural household through schemes i.e Pradhan Mantri Ujjwala Yojana (PMUY) and Jal Jeevan Mission. The Swachh Bharat Mission – Grameen offers access to toilets.

Health and nutrition:

- Through National Rural Health Mission (NRHM) and Public Health Infrastructure, a package of six services is available for pregnant women and lactating mothers.
- POSHAN Abhiyan, Scheme for Adolescent Girls and [Pradhan Mantri Matru Vandana Yojana](#) are major initiatives to address malnutrition and provide timely access to maternity facilities and awareness to rural women.

Skill Development and Entrepreneurship:

- Capacity building and development of skills would be crucial for creating better livelihood opportunities for rural women. In this direction, the following initiatives have been undertaken.
 - Mahila Kisan Sashaktikaran Pariyojana (MKSP) focusses on skilling of rural women farmers.
 - Pradhan Mantri Kaushal Vikas Yojana (PMKVY) implemented by the Ministry of Skill Development and Entrepreneurship provides several short-duration skill training programmes for rural youth and women to earn their livelihood.
 - Rural Self Employment Training Institutes (RSETI) programme provides skill training in the production of products.
 - The Start-Up Village Entrepreneurship Programme (SVEP), implemented under Deendayal Antyodaya Yojana—National Rural Livelihoods Mission ([DAY-NRLM](#)) provides self-employment opportunities, financial assistance and training to create local community enterprises.
 - A nationwide placement-linked skill training program for rural youth was initiated as [Deen Dayal Upadhyaya Grameen Kaushalya Yojana](#) (DDU-GKY).
- The above schemes will provide the much-needed fillip to rural women's participation in economic activities and improve the quality of life for rural women.

Financial Empowerment:

- The financial inclusion and accessibility to banking through Pradhan Mantri Jan-Dhan Yojana ([PMJDY](#)) has boosted prospects of rural women's participation in the formal sector.
- Other initiatives like Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, and Prime Minister's Employment Generation Programme (PMEGP) are additional supporting steps towards financial empowerment and entrepreneurship development of rural women.

Miscellaneous:

- The Mahila Shakti Kendra (MSK) developed by the Ministry of Women and Child Development has empowered rural women through community participation and raising awareness on girls' education, maternal care, health, etc.
- Beti Bachao Beti Padhao (BBBP) scheme aims to address concerns of gender discrimination and women empowerment in the country.

Conclusion:

- Since empowering rural women will help in building an empowered nation, empowerment of rural women becomes a necessity to attain the dream of an Aatma Nirbhar Bharat.

- Skill development and capacity building, access to education, productive resources, healthcare, safe and secure environment and socio-economic parity can play a significant role in improving the lives of rural women and their empowerment.

Chapter 2: Women Farmers

Introduction:

- In rural communities, the agriculture and allied sector is the primary source of livelihood for 80 percent of all economically active rural women either as agricultural labour force or self-employed farmers.
- Though women's ownership of landholdings continues to remain low, the percentage of female operational holding in the country has increased from 12.78 percent during 2010-11 to 13.78 percent during 2015-16.
- Adoption of women-oriented reforms at the grassroots level with ensured access to resources, skill development and opportunities in agriculture would increase agricultural output in developing countries between 2.5 and 4 percent (FAO, 2011).
- The United Nations [Food and Agriculture Organization \(FAO\)](#) estimates that if women had the same access to productive resources as men, they could increase yields on their farms by 20-30 percent, leading to higher agricultural output in developing countries and a dramatic reduction in hunger.
- Hence the concept of 'Gender Mainstreaming in Agriculture' to encourage the participation of rural women in agriculture has become a necessity.

Mahila Kisan Sashaktikaran Pariyojana:

- Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) started promoting farm livelihoods intervention through Mahila Kisan Sashaktikaran Pariyojana (MKSP). It was launched in the year 2010-11 with the primary objective to empower women in agriculture and allied sectors by making systematic investments to enhance their participation and productivity in agriculture-based livelihoods and building the capacity around sustainable harvesting, post-harvesting techniques for NTFPs and value chain development through the promotion of producer collectives.
- Under the DAY-NRLM scheme, training on the use of the latest agricultural techniques, agroecological best practices, etc. is being imparted to women farmers through community resource persons and extension agencies.
- The primary objective of the MKSP is to create sustainable livelihoods for rural women. Under the MKSP, around 38.94 lakh Mahila Kisans (women farmers) have been covered.
- The three broad focus programmatic areas of MKSP are (i) Sustainable Agriculture (ii) Non-Timber Forest Produce (NTFP) and (iii) Value Chain Development. Livestock interventions are integrated with both Sustainable Agriculture and NTFP projects.

