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## India's Women-Led Development and the Role of Government Policies

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### ABSTRACT

A major force behind India's socioeconomic development is women-led development, which underscores the role women play in influencing the country's advancement. To improve women's access to schooling, business ownership, and leadership, the government has launched programs that include Beti Bachao Beti Padhao, MUDRA Yojana, Stand-Up India, Mission Shakti, and Mahila E-Haat. The full effect of these attempts is nevertheless hindered by social challenges, budgetary limitations, and shortages in skill development, especially in rural areas. This study evaluates how well government-led initiatives to empower women to improve leadership roles and economic participation, especially for disadvantaged women. In addition, it identifies current issues and suggests changes to the policy for better implementation. We use a qualitative research technique to assess the impact of these initiatives by reviewing research papers, policy



documents, and government reports. Financial inclusion, job rates, and beneficiary success in establishing their own business are important aspects. The results show both persistent challenges and positive outcomes. Even while these programs have given women more financial and social power, there are still gaps in access to the Internet, understanding of finances, and policy execution. It is essential to address these problems with focused treatments. To transition from women's empowerment to women-led development, we need stronger entrepreneurial ecosystems, skill development, media coverage, and governmental backing. India should prioritize gender-inclusive growth since realizing women's economic potential could greatly increase the country's GDP and competitiveness globally.

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## 1. INTRODUCTION

Globally, socioeconomic progress is greatly impacted by women's financial involvement and empowerment. The government of India has launched several programs to help women overcome obstacles, especially in the areas of leadership, education, and business. Initiatives like Stand-Up India, Mission Shakti, Beti Bachao Beti Padhao, MUDRA Yojana, and Mahila E-Haat support women's education, financial independence, and entrepreneurship. Despite these notable projects, several obstacles remain, such as sociocultural restrictions, limited financial resources, and shortages in skill development.

A key element of India's policy framework, women-led development moves the emphasis away from conventional welfare programs and places women as proactive change agents who improve the nation at large(Pandya & Shukla, 2018)(Story, 2024). Although initiatives have shown results in certain places, their effects are still inconsistent due to sociocultural preconceptions, geographical differences, and financial constraints that prevent women from pursuing entrepreneurial opportunities and entering the workforce(Korreck, 2019).

This essay critically investigates how these government-run initiatives affect women's leadership and empowerment. It assesses the monetary, institutional, and cultural obstacles that prevent women from obtaining opportunities and makes practical suggestions to get beyond them(Dr. Tulika Khare, 2019). By encouraging inclusive growth, dispelling cultural misconceptions, and improving access to



capital, India may fully realize the potential of women's contributions to the country's economic development (Dr. G. Yoganandham, 2024). Equal labour participation between men and women could boost India's GDP by 27%, according to a United Nations Global Impact study. This underscores the critical need for strong legislative frameworks and an environment that encourages entrepreneurship.

This research will evaluate the results, implementation issues, and efficacy of these important activities in advancing women's leadership and entrepreneurship. In the end, it seeks to offer advice on improving existing laws and expanding their application to guarantee equitable opportunities for women in India's heterogeneous socioeconomic context.

## 2. OBJECTIVES

2.1. To examine the role of government policies and initiatives in advancing women-led development in India, focusing on economic, social, and leadership aspects.

2.2. To evaluate the impact of key government programs such as *Beti Bachao Beti Padhao*, *MUDRA Yojana*, *Stand-Up India*, *Mission Shakti*, and *Mahila E-Haat* on empowering women across various socio-economic strata.

2.3. To identify the challenges and barriers in the implementation and accessibility of these schemes, particularly for women in rural and marginalized communities.

2.4. To suggest actionable strategies for improving policy execution and enhancing women's active participation in economic growth and sustainable development initiatives.

## 3. REVIEW OF LITERATURE

*Khare's (2009) Women Entrepreneurs in India—Emerging Issues and Challenges*, this study looks at how the government is supporting women-led development. which looks at how policies like the *National Skill Development Policy* help women start their businesses. The study states issues like low participation rates, societal barriers, and skill gaps, highlighting the need for multi-stakeholder involvement.

Korreck (2020) In *Women Entrepreneurs in India: What is Holding Them Back?* identifies many major obstacles that prevent women from succeeding as entrepreneurs, including unconscious prejudices, financial limitations, a lack of networks, poor family support, and safety concerns. The research



highlights that regulatory changes, mentoring, and institutional assistance are necessary to empower female entrepreneurs. The current study, which examines government programs to remove these obstacles to encourage women-led growth, is consistent with these findings.

