



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

## Opportunities and Challenges for women in Atmanirbhar Bharat

**\*Rajendra Singh Shekhawat**

Research Scholar, School of Education,

Vardhman Mahaveer Open University, Kota

**\*\*Dr. Keerti Singh**

Assistant Professor, School of Education,

Vardhman Mahaveer Open University, Kota

### Abstract

Concept of Atmanirbhar Bharat has drawn from Sanatan period in which all the villages were “Atmanirbhar” means all the things required by the villagers were produced in the same village. Present Govt. is focusing on the Women empowerment through Atmanirbhar Bharat Abhiyan. Govt. of India launched many schemes such as Beti Bachao- Beti padhao, Sukanya Samradhi Yojana, Ujjawala Scheme for poor women etc. Present paper focuses on such schemes and signifies the importance and role of women in these schemes. Present paper discusses about the challenges women faces in the present world. Gender discrimination is still going on in present world, low literacy and education level. A lot of girls leave the school because of no separate toilets in schools, less number of girls in higher education. A lot of work is to be done for upliftment of women in education, Society and in politics.

**Key Words:** Atmanirbhar Bharat, Gender discrimination, Women empowerment, etc.

### **Introduction**

The concept of Atmanirbhar Bharat states that we want to make our county self reliant in which we will not be dependent on any other country. Making self reliant and at the same time become a global supplier. It resembles from the freedom movement for independent India. As Mahatma Gandhi wanted that in India each and every village should be independent and whatever is required in the village should be produced in the same village only.

Prime Minister announced a package of 20 trillion stimulus package nearly 10% of India's Gross Domestic Product(GDP) on 12<sup>th</sup> May,2020 (Business Standard,2020). This money will be used for various sections of society, cottage industry, micro, small and medium enterprises (MNMEs) labourers and middle class people. In the words of PM it is like this- "The package will have emphasis on Land, Labour, Liquidity and Laws and will be for our labourers, farmers, honest tax payers and MSMEs" – **PM Narendra Modi**

Our Prime Minister focused on Land, Labour, Liquidity and Law. It means that for making India self reliant it is the responsibility of the government that Land should be available. Another aspect is Labour that should be skilled. So for skill development also a lot of new schemes are launched, here the priority is given to women. Liquidity here means the availability of money. Last one is law here it states that law should be like that it is making business easy, does not create any hindrance in the business. "In this hour of crisis local suppliers have met our demands. Indians have to be 'Vocal for Local' and buy products from them". – **PM Narendra Modi.**

We are celebrating National Girl Child Day every year on 24<sup>th</sup> January. Now girls are also allowed for the combat post in Indian Air force recently three Fighter Pilots has joined in Indian Air Force for this post and many more to come. Now in NDA (National Defense Academy) and in Sainik Schools girls are allowed to enter and serve the nation.

For the benefit of the women and to control the crime it has been decide to open 700 fast track court across the country for speedy trial of heinous crime rape. To save Muslim sisters from atrocities- law against Tripple Talaq is also made and few of the more laws are under process.



## Opportunities for Women

There are several opportunities for women are now available. Different schemes are launched, they are as follows:

### Beti Bachao-Beti-Padhao

This programme was launched on 22<sup>nd</sup> Jan. 2015 in 405 Districts and then after in all India. The main aim is to address the issue of decline in child sex ratio. It focuses on challenging mindsets and deep rooted patriarchy in the societal system. It also focuses on advancing education of girl child and women empowerment. The objectives of the initiative are-

- a) Prevention of the gender biased, Sex selective.
- b) Aim is for protection and survival of the girl child.
- c) Aim is for participation and education of Girl child

### Bank Sakhi

This programme is going on in almost all the states of India. Only Women who live in rural India are appointed for it. In starting they get Rs.4000/- per month for first six months and then they get commission from Banks. It is launched for helping the rural women in Bank related activities. No need to go to the Bank, Bank Sakhi will help them to do Bank transaction from their home only. The people will be able to do the Bank transaction through digital way with the help of Bank Sakhi.

### Kanya Sumangala Yojana

This is an innovative monetary benefit scheme for upliftment of girl child. It is only for the guardians or parents of maximum two girl children in one family. It was launched on 25<sup>th</sup> October, 2019 at Lucknow, UP. It is the flagship scheme for families with girl children.

