



Research Unit
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Nari Shakti: From Women Development to Women-led Development

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"From financial inclusion to social security, quality healthcare to housing, education to entrepreneurship, many efforts have been made to put our Nari Shakti at the forefront of India's development journey. These efforts will continue with even greater vigour in the coming times."

- Prime Minister Narendra Modi

Women play an integral part in society; without their progress, the overall progress of society comes to a halt. Societies in which women see consistent growth have been known to prosper themselves. It is through the empowerment of women that societies can ensure their growth as well.

The Government of India has been focused on promoting "Nari Shakti" in the country. It is committed to improve women's lives in the country and remove any bottlenecks that come in the way of their development.



As said by Prime Minister Narendra Modi, *"We cannot achieve success if 50 per cent of our population being women are locked at home."* The Government of India considers women-

led development a central dimension of India’s progress and a necessity for strengthening India. In the last nine years, the Central government has launched numerous welfare schemes that have aimed to empower women and make them lead India’s development journey.

Some of the major schemes launched by the government for the empowerment of women during the last nine years are as follows:

Door to Dignity: Pradhan Mantri Awas Yojana

“Keys of the house open doors of dignity, confidence, a certain future, a new identity and expanding possibilities.”

- **Prime Minister Narendra Modi**

“Home Sweet Home” has remained one of the most cherished dreams for every individual. While those who have better resources can afford to have a decent house of their own, those on the margins of society, socially and economically, could not manage the same.

To address the gaps in the erstwhile rural housing schemes and in view of the Government’s commitment to providing “Housing for All” by 2022, Pradhan Mantri Awas Yojana – Gramin (PMAY-G) was launched by Prime Minister Narendra Modi on November 20, 2016, with the objective of constructing 2.95 crore houses.

As on [February, 2023](#), **over 2.16 crore houses have been constructed** out of the 2.85 crore sanctioned houses. It is also heartening to know that **over 69% of houses are either solely or jointly owned by women.**

The Government of India is committed to enhancing the dignity and ease of living of women. By providing ownership of houses under PMAY-G, it has fulfilled the aspirations of women of owning a pucca house and strengthened their participation in the financial decision-making of the household. Further, living in a pucca house with basic amenities gives security, dignity, and economic power to the women and uplifts their social inclusion.

8 Years
Seva, Sushasan,
Garib Kalyan

Nari Shakti for New India

**PM AWAS YOJANA -
GRAMIN: CEMENTING
WOMEN-LED
DEVELOPMENT**

- Ensuring dignity & security of women by fulfilling their **aspirations of owning a pucca house**
- Allotment of the house jointly in the name of **wife & husband**
- 69%** of the houses owned either solely or jointly by **women***

*May 2022

Ensuring Smoke-Free Homes: Pradhan Mantri Ujjwala Yojana

“Ujjwala Yojana has put great emphasis on the resolve of ensuring health, convenience and empowerment of sisters.”

- **Prime Minister Narendra Modi**

The daily act of cooking has been a major health hazard for millions of women in India, especially in rural areas, due to the use of traditional biomass fuels like firewood, dried cow

dung, etc, as cooking fuels and the consequent indoor air pollution. Till 2014, about 10 crore households in India were deprived of clean LPG fuel and used traditional fuels.

To safeguard the health of women and children and provide them with clean cooking fuel, **Pradhan Mantri Ujjwala Yojana (PMUY)** was launched by Prime Minister Narendra Modi in May 2016. Its goal is to make clean cooking fuel, such as LPG, accessible to rural and underprivileged households.

As on January 30, 2023, over **9.58 crore** LPG connections have been released under Pradhan Mantri Ujjwala Yojana. LPG coverage in India has improved to **105.4 per cent** in November 2022, as compared to 61.9 per cent in April, 2016.

The scheme has also received global recognition from the International Energy Agency (IEA) which has described it as a major achievement in improving the environment and health of women.

By empowering women, PMUY has been able to bridge gender inequality with respect to rights, access and economic empowerment

Protecting Women’s Dignity: Swachh Bharat Mission

“Swachh Bharat Mission has benefited the poor and the women most.”

- Prime Minister Narendra Modi

Sanitation is the basic need of human beings. Despite the widely accepted fact related to the critical importance of sanitation and personal hygiene, the sanitation coverage in India was as low as 39% till 2014. This was severely affecting the health and dignity of people in rural areas, especially women and children.