Yoganandham et al. (2023), in *Unlocking Potential: Enhancing Women's Empowerment through Financial Inclusion in Northwestern India*, Examine how financial inclusion impacts women's economic independence and status in society. The study highlights the relevance of digital banking, self-help groups, and financial literacy while pointing out obstructions like institutional and cultural constraints. It advocates for gender-responsive policies to increase women's involvement in advancement in both society and the economy.

Urbaniak (2023), in *Women-Led Economic Development*, explains why women-led development should be given priority, especially in light of the G-20 Conference in New Delhi. According to the report, closing the gender equality gap might result in an 18% increase in India's GDP. It looks at how women's financial rights have progressed over time and highlights how economic empowerment helps promote national development and gender equality, particularly in developing countries.

Mishra et al. (2024), in *Synergies and Convergence in Schemes to Promote Women-led Development: The Karnataka Story*, Examine the effective ways that government efforts may support development driven by women. The study cites effective programs, which include Gruha Jyoti and Koosina Mane, highlighting the significance of local government and resource convergence. It advises educating decision-makers to take a holistic approach to improving the participation of women and the efficacy of policies.

#### 4. METHODOLOGY

This study uses a qualitative research approach to investigate and evaluate how government programs support women-led growth in India. The following is the structure of the methodology:

**4.1. Research Approach:** We use both analytical and descriptive methods to assess the chosen government projects. The research focuses on assessing their goals, methods of execution, and results.

**4.2. Data Collection:** Secondary Information The research uses secondary data sources, such as publications, policies, and reports from the government (such as the yearly reports on the MUDRA Yojana, Beti Bachao Beti Padhao, etc.). The research also draws upon research papers, scholarly articles,



and data from national and international institutions such as the Ministry of Women and Child Development, UN Women, and NITI Aayog. For the most current details about the plan, examine government websites, news stories, and internet resources.

## 5. ANALYSIS AND INTERPRETATION: (OBJECTIVE WISE)

### *5.1. To examine the role of government policies and initiatives in advancing women-led development in India, focusing on economic, social, and leadership aspects.*

To empower women and encourage their leadership in the social, economic, and developmental domains, the Indian government has launched several projects. These programs seek to alleviate gender inequality and provide a welcoming atmosphere that would enable women to flourish as equal contributors to India's development. The policies cover a wide range of topics, including leadership, safety, economic independence, health, and education. A thorough analysis of these initiatives may be found below.

#### 5.1.1. INITIATIVES FOR SOCIAL EMPOWERMENT

**i. Beti Bachao Beti Padhao (BBBP):** Starting in 2015, the initiative aims to improve the welfare of girls and combat gender-based prejudice. The initiative aims to avoid gender-based, sex-selective elimination, increase girls' involvement in secondary and higher education, and raise awareness of the value of educating females. There has been an apparent rise in the targeted districts' sex ratio at birth (SRB).

**ii. The mission of Swachh Vidyalaya:** Ensure that girls' restrooms are operational in schools to promote cleanliness and lower dropout rates. Girls' attendance has increased dramatically in rural and semi-urban regions thanks to access to sanitary facilities.

**iii. Pradhan Mantri Ujjwala Yojana (PMUY):** The program provides free access to LPG connections for women living in homes below the poverty line (BPL). This initiative aims to mitigate the health risks linked to the use of solid fuels and indoor air pollution. The distribution of more than 8 crore LPG connections has helped women save time and improve their health.

**iv. The Nirbhaya Fund:** The program was founded to carry out initiatives for women's safety and protection, including the establishment of One Stop Centers (OSCs) for women impacted by abuse. This



initiative facilitates projects such as panic buttons on buses, CCTV surveillance in public areas, and specific women's helplines.

### 5.1.2. INITIATIVES FOR ECONOMIC EMPOWERMENT

The empowerment of women depends on their financial independence, yet acquiring finance is still quite challenging. Business success is based on finance, but because of institutional and societal obstacles, economically disadvantaged women find it challenging to get financing from outside sources. A 2022 International Finance Corporation study states that 90% of Indian women entrepreneurs have never taken out a loan from a formal financial institution and that they are given far less credit than males (27% of deposits vs. 52% for men). Furthermore, 49% of female entrepreneurs do not have access to professional networks, which further restricts their financial options, according to a Google-Bain poll.

#### Government Initiatives to Support Female Entrepreneurs

The Government of India has launched several financing initiatives, mostly via public sector banks, in acknowledging the financial obstacles encountered by female entrepreneurs:

**i. MUDRA YOJANA:** Under the Micro Units Development and Refinance Agency (MUDRA), this program offers collateral-free loans to female entrepreneurs. The program offers loans up to INR 10 lakhs at reduced lending rates to female business owners. It seeks to encourage women to work for themselves and become entrepreneurs, especially in rural and semi-urban regions.

