

Developments and Obstacles for Women in Atmanirbhar Bharat

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Abstract: *The Atmanirbhar Concept Bharat originates from the Sanatan era, when the community was "Atmanirbhar," or when every item needed by the residents was produced in the same village. With the Atmanirbhar Bharat Abhiyan, the current government is concentrating on the empowerment of women. The Indian government introduced many programs, including the Ujjawala Scheme for impoverished women, Sukanya Samradhi Yojana, and Beti Bachao-Beti Padhao. This report highlights the significance of women's roles in these projects and focuses on them. This study examines the obstacles that women encounter in today's society. There is still gender discrimination in the modern world, along with greater learning. There is still more to be done to advance women's status in politics, society, and education.*

Keywords: Women's empowerment, gender inequality, Atmanirbhar Bharat, etc

I. INTRODUCTION

According to the idea of Atmanirbhar Bharat, we wish to become an independent nation that doesn't rely on any other nation. Being self-sufficient while also expanding into a worldwide supplier. It is similar to the Indian independence movement. Mahatma Gandhi wished for every village in India to be autonomous and for all that is needed for the village to be produced there alone.

On May 12, 2020, the Prime Minister proposed a stimulus program of \$20 trillion, or around 10% of India's GDP (Business Standard, 2020). Many societal segments, cottage industries, micro, small, and medium-sized businesses (MNMEs), laborers, and middle-class individuals would all benefit from this funding. "The package will have emphasis on Land, Labour, Liquidity and Laws and will be for our labourers, farmers, honest tax payers and MSMEs," the prime minister stated. **-Prime Minister Narendra Modi**

Our prime minister prioritized labour, land, law, and liquidity. It implies that the government must provide land in order for India to become self-sufficient. Skilled labour is another important factor. Thus, several new programs are being introduced for skill development, with a focus on women. Here, "liquidity" refers to the availability of funds. The final one is law, which says that laws should be written such that they facilitate business and do not stand in the way of it. "Local vendors have fulfilled our requirements in this time of emergency. Indians must support their local businesses and exercise "Vocal for Local." - **Prime Minister Narendra Modi.**

On January 24th, we observe National Girl Child Day each year. In the Indian Air service, girls are now permitted to hold combat positions. Three fighter pilots have just joined the service for this role, and there will be many more to follow. Girls are now permitted to enrol in the National Defence Academy (NDA) and Sainik Schools.

It has been decided to create 700 fast track courts around the nation for the quick trial of the horrible crime of rape in order to protect women and reduce crime. In an effort to protect Muslim women from injustices, legislation prohibiting triple talaq has been passed, and many additional measures are in the works.

Opportunities for Women

Now, ladies have a lot of options at their disposal. Various programs are introduced, including the following ones:

Beti Bachao-Beti-Padhao

The 22nd of January, 2015 saw the beginning of this program in 405 districts, followed by its nationwide rollout. Addressing the problem of the declining child sex ratio is the primary goal. It focuses on dismantling ingrained

patriarchy in society and mentalities. It also prioritizes women's empowerment and the advancement of girls' education.

The effort aims to achieve the following:

Preventing sexism and gender discrimination.

b) The girl child's survival and protection are the main priorities.

c) To include and educate girls as a priority

Bank Sakhi

This initiative is being implemented in nearly every state in India. The only women chosen for it are those who reside in rural India. For the first six months, they receive Rs. 4,000 per month, after which they receive commission from banks. It was created to assist rural women with bank-related tasks. They may complete bank transactions from the comfort of their own home with the assistance of Bank Sakhi. With Bank Sakhi's assistance, consumers would be able to do bank transactions digitally.

Kanya Sumangala Yojana

This creative financial assistance program aims to improve the lives of girls. Only the parents or guardians of no more than two female children per family are eligible. It was introduced in Lucknow, Uttar Pradesh, on October 25, 2019. For families with girls in the house, it is the main program.

Pradhan Mantri Matru Vandana Yojana

The Indira Gandhi Matritva Sahyog Yojana was the previous name of this program. This is a scheme for maternity benefits. It changed its name in 2017 after being introduced in 2010. It is carried out by the Ministry of Women and Child Development. The mother receives money under this arrangement via Direct Bank Transfer (DBT). The entire sum of Rs. 15,000 is paid out in instalments. For example, a mother will receive Rs. 1000 upon registration, Rs. 2000 once the kid is delivered normally in six months, etc.

Sukanya Samridhi Yojana

The Indian government is also implementing this yojana, specifically for girls. According to the plan, the minimum deposit is Rs. 250, and the maximum deposit in a financial year is Rs. 1,50,000. Under the name of a girl kid, only one account can be established. Any account may be opened under this Yojana up until the age of ten, but not beyond that. The maturity advantage will start to accrue once the girl kid turns 21.

Ujjawala Scheme

PM Narendra Modi introduced this Yojana on May 1, 2016, at Bellia, Uttar Pradesh. The Ministry of Petroleum and Natural Gas (MoPNG) is in charge of carrying it out. Making clean cooking fuel available to women who were using firewood, coal, cow dung cake, etc. was the primary goal of this program.

By now, it is empowering every home and bringing joy to over 9 crore households. Yojana Swachh Indhan Behatar Jeevan is its motto. In this approach, protecting the environment and rural women's health are the two main goals.