Sustainable Agro-ecological Practices:

- It involves the adoption of sustainable agriculture practices, improved livestock management and sustainable NTFP collection and harvesting practices.

- These interventions have not only helped in restoring the health of the soil, and the reduced costs of inputs but have also helped in ameliorating challenges faced due to climate changes.

Value Chain Development Interventions through Promotion of Producers Groups (PGs) and Producers Enterprises (PEs):

- The basic objective of this intervention is to support small and marginal rural producers to get better market access through aggregation, processing and marketing.

Other related initiatives under DAY-NRLM:

Household Level Nutritional Security:

- Rural households, especially in the poor areas, are suffering from various diseases like anaemia, problems in child birth, etc. due to malnutrition. Therefore, to promote supplemental food production among the underprivileged and poor people in the rural areas, DAY-NRLM promotes the small Nutrition Garden model with an aim to improve nutrition security and supplement household income.

Custom Hiring Centres (CHC)/Tool Banks:

- The Women Self Help Group members come from poor families, so they have difficulty accessing modern equipment for agriculture. This not only increases their drudgery but also impacts productivity from their small landholdings. To address this issue, women-owned and managed CHCs are being established. A Custom Hiring Centre/Tool Bank is a one-stop solution for the farm equipment needs of constituent WSHG members. It offers agricultural equipment at an affordable rate on rent. However, the fundamental objective is to provide equipment that is women farmer-friendly, cost-effective, locally repairable and could be used by a large number of farmers.

Chapter 3: Women's Role in Jal Jeevan Mission

Introduction:

- The Jal Jeevan Mission was announced in August 2019.
- The aim of 'Jal Jeevan Mission' is to provide every rural household in the country with adequate tap water of prescribed quality on regular basis by 2024.
- Under Jal Jeevan Mission, the rural households have not just provisioned adequate water (55 litres per person per day), but also ensured that the water supplied is of prescribed quality.

Significance of the scheme:

- Jal Jeevan Mission is improving the lives of people living in villages in the following ways.
 - Access to clean and safe water for drinking and cooking within the household leading to 'ease of living'.
 - Healthier as well as hygienic living conditions in rural areas.

Significance of the scheme for women:

- Subsequently to the introduction of the scheme, the percentage of houses with access to tap water has increased from less than 17 percent in 2019 to 48 percent currently.

- This scheme will help decrease the drudgery of women and girls who previously had to walk long distances to fetch water. This will help the girls and women spend their time constructively by either going to school and studying or learning new vocational trades to earn a better livelihood.
- Jal Jeevan Mission is also playing an important role in women's empowerment by mandating women's participation in the management of the water supply system in villages. Women's participation in 'Pani Samiti' or 'Village Water and Sanitation Committee' or surveillance committee has gone a long way in developing 'responsive and responsible' women leadership at the village level.

Role of women in the implementation of the scheme:

- Jal Jeevan Mission has assigned a crucial role to women under the programme as they are the ones who benefit most with tap water supply reaching every rural household.
- Jal Jeevan Mission has accorded rightful importance to women under the 'Har Ghar Jal' programme. Rural women are trained to work as water quality testers, pump operators and even as managers of the water utility in the village.
- Under Jal Jeevan Mission, women and young girls are made part of the activities related to water conservation and water source strengthening. They are an integral part of any IEC campaign which aims to spread information, create awareness on important themes and sensitise the community.
- How women's participation can lead to the successful implementation of welfare programmes is clearly evident from Jal Jeevan Mission.

Chapter 4: Women Entrepreneurs

Introduction:

- Women entrepreneurship is central to any country's inclusive and sustainable economic development. They are recognised as the new engines of economic growth.
- Today, in the start-up ecosystem, the number of women entrepreneurs has significantly increased to 14 percent, up from 10 percent and 11 percent in the last two years.

Governmental schemes:

- Considering the importance of promoting women's entrepreneurship in India, the government has continued to push forward various policies and schemes.
 - Encouragement to Self Help Groups. In Self-Help Groups, rural women are engaged in small-scale entrepreneurship programmes created with the intention that joint efforts can be more successful in overcoming various obstacles faced by the individuals.
 - The [Stand-up India](#) scheme aims at promoting entrepreneurship among women and SC and ST communities.
 - Another initiative by the government to provide marketing support to Women Entrepreneurs is Mahila e-Haat, an online marketing platform to support women entrepreneurs. The platform offers an opportunity for women entrepreneurs to leverage technology for showcasing products manufactured by them.
 - Pradhan Mantri MUDRA Yojana is another scheme of the Government of India, which provides access to institutional finance to micro/small businesses, under which aspiring

female entrepreneurs can now avail funds of up to Rs. 10 lakh to start a small or micro-enterprise.