**ii. The Stand-Up India:** Scheme encourages women and entrepreneurs from the Scheduled Castes and Scheduled Tribes to start greenfield businesses. lends money to at least one woman per bank branch to start or grow a company, with loans ranging from ₹10 lakh to ₹1 crore. Up to INR 200 lakh in collateral-free loans are available from the Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which covers 85% of the loan amount for female entrepreneurs.

**iii. The Prime Minister's Employment Generation Programme (PMEGP):** aims to increase the chances for self-employment by providing financial assistance for the establishment of businesses. The bank provides loans up to INR 2.5 million for commercial initiatives and INR 1 million for service-based projects. Women entrepreneurs are given preferential treatment.



**iv. Skill India Mission:** This initiative offers opportunities for skill development and vocational training to improve women's employability. The initiative emphasizes diversity in skill-building programs to increase the number of women in the workforce.

**v. Mahila E-Haat:** An online marketplace that links female business owners with customers. opens up a larger market for products made by female producers.

**vi. Udyam Shakti Portal:** Supports female entrepreneurs with market research, training, mentoring, and developing businesses.

**vii. Trade-Related Entrepreneurship Assistance and Development (TREAD)**—30%of government subsidies go to non-governmental organizations that help women entrepreneurs, while the remaining 70%are bank loans.

**viii. Economic Empowerment of Women Enterprises and Start-ups by Women**—in Assam, Rajasthan, and Telangana, emphasising business acceleration and incubation.

**ix. Annapurna Scheme**—Offers women up to INR 50,000 in loans to start food catering companies.

**x. Mahila Shakti Kendra**—Offers rural women job training, computer literacy, and skill development.

**xi. Orient Mahila Vikas Yojana:** This scheme provides loans up to INR 20 lakhs without collateral, with a five—to seven-year payback term.

### **Funding Sources for Female Entrepreneurs: A Few Instances**

Both collective and individual women-led businesses depend on a range of funding sources, such as grants, loans, and donor-funded initial money. The Self-Help Group (SHG)-Bank Linkage Program has been a significant source of funding, including commercial bank loans to businesses like dairy (INR 600 million), poultry (supported by MGNREGS for infrastructure expenditures), and goat raising (INR 60 million).

Furthermore, several businesses have obtained beginning financing from outside donors:

- Tata Trusts-funded Sakhi Mahila Milk Producer Company



- Goat Rearing Enterprise: backed by UNDP;
- Poultry Cooperative: started by the World Food Programme.
- HSBC's Skills for Life Program supports the Pink City Rickshaw Company; Khadi and Village Industries Commission (KVIC) supports Lijjat Papad; and Kudumbashree State Mission sponsors Café Kudumbashree.
- Didi Ki Rasoi receives support from the JEEViKA initiative (Sen, n.d.).

### 5.1.3. INITIATIVES FOR LEADERSHIP DEVELOPMENT

**i. Shakti Mission:** This major initiative utilizes self-help groups (SHGs) to enhance women's contribution to nation-building. The initiative primarily concentrates on assisting rural women in enhancing their skills, financial literacy, and capacity building.

**ii. Mahila Shakti Kendra (MSK):** targets rural women by offering grassroots assistance and resources. The organization fosters inter-sectoral convergence and encourages community engagement in development initiatives.

**iii. Nai Roshni:** The program aims to strengthen the leadership skills of minority women and increase their involvement in decision-making. Give training on digital literacy, financial inclusion, and legal rights.

**iv. The goal of the Digital Saksharta Abhiyan (DISHA):** is to increase the participation of women in the digital economy by encouraging digital literacy, especially in rural areas.

For women entrepreneurs to launch and grow their enterprises, they need simple, sufficient, and continuing access to capital. Despite the existence of several financial schemes, institutional lending discrepancies, a lack of professional networks, and procedural obstacles, it is still difficult for women to get finance. Ensuring women-led development and economic empowerment in India requires addressing these concerns via improved financial program implementation and accessibility.

*5.2. To evaluate the impact of key government programs such as Beti Bachao Beti Padhao, MUDRA Yojana, Stand-Up India, Mission Shakti, and Mahila E-Haat on empowering women across various socio-economic strata.*

#### **5.2.1. Progress and Impact of Beti Bachao Beti Padhao (BBBP):**



Launched on January 22, 2015, the Beti Bachao Beti Padhao (BBBP) plan aims to combat gender-biased sex-selective elimination, ensure the survival and protection of female children, and promote education for girls. To combat gender inequality and empower girls via welfare and education programs, the Government of India's effort has been instrumental.