Ayushman Bharat Scheme

This program has to do with people's health and well-being. Health and Wellness Centres (HWC) have emerged in response to this. On April 18, 2018, the first HWC was introduced in Bijapur, Chhatisgarh. This program covers a wide variety of services, including palliative, curative, rehabilitative, preventative, and promotional care. The goal is to offer a wider range of services in closer proximity to the community. It consists of two parts:

a) 1,50,000 Wellness and Health Centers

b) Pradhan Mantri Arogya Yojana (PMJAY), which covers over 10 crore impoverished and vulnerable households for secondary and tertiary treatment at a cost of Rs. 5 Lakh annually through health insurance.

HWC Functional: 1,56,382

SHC-HWC = 1,18,790

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PHC – HWC – 23,512

UPHC-4,728 HWC

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

On March 8, 2018, Prime Minister Narendra Modi inaugurated it at Jhunjhunu, Rajasthan. It was initially originally intended to last three years, ending in March 2021, but it was later extended as part of Mission Poshan-2.0. It is managed by the Indian government. The Integrated Nutrition Support Programme (Mission 2.0) is the name of this initiative. It is intended to improve the nutritional result for children, adolescents, nursing moms, and pregnant women.

Pradhanmantri Awas Yojana-Urban

The Ministry of Housing and Urban Affairs is in charge of this program (MoHUA). The debut date was June 25, 2015. The principal objective was to guarantee a pucca house to every qualified urban household by 2022, coinciding with the nation's 75th anniversary of independence. The majority of the homes in these households are assigned in the women's names.

P M Mudra Yojana

Micro Units Development and Refinance Agency Ltd. is known as MUDRA. The Hon'ble Prime Minister introduced this yojana on April 8, 2015, with the goal of lending up to Rs. 10 Lakh to small and micro businesses that are neither farm or cooperatives. It's an institution for refinancing. This is available to Banks, NBFCs, MFIs, and so on. Additionally, borrowers can apply online using the Udyamimitra site. It offers three different kinds of loans.

Shishu: Financing up to Rs 50,000

Kishore: Paying back loans up to Rs. 5 lakh and over Rs. 50,000

Tarun: Paying back loans up to Rs. 10 lakh and over Rs. 5 lakh.

During the fiscal year 2022–2023

Total Number of Approved PMMY Loans: 36501688

The sanctioned amount is 276816.47 crore.

Amount Paid: \$26911.44 billion

(All statistics from the website <https://www.mudra.org.in/>)

as of January 27, 2023 empowering women around 70% of the loans approved in the names of entrepreneurs were given to women.

Self- Help Group

These associations cater to low-income women. The women who desired to launch small businesses in their communities in order to make a living have little savings. Due to their lack of literacy and unfamiliarity with paperwork, these ladies will not be able to obtain any loans from banks or the government. Due to their poverty, they lack any collateral that they may use as security for loans. For them, SHGs are designed. When women organize into groups, they may apply for minor bank loans, and the government will also pay subsidies to the groups. National Help Groups are essentially self-help groups. P. M. gives SHGs that serve about 16 lakh women members a transfer of 1000 crores. According to some, SHGs are extremely prosperous in Andhra Pradesh and Tamil Nadu.

Challenges for Women

Although there are many initiatives underway to improve the status of women, it is evident that there are still many issues that need to be resolved on the ground. It is evident that our culture is patriarchal. Men make the majority of the choices. When a woman works, the majority of financial choices are made by her male colleagues. The Prime Minister's main points of emphasis were law, land, labour, and liquidity. Most significantly, women only make up half of the population—48.45%, as we now know. Women's contributions are essential to the nation's growth. According to

the Economic Survey Report 2021–2022, just 26.5 percent of women were in the labour force in 2018–19 in contrast to 80.31 % of men.

If we examine the most recent United Nations Sustainable Development Goals (SDGs) worldwide assessment report. We now know that if we don't pick up speed, it might not be possible to attain women's empowerment and gender equality by 2030. Women's social safety has diminished, making them more vulnerable—especially in the wake of the epidemic. Approximately 55% of moms worldwide do not receive any financial assistance during their pregnancy. 2020 will see 10% more women than males experiencing food insecurity. It's possible that none of the refugee females enrolled in secondary education will be allowed to go back. In 2020, there was a 54 million decrease in the number of women in employment, and 45 million women quit the labour force entirely. (Report on UN Women).

The UN, national and state governments, and other NGOs must coordinate their activities in order to support women's social, economic, and political progress. The only way to overcome the obstacles is if all of these cooperate.

II. CONCLUSION

2001 was designated as Women's Empowerment Year. This year, the government introduced a number of initiatives aimed at uplifting women, and new laws were also passed to support their wellbeing. achieving self-reliance for 130 crore Indians. Atma Nirbhar Bharat Abhiyan aims to improve the socioeconomic, cultural, and political standing of women. independent in terms of the labour force, employment market, and manufacturing activity. This Abhiyan has several initiatives, such "Ek stall Ek Mahila ke Naam." Women's empowerment and standard of living are changing dramatically because to initiatives like Samarth Training Abhiyan, Kabad Se Jugad, Sewing and Knitting Training Centers, and Atma Nirbhar Bharat Rojgar Yojana.

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