- NITI Aayog has also launched the Women Entrepreneurship Platform (WEP), a platform to bring together various resources to facilitate the ease of entrepreneurial journey for women. It motivates aspiring entrepreneurs to start their businesses, provides knowledge and ecosystem support to women entrepreneurs to foster entrepreneurship and also provides hands-on support to entrepreneurs in setting and scaling up businesses.

Challenges:

- The lack of technological exposure creates barriers to the success of women as entrepreneurs.
- The lack of access to formal financing institutions, coupled with a lack of collateral for loans, often keeps women away from entrepreneurship opportunities.
- Inequalities also exist in the funding spaces where financial institutions and alternate investment funding organisations tend to invest in start-ups founded by males.

Significance:

- Women entrepreneurship can play a significant role in economic growth and poverty reduction in society.
 - A report published by McKinsey Global Institute states that USD 12 trillion could be added to global GDP by 2025 by advancing women's equality.
 - Women-owned enterprises can generate over 50-60 million jobs by 2030.
- Entrepreneurship has risen as an important means to empower womenfolk to make decisions regarding their domestic, social, political and economic life. It can help ensure women's economic freedom.

Recommendations:

- There is a need for capacity-building programmes for women in fields like marketing, operations management, quality controls, and financial management. Digital and financial literacy programmes should be an integral part of this exercise.
- There is a need to increase the access to capital and various forms of funding for women aspiring to undertake entrepreneurial activities.
- Also measures aimed at advocacy and shaping attitudes along with supportive laws, policies, and regulations can also help in deepening women's entrepreneurship activities.

Chapter 5: Nutrition and Health Linked Empowerment

Poor health and nutrition status of rural women:

- Despite being genetically superior, morbidity/mortality rates among women are rather high and they often suffer from nutritional deficiency disorders, other diseases and gynaecological cum-pregnancy related health issues.
- Poor health and malnutrition (including anaemia) among women, particularly prior to- and during pregnancy, is a matter of serious concern.

Governmental interventions:**Nutrition Linked Interventions for Women:**

- Improving the quantity and quality of food consumption through easy access to food through the public distribution system.
- Access to supplementary nutrition to the eligible beneficiaries under the **ICDS** (Integrated Child Development Services) scheme.
- Preventing micronutrient deficiencies including anaemia through iron folic acid (IFA) supplementation, deworming, universal access to iodised salt, calcium, iron and vitamin A supplementation.
- Mission Poshan 2.0 is an integrated nutrition support programme that addresses the challenges of malnutrition in children, adolescent girls, pregnant women and nursing mothers through a strategic shift in nutrition content/delivery and by creating a convergent ecosystem to develop and promote practices that nurture health, wellness and immunity.

Health Linked Interventions for Women:

- Schemes such as the Jal Jeevan Mission and Har Ghar Jal programme provides access to safe drinking water services.
- The **Pradhan Mantri Ujjwala Yojana** which provides for LPG connections to women from Below Poverty Line (BPL) would play an important role in reducing indoor air pollution's impact on women.
- The Swachh Bharath Mission – Gramin provides access to hygiene and sanitation facilities.

Significance of the interventions:

- Health is one of the basic needs and a fundamental right of each and every citizen which assumes a special significance in the case of women given their role in child-rearing and childcare. Women's health status directly influences the health and well-being of their young ones.
- Also given that women are actively involved in economically gainful employment outside the home or they significantly contribute to the family enterprises, women's health is also critical for the rural economy. Women's poor health condition not only reduces their productivity and earning capacity but also hampers their ability to take care of the family.
- Given the critical role of women in family and society, their optimised health and nutritional status are of paramount importance to the family as well as for the community and the nation. Research has documented positive linkages between women's empowerment and nutritional outcome of their own, infants/children and the family as a whole.

Conclusion:

- A holistic approach towards women's health and nutrition needs to be adopted with a special focus on the needs of women at all stages of the life cycle.