### **Important accomplishments of BBBP:**

- i. Improvement in Sex Ratio at Birth (SRB): On a national scale, the SRB improved from 918 in 2014–15 to 930 (provisional) in 2023–24, according to the Ministry of Health & Family Welfare's (MoHFW) Health Management Information System (HMIS). The data suggests that there has been progress in reducing gender disparities at birth.
- ii. Growth in the Gross Enrollment Ratio (GER) of Girls in Secondary School: According to data from the Ministry of Education's (MoE) Unified District Information System for Education (UDISE), the GER for girls in secondary school rose from 75.51% in 2014–15 to 78% in 2023–24. This suggests that females have better access to education, reaffirming the program's commitment to increasing female literacy.

We must regularly apply BBBP to achieve gender equality, improve educational opportunities for females, and promote an inclusive society.

### **An Overview of the Sukanya Samriddhi Yojana (SSY)**

Established in 2015 as part of the Beti Bachao Beti Padhao (BBBP) program, the Sukanya Samriddhi Yojana (SSY) is a government-sponsored savings plan intended to help girls' education and financial stability.

#### **Important features:**

**Eligibility:** A girl below the age of ten may have an SSY account established by her parents or guardians, up to two accounts per family (unless the child is a twin).

**Deposit Limits:** ₹250 is the minimum deposit, and ₹1.5 lakh is the highest allowed yearly for 15 years. One of the best interest rates among modest savings plans is 8.2% (January–March 2024), compounded yearly.



**Tax Advantages:** falls under Section 80C of the Income Tax Act's EEE (Exempt-Exempt-Exempt) category, which indicates that deposits, interest, and maturity payments are all completely tax-free.

**Rules for Maturity and Withdrawal:** After the age of 18 years, a 50% reduction in participation is permitted, mostly for educational expenses. Complete maturity at age 21 or upon marriage (age 18). You may open an account at approved banks (such as SBI, PNB, ICICI, and others) and post offices.

**Impact & Benefits:** More than 2 crore SSY accounts were created, giving girls' children financial independence and future security. It assists in covering the expenses of education and marriage by encouraging long-term savings and financial planning. Parents can invest with confidence in this government-backed, risk-free plan that yields significant returns.

**5.2.2. Pradhan Mantri Mudra Yojana (PMMY):** Providing Women with Empowerment Through Government Programs PMMY Loan Program. Women entrepreneurs have benefited significantly from the Pradhan Mantri Mudra Yojana (PMMY) as of February 26, 2021, with over 68% of all accounts under the scheme being held by women. This represents 19.04 crore sanctioned loans, or ₹6.36 lakh crore, and demonstrates the government's commitment to supporting financially secure women-led enterprises.

### **Pradhan Mantri Matru Vandana Yojana (PMMVY) expansion**

The Pradhan Mantri Matru Vandana Yojana (PMMVY) offers financial aid to make up for wages missed during pregnancy and delivery. The program, which initially only covered the first child, has now expanded to include the second child, given that the child is female. This innovative reform ensures better care and financial stability for women by promoting maternity leave and child health and increasing gender equality.

**5.2.3. Stand-Up India Scheme:** Encouraging Female Entrepreneurs with Financial Assistance and Loan Sanctions 80% of the ₹40,710 crores in loans granted through the Stand-Up India Scheme by March 2023 were awarded to female entrepreneurs. To help women-led enterprises and advance financial inclusion, this effort has been very important.

### **Promoting Entrepreneurship and Self-Employment**



The Pradhan Mantri Jan Dhan Yojana (PMJDY) and the Stand-Up India Scheme are two government programs helping women move more towards self-employment and entrepreneurship.

- **Financial Inclusion for Women:** Since women make up more than 55% of Jan Dhan account users, they have access to formal banking services and credit connections, which improves their financial security.
- **Economic Independence:** By providing women the financial backing they need to launch and develop their businesses; the Stand-Up India Scheme fosters women's entrepreneurship and fosters economic growth and self-reliance.

**5.2.4. Mission Shakti:** An All-Inclusive Girls' Empowerment Program Mission Shakti's Integrated Support Service: One Stop Centers (OSCs) have helped 10.61 lakh women by providing vital assistance to those in need. Furthermore, the Women Helpline (181-WHL) has been instrumental in providing emergency help and direction, guaranteeing prompt intervention for women who are experiencing difficulties.

**A Comprehensive Strategy for Women's Empowerment and Safety:** As a comprehensive initiative for women's safety, security, and empowerment, Mission Shakti has been launched by the Ministry of Women and Child Development as an Integrated Women Empowerment Program. The Ministry of Women and Child Development is implementing it from the 15th Finance Commission term (2021–22 to 2025–26).

There are two main verticals within Mission Shakti's structure:

- i. Sambal:** Provided legal help and safeguards with a focus on women's safety and security.
- ii. Samarthya** aims to empower women. Through skill development, financial inclusion, and social welfare initiatives, This program has significantly improved the lives of women countrywide by guaranteeing increased security, help, and freedom.