Realising the problems faced by women and children on account of the lack of toilets, Prime Minister Narendra Modi launched the **Swachh Bharat Mission (SBM)** on October 02, 2014 for providing toilets to all households in the country over a time period of five years. On August 15, 2014, the Prime Minister called on the people of the country from the ramparts of Red Fort to join

the Swachh Bharat Mission and pay their tributes to Mahatma Gandhi on his 150th birth anniversary by dedicating to him a Swachh Bharat.

Under SBM-Gramin, over **11.7 crore toilets** were constructed in the country. Under SBM-Urban, over **70 lakh household, community and public toilets** have been built. As a result of the accessibility of sanitation facilities for every household and their regular usage, almost 100% rural sanitation coverage was achieved.

Before toilets were constructed, women and girls felt a sense of helplessness and fear, sometimes even shame, when taking care of their sanitation needs in the open. They would deliberately limit their intake of water and other liquids to control the urge to urinate. This would result in health-related problems. Further, open defecation placed women and girls in danger, as they often faced harassment and assault from men, or were attacked by animals.



As per the report titled “[Access to toilets and the safety, convenience and self-respect of women in rural India](#)”, after the construction of toilets, **93% of women reported that they were no longer afraid of being hurt by someone or harmed by animals while defecating; 93% of women reported they are no longer afraid of contracting health infections; 92% of women said they were no longer afraid of going to the toilet in the dark of night, which is a huge jump from the pre-toilet construction stage (12%); and 93% of the women reported no longer having to stop having food or water to control the urge to defecate or urinate.**

It can be said, without any doubt, that **women have been the biggest beneficiaries of this programme**. SBM has brought about an irreversible improvement in the quality of life of women in the rural and urban areas, by promoting cleanliness, and hygiene, and eliminating open defecation.

Drinking Water at the Doorstep: Jal Jeevan Mission

“The vision of Jal Jeevan Mission is not only to make water accessible to the people. It is also a massive decentralization movement. This is a village-driven and women-driven movement.”

- Prime Minister Narendra Modi

Water is the basis of life. No human activity is possible without water. Drinking water supply is, therefore, an essential and crucial component for the well-being of a community. Launched by Prime Minister Narendra Modi, on August 15, 2019, the **core objective of Jal Jeevan Mission (JJM) is to improve the lives of people, especially women and children**, by ensuring clean tap water supply to every rural household and public institutions in villages by 2024.

From Independence till August 2019, out of a total of 19.14 crore rural households, only 3.23 crore (17%) households were having tap water connections. Thus, a whopping majority of 83% of rural households were devoid of any functional tap water connection. In a short span of just 42 months, **over 8.12 crore rural households** have been provided with tap water connections under JJM. Further, four States – **Goa, Telangana, Gujarat and Haryana** and three UTs – **A&N Islands, D&N Haveli & Daman & Diu and Puducherry** have become ‘Har Ghar Jal’.

In the absence of access to potable drinking water at home, families, especially women and young girls are forced to spend lots of time and energy every day fetching water for their families. Jal Jeevan Mission is making concerted efforts **to free women from the age-old drudgery of fetching water from a distance carrying heavy loads** and to make the villages – WASH (Water, Sanitation & Hygiene) - enlightened villages.

By **involving women in the planning, decision-making, implementation and monitoring of JJM**, the mission is playing an important role in women’s empowerment.

Empowering Women Entrepreneurs: Stand-Up India and PM MUDRA Yojana

“Financial independence of women leads to increasing their participation in decision making.”

- Prime Minister Narendra Modi

Women in our country are capable of doing anything when provided with opportunities. As India is growing rapidly, hopes, aspirations and expectations of women are also rising significantly. They want to **move away from being job-seekers and become job-creators.**

Understanding the potential of these rising women entrepreneurs in driving economic growth and removing any bottlenecks in getting institutional credit, the Government of India has launched two major schemes - **Pradhan Mantri MUDRA Yojana (PMMY) and Stand-Up India.**

Stand-Up India aims to promote entrepreneurship amongst Women, Scheduled Castes (SC) & Scheduled Tribes (ST) categories and help them in starting a greenfield enterprise. Since the inception of the Stand-Up India scheme, **Rs 35,886 crores** has been sanctioned to **1.58 lakh accounts** (as on 25.11.2022).

PMMY was launched for providing loans up to Rs. 10 Lakhs to non-corporate, non-farm small/micro enterprises. As on [November 25, 2022](#), more than **37.76 crore** loans for an amount of **Rs 20.43 lakh crores** have been sanctioned since the launch of **PMMY**.

The participation of women is increasing continuously in the growth cycle of New India. Both these schemes have promoted the entrepreneurship culture at the grassroots-level focusing on economic empowerment and job creation. Women, in particular, have benefitted tremendously from these two schemes. Around **70% of the loans have been sanctioned to women entrepreneurs under PMMY** and **80% of the beneficiaries under Stand-Up India are women**.



