

SCHEMES

1. Beti Bachao Beti Padhao Scheme

Launched on 22nd January, 2015 by the Prime Minister of India in Haryana, the Beti Bachao Beti Padhao Scheme ensures survival, protection and education of girl children. The scheme aims to address issues of the declining sex ratio over the past few years, create social awareness and enhance the efficiency of welfare services developed for girls.

What Is the Eligibility Criteria to Avail the Benefits of This Scheme?

- A family with a girl child (Indian) below 10 years of age is eligible.
- A family with a girl child must have a Sukanya Samriddhi Account (SSA) opened in any nationalised bank.

What Is the Application Process to Avail This Scheme?

- **Step-1-** Visit the registered bank or post office.
- **Step-2-** Collect and fill in the application form of the Beti Bachao Beti Padhao Scheme.
- **Step-3-** Attach the required documents and submit the application form.

Under this scheme, several initiatives have been undertaken by districts to build consciousness among target groups and other stakeholders.

Initiatives	Description
<i>Digital Guddi-Gudda Board</i>	A digital platform for exhibiting gender disparity in birth rates and providing information on schemes and programmes created for safeguarding the girl child
<i>Udaan - Sapne Di Duniya De Rubaru</i>	Initiative offering girls an opportunity to shadow professionals in fields of their choice
My Aim My Target Campaign	Recognition programme to felicitate top academic performances by girls in higher secondary schools
<i>Lakshya Se Rubaru</i>	Internship programme for female students in colleges – for encouraging them to make informed decisions about their careers
<i>Noor Jeevan Ka Betiyan</i>	A week-long campaign celebrated with gender empowerment theme-based interactive activities organised in <i>Panchayats</i> , schools, and colleges
<i>Bitiya and Birba</i>	Awareness campaign on the BBBP initiative, along with environmental protection. Under this, each mother of a newly born girl child is celebrated and honored with a plant
<i>Aao School Chalein</i>	Enrolment campaign involving door-to-door visits and registrations to ensure 100% enrolment of girls in schools
<i>Collector Ki Class</i>	Initiative offering free coaching classes and career counselling for underprivileged girls in public schools and colleges
<i>Bal Cabinet</i>	Youth leadership programme where girl students simulate government cabinets and ministerial roles to discuss and resolve issues

2. Working Women Hostel

To promote safe accommodation and environment for working women and provide daycare facilities for their children, the Government of India has introduced the 'Working Women Hostel Scheme'. Through this women empowerment scheme, the Government provides grant-in-aid for construction and new hostel buildings and extension of an existing building in rented premises.

Who Are the Beneficiaries of This Scheme?

- Working Women (single, widowed, married, divorced, separated).

- This scheme provides a particular preference for working women belonging to the disadvantaged sections of society.
- The Scheme guidelines also provide for the reservation of seats for physically challenged beneficiaries.

What Is the Eligibility Criteria to Avail the Benefits of This Scheme?

- Working women whose husband or immediate family does not reside in the same city/area.
- Women undertaking training (not exceeding one year) for a job
- The consolidated gross income per month should not cross the limit of ₹50,000 in the metropolitan city and ₹35,000 in other cities.

What Is the Application Process to Avail This Scheme?

- **Step-1:** Approach the WCD department of your concerned state.
- **Step-2:** Collect the application form and fill it in with the correct details.
- **Step-3:** Submit the application form and other essential documents.

3. One Stop Center Scheme

Next in the list of women empowerment schemes in India comes One Stop Centre Scheme. It is a centrally sponsored scheme and is funded through the Nirbhaya fund. State governments receive 100% central assistance to protect women affected by violence (gender-based such as acid attacks, rape, and sexual harassment) in public and private spaces. This scheme facilitates

emergency (medical), legal aid and counselling, non-emergency services under one roof to combat all forms of violence against women.

Who Are the Beneficiaries of This Scheme?

All women affected by violence, irrespective of class, caste, region, religion, marital status or sexual orientation, can get benefits under the One Stop Centre Scheme.

What Is the Eligibility Criteria to Avail the Benefits of This Scheme?

All women, including girls aged below 18.

What Is the Application Process to Avail This Scheme?

Since this is a different kind of scheme (which provides shelter, medical assistance, etc.), there is no such specific application process. However, women affected by violence can reach for help by any of the following methods,

1. By communicating by own self
2. Through women helpline and other emergency response helpline
3. Through any person, i.e., public servant (as defined under section 21 of Indian Penal Code, 1860), friend, NGO, relative, volunteer

Once the complaint is registered (be it SMS or internet), a text message will reach DPO/PO/ CDPO DYSP /CMO /SHO/ DM/ SP/PO of the district/area as per requirement. Also, if the victim comes in person to register an application or any other person comes on her behalf, the case details will be updated in a system, and a Unique ID will be generated.