### Pradhan Mantri Matru Vandana Yojana

This Yojana was previously known as the Indira Gandhi Matritva Sahyog Yojana. This is maternity benefit programme. It was originally launched in 2010 and renamed in 2017. Ministry of Women and Child Development implement it. In this scheme money is given to the mother by DBT (Direct Bank Transfer). Total Rs.15,000/- is given in installments. Like after registration Mother will get Rs.1000/- after six months- Rs. 2000/- after normal delivery of the child 2000/- etc. etc.

### Sukanya Samridhi Yojana

This is also a Yojana by Govt. of India especially for the girl child. Minimum deposit as per the scheme is Rs.250/- and Maximum deposit is Rs.1,50,000/- in a financial year. Only one account can be opened on the name of a girl child. In this Yojana any Account can be opened till the attainment of the age 10 years not after that. Maturity benefit will be after the age of 21 years of the girl child.

### Ujjawala Scheme

This Yojana was launched on 1<sup>st</sup> May, 2016 at Bellia, UP by PM Narendra Modi. It is implemented by Ministry of Petroleum and Natural Gas (MoPNG). The main objective of this scheme was to make clean cooking fuel available to those women who were using firewood, coal, cow-dung cake etc. as fuel.

By now it is lightening the happiness to more than 9 Crore families and empowering every household. The moto of this Yojana is Swachh Indhan Behatar Jeevan. In this way the aim is to save health of rural women as well as saving environment.

### Ayushman Bharat Scheme

This scheme is related to the Health and wellness of people. For this Health and Wellness Centres (HWC) are opened. 1<sup>st</sup> HWC was launched in Bijapur, Chhatisgarh on April, 18, 2018. This scheme is for comprehensive range of services, spanning preventive, promotive, curative, rehabilitative and palliative care. It is to provide expanded range of services closer to the community. It has two components-

- a) 1,50,000 Health and Wellness Centres
- b) Pradhan Mantri Arogya Yojana (PMJAY) which provides health insurance cover of Rs. 5 Lakh per year to over 10 Crore poor and vulnerable families for seeking secondary and tertiary care.

Functional HWC- 1,56,382

SHC-HWC - 1,18,790

PHC – HWC - 23,512

UPHC- HWC - 4,728

AYUSH- HWC – 6,847

UHC- HWC - 2,505

Data on 30-01-2023 at 3.12 PM (<http://ab-hwc.nhp.gov.in/>)

### Poshan Abhijyan

It was launched on March 08, 2018 by PM Narendra Modi at Jhunjhunu Rajasthan. Primarily it was launched for three years only till March, 2021, but later it was extended as Mission Poshan-2.0. It is run by the govt. of India. It is known as the Integrated Nutrition Support Programme (Mission 2.0). It is for pregnant women, lactating mothers, adolescents and children for improving the nutritional outcome.

### Pradhanmantri Awas Yojana-Urban

This Yojana is of Ministry of Housing and Urban Affairs (MoHUA). It was launched on 25th June, 2015. The basic aim was to ensuring a pucca house to all eligible urban households by the year 2022, when nation completes 75 years of independence. In these households most of the houses are allotted on the name of the women.

### P M Mudra Yojana-

MUDRA- Micro Units Development and Refinance Agency Ltd. This yojana was launched by Hon'ble Prime minister on April 8, 2015 for providing loan up to Rs. 10 Lakh to the Non- Co-operate, non-farm, small/ micro enterprises. It is a refinancing institution. This can be availed by a Bank/NBFC, MFI etc. Borrowers can also file online application on Udyamimitra portal. In it three types of loan is provided.

Shishu- Covering loan up to Rs 50,000/-

Kishore- Covering loan above Rs 50,000/- and up to Rs. 5 Lakh

Tarun- Covering loan above Rs 5 lakh and up to Rs. 10 Lakh

In the Financial year- 2022-23

No. of PMMY Loans Sanctioned- 36501688

Amount Sanctioned- 276816.47 Crore

Amount Disbursed- 269911.44 Crore

( All data upto-27-01-2023 by website <https://www.mudra.org.in/>)

Encouraging women entrepreneurs about 70 % of the total loan sanctioned on the name of women.

**Self- Help Group** – These groups are made for the poor women. The women who have small savings and wanted to start small business in their local areas to earn livelihood. These women will not be able to get any loan from Banks or Govt. as they are not literate and don't know much of the paper work. They are poor and hence don't have any collateral to keep and to get loans. SHGs are made for them. When women form the groups then they are able to get small loans from Banks and even govt. provide subsidy also to the groups. Self help group are actually National Help Group. P. M. Transfers 1000 Crores to SHGs benefitting around 16 lakh women members. It is said that SHGs are very successful in Tamil Nadu and in Andhra Pradesh.