Giving Wings to Girl Child: Beti Bachao Beti Padhao

“Let us celebrate the birth of the girl child. We should be equally proud of our daughters. I urge you to sow five plants when your daughter is born to celebrate the occasion.”

- **Prime Minister Narendra Modi**



The trend of decline in the Child Sex Ratio (CSR), defined as the number of girls per 1000 boys between 0-6 years of age, has been unabated since 1961. The decline from 945 in 1991 to 927 in 2001 and further to 918 in 2011 has been alarming. The decline in CSR is a major indicator of women's disempowerment. It reflects both pre-birth discriminations manifested through gender-biased sex selection and post-birth discrimination against girls.

Against this backdrop, Prime Minister Narendra Modi launched the Beti Bachao Beti Padhao (BBBP) scheme on January 22, 2015, to celebrate the Girl Child in an attempt to foster a change in the minds and hearts of the people of our country and to ensure survival, protection and education of the girl child.

Due to sustained efforts of the government, the BBBP scheme has resulted in the improvement of [various indicators](#). **Sex Ratio at Birth** at the National level has improved by 19 points from 918 (2014-15) to **937 (2020-21)**; **Enrolment of Girls in secondary education** has increased from 75.51% in 2014-15 to **79.46% in 2020-21**; **Gross Enrolment in higher education** increased by **18%** from 2015 to 2020; **Percentage of Institutional Deliveries** has also shown an improvement from 87% in 2014-15 to **94.8% in 2020-21**, and **percentage of 1st Trimester Antenatal Care (ANC) Registration** has shown improvement from 61% in 2014-15 to **73.9% in 2020-21**. Further, for the first time in the country, the **Sex Ratio of the total population (females per 1000 males) has reached 1020** (NFHS-5, 2019-21).



Today, BBBP has captured the national consciousness of valuing the girl child. By valuing the contribution of women to society, the programme is not only trying to address prejudicial treatment meted out to the girl child before birth, but also addressing the unjust access to resources and care that she faces even after birth.

Fighting Malnutrition: POSHAN Abhiyaan

“We began the POSHAN Abhiyaan with an unwavering commitment to ensure proper nutrition facilities for our women and children. India will progress when our youth and Nari Shakti are healthy.”

- **Prime Minister Narendra Modi**

Malnutrition, in all its forms, includes undernutrition (wasting, stunting, underweight), inadequate vitamins or minerals, overweight, obesity, and resulting diet-related noncommunicable diseases ([WHO](#)). Nearly half of all deaths in children under five years of age are attributable to undernutrition ([UNICEF](#)).

The Government of India has accorded high priority to the issue of malnutrition and is taking a holistic approach to address this issue. Launched by the Prime Minister, **POSHAN (Prime Minister’s Overarching Scheme for Holistic Nutrition) Abhiyaan** aims to address the malaise of malnutrition by improving nutritional outcomes for children under six years of age, pregnant women and lactating mothers in a time-bound manner.

POSHAN Tracker, a robust ICT-enabled platform, has been launched to ensure real-time monitoring of providing supplementary nutrition and real-time information for prompt supervision and management of services. So far, **over 14 lakh Anganwadis have uploaded data covering around 10 crore beneficiaries.**

Due to relentless efforts of the government, nutrition indicators for children under five years have improved significantly. As per NFHS-5 (2019-21), **Stunting has reduced from 38.4% to 35.5%, Wasting has reduced from 21.0% to 19.3% and Underweight prevalence has reduced from 35.8% to 32.1%.** Further, the percentage of women (15-49 years) whose BMI is below normal has reduced from 22.9 in NFHS-4 to 18.7 in NFHS-5.

8 Years
Seva, Sushasan,
Garib Kalyan

myGov
मेरे भारत

Nari Shakti for New India

SAHI POSHAN, DESH ROSHAN: POSHAN ABHIYAN FIGHTING MALNUTRITION

- Aims to reduce** anaemia & malnutrition in mothers & adolescents
- Poshan Abhiyaan 2.0** launched to strengthen nutritional delivery and outcomes
- Poshan Tracker App** built to ensure real-time monitoring of supplementary nutritional status of women & children
 - **12 lakh+** Anganwadis uploaded data covering over **11 crore+** beneficiaries

Providing Security to Muslim Women: Abolishment of Triple Talaq

“Judgment of the Hon’ble SC on Triple Talaq is historic. It grants equality to Muslim women and is a powerful measure for women’s empowerment”

- **Prime Minister Narendra Modi**

8 Years
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myGov
मेरे भारत

Nari Shakti for New India

ENDING TRIPLE TALAQ

- Ensuring** dignity and security of Muslim women
- The Muslim Women (Protection of Rights on Marriage) Act, 2019** came into force with effect on 19th September 2018
- Cases of triple talaq **decreased by 80%** after enactment of the law

Talaq-e-Biddat or Triple Talaq is a form of divorce that was practised in Islam, whereby a Muslim man could divorce his wife by pronouncing talaq three times. The man need not cite any reason for the divorce and the wife need not be present at the time of pronouncement of talaq. Banning the evil practice of Triple Talaq had been a demand of Muslim women for a very long time.