Chapter 6: Technology and Development

Governmental interventions:**Agriculture:**

- In April 2016, the Government of India launched e-NAM (National Agriculture Market), an online platform for farmers that integrates agricultural markets pan-India with a theme of one nation, one market.
- The government is also investing in mapping all of India's aquifers. The National Aquifer Mapping and Management Programme (NAQUIM) aims at the 3D mapping of the aquifers and characterising them in terms of quantity, quality, and spatial and temporal distribution of water level and resources in them.
- The Union Budget of 2022 has also pushed for an array of digital technologies and drones to propel growth in the farm sector.

Alternate Source of Livelihoods:

- Technological advancements like enhanced digital connectivity and e-commerce can lower trade expenses, allowing rural area based SMEs to tap into new markets. Rural goods and services are likely to reach more distant markets faster and at a lesser cost, thanks to new technologies.

Financial Inclusion:

- Modern information and communication technology (ICT) has acted as a catalyst in establishing a platform that extends financial goods and services even to remote and marginalised regions and individuals. These efforts have also helped commercial banks reduce their cost, increasing customer reachability and efficient management of risk in businesses.
- Direct Benefit Transfer (DBT) programme aims at initiating a direct transfer of benefits across the country.

Education:

- As part of the Aatma Nirbhar Bharat Abhiyan, a comprehensive initiative called PM e-VIDYA was launched, which combines all-digital, online, and on-air education to offer multi-mode access to education.
- DIKSHA (Digital infrastructure for Knowledge Sharing and Sharing) is a one-nation, one-digital-platform initiative.
- SWAYAM (Study Webs of Active Learning for Young Aspiring Minds) helps achieve three cardinal principles of education policy: access, equity, and quality.

Health:

- The Ayushman Bharat Digital Mission (ABDM) aims to develop the infrastructure necessary to support India's integrated digital healthcare infrastructure.

Other initiatives:

- Technological Advancement for Rural Areas (TARA)
- Digital India is India's flagship initiative to transform the country into a knowledge-based economy and a digitally empowered society.
- Digital India Land Records Modernisation Programme (DILRMP) scheme aims to leverage existing commonalities in land records to develop an appropriate Integrated Land Information Management System (ILIMS).

Conclusion:

- While the development of our rural regions has always been a priority, the onset of digitisation has accelerated the pace of rural development. Technological up-gradation will play a crucial role in ensuring inclusive growth in rural India.

Chapter 7: Sustainable Livelihood

Introduction:

- The female labour force participation rate in India has been consistently falling for the last few years touching 19 percent in 2022. Also, around 95 percent of this labour force is engaged in the unorganised sector or in unpaid work.
- This decline in the number of women in the rural workforce does not augur well for the socio-economic empowerment of rural women. Hence the need to ensure sustainable livelihood for rural women becomes very important.

Sustainable development:

- Sustainable development means the development that meets the needs of the present without compromising the ability of future generations to meet their own needs.
- Sustainable development also means meeting the basic needs of all and extending to all the opportunities to satisfy their aspirations for a better life.

Initiatives:

- Several initiatives by the government and different banks aim to facilitate sustainable employment opportunities for rural women.
 - Mahila Kisan Sashaktikaran Pariyojana (MKSP) works towards familiarizing women with the latest techniques in agriculture and allied sectors.
 - Training is also being imparted to women under the Sub-Mission on Agriculture Extension (SMAE).
 - NABARD, the apex bank for agriculture and rural development, has been functioning as a facilitator and mentor of microfinance initiatives in the country with the vision to facilitate sustained access to financial services for rural women through various microfinance innovations in a cost-effective and sustainable manner. The most notable initiative being the Self Help Group-Bank Linkage program (SHG-BLP). Apart from extending grant support NABARD also imparts financial support for awareness generation and capacity building of all stakeholders under the scheme.
 - Realising that rural credit services are the most important tool for providing sustainable livelihood for rural women, all the [Regional Rural Banks](#) have been playing a vital role in supporting them.
 - Earlier in 2019, SIDBI along with the World Bank and UN Women had launched a social impact bond called Women's Livelihood Bonds to help rural women in India set up or scale up their own enterprises.

- Small Industries Development Bank of India (SIDBI) also under its mission Swavalamban has tied up with Usha International Ltd (UIL) for encouraging women entrepreneurship at the village level by imparting sewing and stitching skills and repairing stitching machines as well.