4. Women Helpline Scheme

Women Helpline Scheme is one of the government schemes for women empowerment that intends to give 24x7 emergency responses to women affected by violence in private or public spaces. The universalisation of women helpline numbers has been done in every State and Union Territory through a single toll-free number (181) that provides immediate support to women nationwide. Further, this scheme creates awareness about women empowerment schemes and programs.

Who Are the Beneficiaries of This Scheme?

Any women or girls facing violence or willing to know about various women related schemes or programs

5. Mahila E-Haat

Mahila E-Haat is an initiative launched by the Ministry of Women and Child Development. It is one of the women empowerment schemes in India which provides an opportunity for women entrepreneurs for using technology and presents their products (made/manufactured/sold) on an online platform.

With only mobile and internet connections, women entrepreneurs can showcase their products along with descriptions and photographs. Here, buyers can also reach sellers telephonically, physically, through email or any other medium. The list of products may include clothing, fashion accessories, pottery, boxes, home décor, toys and many other things. This initiative supports the 'Make in India' program through an online platform.

Who Are the Beneficiaries of This Scheme?

Women entrepreneurs, women self-help groups (SHG), NGOs

What Is the Application Process to Avail This Scheme?

- **Step-1:** Visit the official website of Mahila E-Haat.
- **Step-2:** Click on 'Join Us'.
- **Step-3:** A new webpage, i.e., Mahila E-Haat initiative registration will open. Fill in the registration form with correct details and submit it to complete the application process.

7. STEP (Support to Training and Employment Program for Women)

One of the most effective women empowerment schemes in India is STEP (Support to Training and Employment Program for Women). It was introduced to provide training in skill development and to assure employment to women. This government-backed scheme offers grants to institutions and organisations to conduct the training programme.

Who Are the Beneficiaries of This Scheme?

Marginalised (with special focus on SC/ST households, women-headed households and families below the poverty line), asset-less rural women and urban poor.

What Is the Eligibility Criteria to Avail the Benefits of This Scheme?

- Women of 16 years of age or above
- Institutions or organisations registered under the Societies Registration Act, 1860/ Indian Trusts Act, 1882 (Not for Profit)/ other statutes.
- Non-government organisations/voluntary organisations registered under the Societies Registration Act or Indian Trust Act.
- Co-operative societies are registered under the Co-operative Societies Act.

9. Mahila Shakti Kendras (MSK)

Another popular women empowerment scheme in India is Mahila Shakti Kendra. It aims to provide one-stop convergent support services to women to develop skills, generate employment opportunities, and increase digital literacy. This scheme is operational at multiple levels, such as national level, state level, and district level. The Government intends to cover the 115 most backward districts by establishing 920 Mahila Shakti Kendras.

10. Pradhan Mantri Mudra (Micro Units Development & Refinance Agency) Yojana:

The MUDRA scheme was designed with the objective of enhancing micro-finance lending for small businesses, whereby loans up to Rs. 10 lakhs can be availed from MUDRA empanelled financial institutions. In the absence of a requirement for collateral, the Micro Units Development and Refinance Agency (MUDRA) provides refinancing options and credit guarantees to financial institutions to mitigate the risk undertaken. Additionally, MUDRA provides a reduction of 25bps on interest rates for financial institutions disbursing loans to women, thereby incentivising provision of credit to women entrepreneurs. An analysis of the scheme shows that it has facilitated creation and expansion of businesses, but the increasing NPAs under the scheme suggest challenges in the future.

11. Pradhan Mantri Jan Dhan Yojana (PMJDY):

PMJDY was launched with the objective of providing universal access to financial services. Under the scheme, geographical reach of services is sought to be enhanced through extensive mapping of the villages for opening of new bank branches, and training of 'Bank Mitras' (Business Correspondents) to ensure last mile coverage. Financial Literacy & Credit Counselling (FLCC) Centres are set up to disseminate knowledge about financial products. Accounts opened under the scheme are accompanied by overdraft facilities, RuPay debit cards, and life and accident insurance; and a Credit Guarantee Fund is set up to cover credit defaults. PMJDY is an implementation intensive scheme, especially given the low levels of financial literacy among the poor, and the need for extensive hand-holding in operations.