#### **5.2.5. Mahila E-Haat:**

Encouraging Female Entrepreneurs Using Online Resources

**Improving Women's Access to Markets.** A digital platform called Mahila E-Haat was established to help women business owners promote themselves directly online, increasing their consumer base and



encouraging financial inclusion. The program has promoted economic independence by giving women a simple way to display their goods and services.

**Possibilities for Female Entrepreneurs:** The website allows women entrepreneurs who are at least eighteen years old, as well as non-governmental organizations and Self-Help Groups (SHGs), to showcase and sell their goods. With more than 2,000 goods and services in more than 18 categories, Mahila E-Haat has drawn lakhs of visitors since its debut.

**Employability and Skill Development via the STEP Program:** The Ministry of Commerce and Industry's Support to Training and Employment Program (STEP), which runs in tandem with Mahila E-Haat, seeks to improve women over 16's employability and skill development. The program offers instruction in a variety of fields, such as:

- i. Agriculture;
- ii. Handicrafts and Handlooms;
- iii. Computer Education and Tailoring;
- iv. Hospitality and Spoken English Courses

Through the integration of digital platforms and skill development efforts, these government policies are significantly contributing to the advancement of women-led development and economic self-sufficiency across India.

***5.3. To identify the challenges and barriers in the implementation and accessibility of these schemes, particularly for women in rural and marginalized communities.***

We could look into a lot of the things that make it hard for government programs to help women in rural and poor areas work and reach more people to get around the problems that come up when they try to be used. The study depends on the different government programs and efforts that are meant to increase women's involvement in development, particularly in rural and neglected areas (Kothawale, 2013).

#### **5.3.1. Socioeconomic Obstacles:**



Insufficient Financial Inclusion Because they do not own land or property or have large bank account balances, rural and underprivileged women often lack financial resources. This makes it more difficult for them to get grants, loans, or other financial services that are meant to encourage skill development and business endeavours under government programs. Women in these fields may also experience prejudice when it comes to loan distribution, and cultural norms often restrict their ability to participate in financial decision-making.

**Lack of Economic Independence:** Many rural women still rely on their male family members for financial support, which makes them unable to take part in programs that ask for them to travel, go to training sessions, or devote time to developing their skills. They are often unable to fully participate in government programs designed to promote economic independence because of the weight of home duties, such as caring for others and farming.

### **5.3.2. Cultural Barriers and Gender Norms:**

**Patriarchal Organizations:** Women may find it challenging to get resources and assistance under government programs due to ingrained patriarchy and gender conventions. For example, programs that require women to be the principal applicants (for example, micro-enterprise assistance) may encounter opposition from male household members, who often make choices in rural homes. Social views often erode women's independence and prevent them from taking part in private or government-sponsored activities.

**Mobility Restrictions:** Cultural norms, the weight of unpaid household labour, and personal safety concerns all contribute to the limited mobility of rural communities. Particularly in areas with inadequate transportation infrastructure, women may not be able to attend meetings with officials, apply for government programs, or attend conferences.

### **5.3.3. Insufficient Knowledge and Data:**

**Limited Awareness of Schemes:** Because of inadequate outreach, low literacy, and restricted access to media and technology, women in many rural and disadvantaged areas often do not know about the programs and benefits that are accessible to them. Government initiatives for women's financial, health, and educational assistance could not be well advertised in these fields, denying women important information on how to qualify for or take use of these opportunities.



**Inadequate Infrastructure for Communication:** Due to a lack of local government offices, poor internet connection, and a lack of outreach via digital or mobile platforms, women in remote areas are unable to obtain online information about various initiatives. Despite the increasing significance of digitization, socioeconomic barriers such as illiteracy, a lack of cell phones, or problems with data access sometimes prevent underprivileged women from participating in online platforms.

#### **5.3.4. Bureaucratic and Institutional Difficulties:**

Long and bureaucratic application procedures are sometimes required for government-sponsored opportunities, which may be especially difficult for rural women, who might lack financial resources or the ability to read and understand them. The need for many papers, including evidence of residency, income, and identification, may discourage women who do not have official records.

**Bureaucratic red tape and corruption:** Corruption and ineffective delivery methods in local government can at times render it more difficult for women-centric government initiatives to be implemented successfully. Rural women often have to deal with intricate levels of bureaucracy, which may cause delays in benefits or even total exclusion from programs. Marginalized women are made worse by government services' lack of accountability and transparency.

#### **5.3.5. Insufficient Systems of Support:**

**Lack of Gender-Sensitive Services:** Many programs do not provide women with the assistance they need, especially when it comes to childcare, transportation, and easily accessible services that would enable them to reap the full benefits. Training sessions, skill-building programs, and government-mandated health examinations may be more difficult for women to engage in in rural regions due to a lack of gender-sensitive infrastructure, such as safe places for women.