The Supreme Court declared instant Triple Talaq to be in violation of Article 14 of the Constitution in a majority decision issued on August 22, 2017. Even after the Supreme Court’s order and declaring this practice as unconstitutional, the practice of Triple Talaq continued.

After being passed by both Houses of Parliament, the **Muslim Women (Protection of Rights on Marriage) Act, 2019** came into force. The Act declared instant divorce granted by the pronouncement of talaq three times as void and illegal. It provides for imprisonment for a term of up to three years and a fine to the husband who practised instant Triple Talaq.

Triple Talaq law brought legal protection for Muslim women who were the victims of this regressive practice for the last several decades. This historic reform improved the existing conditions of Muslim women and helped them to come out of domestic violence and discrimination they were facing in society.

Supporting Motherhood: Pradhan Mantri Matru Vandana Yojana

The **Pradhan Mantri Matru Vandana Yojana (PMMVY)** scheme was launched in the year [2017](#). Under PMMVY, a cash incentive of ₹5,000/- is provided directly to the beneficiary via Direct Benefit Transfer (DBT) mode for first child. In the revamped PMMVY, maternity benefit is also to be provided for the second child, but only if, the second child is a girl child, to discourage pre-birth sex selection and to promote and celebrate the girl child. The eligible beneficiaries receive the remaining cash incentive, under Janani Suraksha Yojana after institutional delivery, so that on an average a woman gets Rs. 6,000.

As on [November 21, 2022](#), under Pradhan Mantri Matru Vandana Yojana (PMMVY), more than 3.11 crore beneficiaries have been enrolled and **maternity benefits of more than Rs.12,150 crores** have been disbursed to over **2.77 crore beneficiaries**.

[Janani Suraksha Yojana \(JSY\)](#) was launched with the objective of reducing maternal and neonatal mortality by promoting institutional delivery among pregnant women. Owing to the consistent efforts of the Government, India has successfully achieved the milestone of bringing down its MMR to **97/lakh live births** in 2018-20, well in time.



Pradhan Mantri Matru Vandana Yojana has played a crucial role in improving the lives of women by providing them financial assistance during pregnancy and lactation periods. By compensating for the wage loss and expenses incurred during their pregnancy and post-delivery period, this scheme has not only provided economic support to women but has also encouraged them to seek timely medical care, leading to a reduction in maternal and infant mortality rates. Additionally, the scheme has increased awareness and promoted the importance of maternal and child health, thereby empowering women and improving their overall well-being.

Suvidha at ₹ 1: Pradhan Mantri Bhartiya Janaushadhi Pariyojana



The Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) aims to provide quality medicines at affordable prices to the masses through dedicated outlets known as Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK).

For women, sanitary pads are sold at just ₹1 at more than 9000 PMBJP Kendras covering 743 out of 766 districts across the country. As on February 18, 2023, over **34.71 crore Janaushadhi Suvidha Sanitary pads** have

been sold at Pradhan Mantri Bhartiya Janaushadhi Kendras.

By providing low-cost and high-quality sanitary pads, Janaushadhi Suvidha is making menstrual products more accessible to women who would otherwise have to resort to unhygienic alternatives. Thus, it is empowering women to manage their menstrual health by offering an affordable solution.

Securing Future of Girl Child: Sukanya Samridhi Yojana

The Sukanya Samridhi Yojana (SSY) is a small deposit scheme of the Government of India meant exclusively for a girl child. It was launched by Prime Minister Narendra Modi on January 22, 2015, as a part of Beti Bachao Beti Padhao campaign.



Since inception of the scheme, around **3.10 crore** accounts have been opened under the scheme.

By providing financial security to the girl child, the scheme has empowered women by giving them access to education. SSY has also raised awareness about the importance of educating the girl child and financial planning for her future, which is a significant step towards achieving gender equality in the country. Thus, Sukanya Samridhi Yojana has played a vital role in improving the lives of women by ensuring their financial independence and creating a secure future for them.