### **Challenges for Women**

As we have seen that there are a lot of efforts are going on for the upliftment of women but then also on the ground stage we see that still a lot of things are still to be changed. We see our society is a patriarchal society. Most of the decisions are taken by men only. If a woman is working then also most of the financial decisions are taken by their male counterparts. Honourable Prime Minister focused on Land, Labour, Liquidity and Law. Most importantly as we know that women are 48.45 % of the total population, it is just half. Country's progress depends on the contribution of women. Economic survey report 2021-22 says that women's labour force participation rate in 2018-19 was only 26.5 % as compared to 80.31 % of males.

If we study the latest global assessment Report on UN Sustainable Development Goals (SDGs). We come to know that if we do not accelerate the goal of gender equality and women empowerment may not be achieved by 2030. Social protection of women has decreased and women are now more vulnerable especially after pandemic. In whole world about 55% of mothers don't receive any cash benefit on maternity. Food insecurity amongst women is 10 % higher than men's in 2020. All the refugee girls enrolled in secondary schools may not be able to return to the schools again. The number of employed women declined by 54 millions in 2020 and 45 Million women left the labour market altogether. (UN Women- Report).

It is required that the efforts of the United Nations, Government (National and State), various NGOs should go together for the social, economical, political development of women .If all these will work together then only it is possible to overcome the challenges.

## Conclusion

Year 2001 was declared as the year of Women's empowerment. In this year Govt. launched various programmes for the upliftment of women and various legal provisions were also made for the welfare of women. Making 130 Crore of Indians self reliant. Improvement of women socio-economic, cultural and political status is the vision of Atma Nirbhar Bharat Abhiyan. Self reliant in the economic field i.e. manufacturing activities, employment sector and labour workforce. Many schemes in this Abhiyan such as "Ek stall Ek Mahila ke Naam". Samarth Training Abhiyan, Kabad Se Jugad, Sewing and knitting training centres, Atma Nirbhar Bharat Rojgar Yojana etc are bringing dynamic change in the livelihood and empowerment of women.

## References

Pundir, A. (2022, August). The Role of Atmanirbhar Abhiyan in Women Empowerment in Varanasi. *International Journal of Creative Research Thoughts*, 10, 408-419.

Pundir, A. (n.d.). The Role of atmanairbhar Bharat Ab.

<https://www.business-standard.com> (May 13,2020)

<https://www.drishtias.com/daily-updates/daily-news-analysis/atmanirbhar-bharat-and-economic-stimulus>

[https://www.google.co.in/search?q=atmanirbhar+bharat+and+women&tbm=isch&ved=2ahUKEwjFwO7X2ez8AhVIx3MBHTmeAHEQ2-cCegQIABAA&oq=atmanirbhar+bharat+and+women&gs\\_lcp=CgNpbWcQAzoECAAQzoFCAAQgAQ6BwgAEIAEEBhQxARYtRdghR9oAHAAeACAAagBiAHIDJIBBDauMTGYAQCgAQGqAQtn3Mt d2l6LWltZ8ABAQ&scient=img&ei=2FvWY8X008iOz7sPubyCiAc&authuser=0&bih=643&biw=1366&hl=en#imgrc=AwUpRCP3KwsjvM](https://www.google.co.in/search?q=atmanirbhar+bharat+and+women&tbm=isch&ved=2ahUKEwjFwO7X2ez8AhVIx3MBHTmeAHEQ2-cCegQIABAA&oq=atmanirbhar+bharat+and+women&gs_lcp=CgNpbWcQAzoECAAQzoFCAAQgAQ6BwgAEIAEEBhQxARYtRdghR9oAHAAeACAAagBiAHIDJIBBDauMTGYAQCgAQGqAQtn3Mt d2l6LWltZ8ABAQ&scient=img&ei=2FvWY8X008iOz7sPubyCiAc&authuser=0&bih=643&biw=1366&hl=en#imgrc=AwUpRCP3KwsjvM)

<https://wcd.nic.in/bbbp-schemes>

[https://mpwcdmis.gov.in/scheme\\_pmmvy.aspx](https://mpwcdmis.gov.in/scheme_pmmvy.aspx)

<https://www.pmu.gov.in/index.aspx>

<http://ab-hwc.nhp.gov.in/>

<https://pmaymis.gov.in/>

<https://wed.nic.in>

<https://www.mudra.org.in/>

<https://www.unwomen.org/en/news/in-focus/women-and-the-sdgs>

<https://wcd.nic.in/>

<https://www.taxguru.in>