**Women's Limited Participation in Decision-Making Decisions** on the planning and implementation of government programs often fail to consider the opinions of women. Due to the underrepresentation of women in local administrative groups, policies may be created that are not tailored to the unique requirements and difficulties experienced by rural women. Because of this, the initiatives often ignore the specific requirements of disadvantaged women in favour of concentrating on an extensive variety of needs.

#### **5.3.6. Difficulties in Obtaining Funds:**



Although many funding programs are available, the largest obstacle for female entrepreneurs is still access. Inconsistent access results from the vast differences in these programs' distribution methods across states and even within bank locations. In most successful situations, a competent promotional organization (state-sponsored program or non-profit) has been important in assisting female entrepreneurs in overcoming financial barriers. The low use of government programs, however, suggests that enhancing the availability and delivery processes for these programs is just as important as giving financial support(Hartmann, 1998).

***5.4. To suggest actionable strategies for improving policy execution and enhancing women's active participation in economic growth and sustainable development initiatives.***

Actionable measures have to focus on removing present barriers and creating a climate where women are successful as equal members of society to improve policy implementation and increase women's involvement in economic growth and sustainable development projects. The following list of tactics contains pertinent evidence and successful implementation examples:

**5.4.1. Improving Education Access and Skill Development Plan:**

**Strategy:** Prioritize giving women in underserved and rural areas better access to high-quality education and career training. The secret to economic involvement and empowerment is education.

Encourage equitable access to education at all levels by putting in place a gender-responsive educational policy. Make sure that curricula are gender-sensitive and pertinent to women's needs, particularly in areas that are important for economic growth, like entrepreneurship, technology, and agriculture. Make women more capable of engaging in economic activities by providing skill development programs that include topics such as entrepreneurship, leadership training, and financial literacy.

**Evidence:** KCR Kits and Skill Development Programs: Telangana has implemented programs like the KCR Kits to assist mothers and skill development courses to equip women with employable abilities. Significantly more women are participating in local economies as a result of the state's emphasis on skill training for women in rural regions. Programs have been introduced that concentrate on female craftsmen, enhancing their ability to generate revenue via skill development.

The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) has assisted millions of women in acquiring skills that are necessary for the workforce as part of the National Skill Development Mission. Through the



training of more than 60,000 women in 2019–20, PMKVY training centres boosted the number of women working in sectors including IT, manufacturing, and hospitality, which encouraged economic growth.

#### **5.4.2. Encouraging Credit Access and Financial Inclusion:**

**Strategy:** By expanding women's access to credit, microfinance, and insurance services, we can make the financial system more inclusive. Women must be financially secure to participate fully in economic activity and support sustainable development.

- Promote the accessibility of women-friendly loans with simpler circumstances and reduced interest rates from banks and other financial organizations.
- Extend microfinance initiatives to assist rural women in establishing small businesses and making money.

**Evidence:** Pradhan Mantri The flagship Jan Dhan Yojana (PMJDY) program has created millions of bank accounts for women, especially in rural regions, to promote financial inclusion. With more than 25 crore women's bank accounts under PMJDY as of 2021, many of them may now access previously unobtainable loans and other financial services.

- Self-Help Groups: In several regions of India, SHGs have given women the ability to establish small companies and get loans. Rural women are now able to participate in economic activities, including dairy farming, handicrafts, and agribusiness, thanks to Women's Self-Help Groups (SHGs) and government initiatives like the National Rural Livelihood Mission (NRLM). According to the NABARD study on SHGs, over 8 crore women belong to self-help groups (SHGs), which promote sustainable growth and increased financial independence.

#### **5.4.3. Improving the Participation of Women in Decision-Making Techniques:**

**Strategy:** Make certain that women participate in organizational and political decision-making processes. This will guarantee that policies and initiatives are more suited to the needs of women and support inclusive economic development.

- Require gender quotas for women in local government and political posts. This may guarantee that policies are more sensitive to the needs of women and represent their viewpoints.



- Encourage women to serve on boards of directors and in other corporate governance roles to boost gender diversity and make sure that policies take into account the financial interests of women.

**Evidence:** Women's Reservation Bill: The 73rd and 74th Constitutional Amendments introduced quotas for women in local governments, which increased the number of women involved in decision-making. Women right now make up a significant portion of local political posts in Telangana, which helps to promote more gender-responsive governance at the local level.

- Corporate Diversity Programs: Indian companies like Infosys and Wipro have made progress in pushing more women into leadership roles, which has been linked to better company results. Encouraging gender diversity in leadership not only improves company outcomes but also gives women the trust needed to participate in greater economic activities.