Recommendations:

- Apart from pushing forward the concept of 'Gender Mainstreaming in Agriculture', women should also be supported to become agri-entrepreneurs with sustainable enterprises.
- Women groups and community organisations should be encouraged and adequately resourced. Government and private sector financial institutions can set up mechanisms such as credit lines with lower interest rates, and expand acceptable collateral such as jewellery, crops, and livestock.
- There should be a special thrust on the formation of Women Farmer Producer Organisations (FPO), under the Government of India's 10,000 FPOs scheme.
- It is highly imperative to increase vocational training, skill-building, and entrepreneurship training programs so that it ensures greater participation of women in the labour force and provides them financial security.

Chapter 8: Financial Empowerment of Women

Introduction:

- As per the [Global Gender Gap Index Report](#) 2020 published by the World Economic Forum, India ranks 112 out of 153 countries with a score of 0.668 out of 1.
 - Global Gender Gap Index (GGGI) consists of four dimensions – economic participation and opportunity, educational attainment, health and survival and political empowerment.

Financial empowerment of women:

- For women's empowerment, financial independence is necessary. Financial independence makes a woman assertive and empowered. Financially empowered women can act as a bulwark against societal evils. Also, financially empowered women are in a position to provide better care for their children in terms of health and education.
- The economic empowerment of rural women is a priority for the overall development of Indian society.

Governmental interventions:

- Financial empowerment through financial inclusion of rural women has been one of the significant achievements of Prime Minister Jan Dhan Yojana (PMJDY). The underlying pillars of PMJDY, namely, Banking the Unbanked, Securing the Unsecured and Funding the Unfunded has made financial inclusion possible.
 - Financial Inclusion is an enabler for inclusive growth. It provides an avenue for the poor for bringing their savings into the formal financial system, an avenue to remit money to their families besides taking them out of the clutches of the usurious money lenders.
- Rashtriya Mahila Kosh (RMK) is an apex micro-finance organisation that provides micro-credit at concessional terms to poor women for various livelihood and income generating activities.

- Pradhan Mantri Matru Vandana Yojana aims to provide maternity benefits to pregnant and lactating mothers.
- Sukanya Samriddhi Yojana (SSY) scheme has empowered many girls economically by opening their bank accounts.
- Prime Minister's Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme aimed at generating self-employment opportunities through the establishment of micro-enterprises in the non-farm sector.
- Also, the gender budget has been made a part of the Union Budget of India since 2005 which entails fund allocation towards programmes/schemes dedicated to women.



Why choose the BYJU'S IAS Learning Program?



Classroom sessions

Prepare for Prelims and Mains with India's leading IAS trainers



Student Portal

Get access to recorded sessions of the Weekly Webinar, Issues in News, Current Affairs Magazine, Gist of Yojana and Practice Sets



Stay Up-to-date

Regular and in-depth current affairs updates



Mentor Support

Personalised feedback from our mentors



Study Material

In-depth coverage of syllabus which includes the following guides: Indian Polity by M Laxmikanth, India's Ancient Past by R S Sharma, History Of Modern India by Bipan Chandra, Ethics, Integrity and Aptitude by P N Roy Chowdhury and G Subba Rao +16 more titles



Test Your Knowledge

Perfect your exam writing skills and knowledge with - modular tests (MCQ and descriptive), question paper discussions, personalised analysis of answers and answer writing strategies



Current Affairs Webinar

Twice a week live webinar classes to discuss current affairs followed by revision notes



Ease of Accessibility

Prepare at your own convenience, anywhere and anytime with the BYJU'S IAS tablet

Course Highlights

Daily news analysis
based on The Hindu

Practice to perfection
with Prelims and Mains
Test Series

Post Mains Interview
Guidance Program

Delhi

B-1/8, Lower Ground Floor,
Apsara Arcade, Sadhu Vaswani
Marg, Pusa Road, Karol Bagh,
Rajinder Nagar, Delhi 110005

Shop No. 19, Vardhaman
Central Mall, Nehru Vihar,
Delhi. nearest metro- Vishwa
Vidyalaya metro station

Hyderabad

Srishti Tower, Hitech City Rd,
VIP Hills, Silicon Valley,
Madhapur, Hyderabad,
Telangana 500081

3-6-196/197, 2nd Floor, Prime
Plaza, Himayatnagar Main
Road, Himayatnagar,
Hyderabad, Telangana
500029

Bangalore

BYJU'S Classes, Tavarekere
Main Rd, Opp: Forum back
gate, Venkateshwara Layout,
S.G. Palya, Bengaluru,
Karnataka 560029

Chennai

St Patricks School, Kasturba
Nagar 3rd Cross St, Gandhi
Nagar, Adyar, Chennai, Tamil
Nadu 600020

To know more about our courses contact: **+91 92435 00460**