**5.4.4. Strengthening Assistance for Female Entrepreneurs Plan:** Encourage female **Strategy:** Entrepreneurs with specific support programs, such as seed funding, networking events, and initiatives to build capacity.

- Establish business incubators with a women's emphasis that provide female entrepreneurs access to sectors, monetary support, and mentorship.
- Promote modifications to laws that make it simpler for women in particular to establish and manage their businesses.

**Evidence:** The Government of India launched the Stand-Up India Scheme, which intends to provide women entrepreneurs financial support for starting greenfield ventures. The program has provided loans to thousands of women-owned enterprises, greatly increasing the number of women entering the entrepreneurial field.

The Women Entrepreneurs Platform (WEP) is a platform established under NITI Aayog that facilitates connections between female entrepreneurs and experts, mentors, and investors. By providing advice on topics like marketing tactics and company model creation, this platform helps women become more capable entrepreneurs.

**5.4.5. Expanding access to social support networks and healthcare:**



**Strategy:** Assure women's full participation in economic growth by enhancing their health and well-being via increased access to social safety nets, healthcare, and nutritional support.

- Increase the number of health insurance programs that address the needs of women, such as chronic illnesses, reproductive health, and maternity health, since they are essential for maintaining a productive workforce.
- Expand social security programs to provide women who work in the informal economy a safety net that allows them to participate in economic activities more freely.

**Evidence:** Millions of low-income families are covered by the government's Ayushman Bharat Yojana, which focuses on women and children. Women may maintain their well-being and efficiency by taking responsibility for their health issues, which encourages them to actively engage in the economy.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a social security rule that has played an important part in giving rural women access to jobs. The program's emphasis on rural women's employment has raised their employment rates, which has enhanced their earnings and improved local economies.

#### **5.4.6. Promoting Public-Private Collaborations (PPP) for Sustainable Development Plans:**

**Strategy:** Promote partnerships between both the private and public sectors as well as civil society to promote inclusive initiatives for sustainable development that help women, particularly in fields like agriculture, renewable energy, and climate change mitigation.

I. Establish public-private partnerships that enhance access to resources, create fresh job opportunities, and concentrate on clean energy projects, sustainable agriculture, and women's empowerment.

**Evidence:** Clean Energy Initiatives: Millions of rural women are benefiting from the Ujjwala Yojana initiative's access to clean cooking fuel, which has decreased their reliance on traditional biomass fuels and produced better medical results. The program's reach has been increased via public-private partnerships between the government and energy businesses, offering safer and cleaner cooking alternatives for women in remote regions.

Government initiatives supporting organic farming and water-efficient farming methods have benefited women farmers, particularly in Telangana. Through collaborations with the commercial sector and



NGOs, these initiatives have grown, resulting in more financial independence and productivity for women.

### **Ideas for removing obstacles**

i. Boosting Awareness Initiatives: Employ regional strategies including village-level awareness campaigns, community gatherings, and cooperation with regional women's organizations to increase awareness of the programs that are offered. Outreach may be improved by motivating community leaders or fellow educators to disseminate knowledge.

Government programs should make sure that the application procedures are easy to understand and straightforward and that women who need support with paperwork and form completion get it locally.

ii. Resolving Mobility Issues: In remote and disadvantaged locations, provide transportation assistance or use mobile units to deliver services. Women would find it easier to take part in these programs as a result.

iii. Systems of Community-Based Support: Create local women's support centres where they may get training, childcare help, and guidance on how to access programs to help them participate.

iv. Policy Design Gender Sensitivity: Make sure that programs and policies are created with a gender-sensitive approach, taking into account feedback from women in the target areas to make sure the plans cater to their unique requirements.

Getting rid of these problems in a planned way could make government programs much easier to access and run, making sure that poor and rural women use the opportunities and resources that are available to them.

Multifaceted approaches are needed to improve policy implementation and increase women's involvement in economic growth and sustainable development. Ensuring women have access to healthcare, education, financial inclusion, representation in decision-making, support for entrepreneurship, and public-private partnerships can greatly strengthen them. When given adequate assets, opportunities, and support networks, women may actively contribute to economic and sustainable development, as demonstrated by evidence from current government initiatives and policies (Molefe & Webster, 2001) (Mishra, 2023).

## **6. RESULTS:**



*A few of the outcomes from the government policies:*

Government policies' effects on the development of women in India. India has advanced women's empowerment significantly during the last ten years thanks to some government programs and regulations. Important results include:

- i.** Legal and Social Reforms: To encourage political involvement, Nari Shakti Adhiniyam guarantees a 33% reservation for women in legislatures.
- ii.** The elimination of triple talaq strengthened the rights of Muslim women.
- iii.** Health and Maternal Welfare: For the first time, the national sex ratio increased to 1020 females for every 1000 men.
- iv.** Working women now have 26 weeks of paid maternity leave.
- v.** As part of the PM Surakshit Matritva Abhiyan, 4.73 crore pregnant women were examined. **vi.** In 2014–16, the maternal mortality rate (MMR) was 130/lakh; in 2018–20, it was 97/lakh.
- vii.** Economic and Financial Inclusion: Girls' financial futures are secured by the opening of 3.2 crore Sukanya Samriddhi Yojana accounts.
- viii.** 69% of loans approved for women entrepreneurs under PMMY (MUDRA Yojana).
- ix.** Women make up 84% of Stand-Up India's beneficiaries, encouraging female entrepreneurs.
- x.** women right now own 72% of PM Awas Yojana (Gramin) homes.
- xi.** Improvements to the infrastructure and quality of life include the distribution of 10 crore LPG gas cylinders under the Ujjwala Yojana, which guarantees smoke-free kitchens (By et al., 2024).
- xii.** Women in Leadership and Workforce Expansion: Women Agniveers were admitted into all three-armed forces, and women in the Indian Armed Forces received permanent commissions in all twelve arms and services.
- xiii.** The largest proportion of women around the world, 43%, are STEM graduates in India.

Women's labour force participation is still low at 20%, and many of them do unpaid household chores.



**xiv.** The COVID-19 epidemic significantly decreased female involvement in the economy(Like, 2020).

**xv.** Representation in Management Positions: From 10% in 2015 to 12.7% in 2023, women are currently in senior and middle management positions.

**xvi.** Progress on the Gender Inequality Index (GII): Although there are still notable disparities in labour market participation, empowerment, and health, India's GII value has risen.

**xvii.** Effects of Gender Equality on the Economy: By 2025, closing the gender gap may boost India's GDP by \$700 billion (McKinsey Report).

**xviii.** Educational Attainment: Higher female literacy rates are a result of more females enrolling in elementary and secondary schools. Accessing high-quality higher education remains a difficulty for rural women.

**xix.** Medical Progress: Better maternity and reproductive health care, while undernourishment and restricted access to therapy still exist.

**xx.** The percentage of parliamentary seats held by women has increased from 12% in 2015 to 14.7% in 2024; however, underrepresentation remains.

India is moving from women's development to women-led development, enabling women to take an active role in the advancement of society and the economy. Despite significant policy-driven progress, issues including low labour force participation, gender inequality in leadership roles, and educational inequalities in rural areas still exist. To achieve broad gender equality, ongoing governmental support, public awareness, and grassroots efforts are necessary.

## **7. DISCUSSION:**

India's government-led programs for women-led development have seen both significant successes and persistent challenges, according to the report. Programs like Mahila E-Haat, Stand-Up India, Mission Shakti, Beti Bachao Beti Padhao, and MUDRA Yojana have been significant in promoting women's entrepreneurship, financial independence, and education. Their success is demonstrated by higher levels of female literacy, business participation, and financial inclusion.



However, several institutional and economic barriers still prevent women from being fully involved. Legal changes like the Nari Shakti Adhiniyam, which calls for a 33% reservation for women in legislatures, and the ban on triple talaq have not been able to get rid of deep-rooted cultural biases and social and economic disadvantages. For rural and marginalized women in particular, financial illiteracy, limited digital access, and disparities in skill development are significant barriers.

Although women have benefited from 69% of MUDRA loans and 84% of Stand-Up India loans, their ability to succeed as businesses is still restricted by issues with accessibility and a lack of mentorship. In the same way, although programs like Mission Shakti and Mahila E-Haat provide platforms for empowerment, their reach and impact vary by place.

Prioritizing financial literacy initiatives, expanding internet access, and providing entrepreneurial training can help close the gap between policy and practice. Boosting institutional support, promoting business sector involvement, and fostering grassroots initiatives will increase the effectiveness of these activities. To change cultural beliefs and motivate future generations, it is also essential to improve the media's coverage of women in leadership and business.

Although women-led development has advanced significantly in India, more extensive structural changes are required to guarantee long-term gains. Government, business, and civil society cooperation will be crucial to converting empowerment into real leadership and economic inclusion. By eliminating these barriers and guaranteeing inclusive participation, India can fully utilize the contributions that women can make to the improvement of the country.

## **8. CONCLUSION**

Women-led development is a transformational force that has the power to influence India's destiny in addition to being economically necessary. The government has paved the way for women's empowerment by tackling obstacles in education, financial inclusion, and entrepreneurship via initiatives including Beti Bachao Beti Padhao, MUDRA Yojana, Stand-Up India, Mission Shakti, and Mahila E-Haat. From raising female literacy and financial independence to enhancing women's leadership in industry and government, these efforts have had quantifiable results.

However, barriers including socio-cultural constraints, economic exclusion, restricted internet access, and geographical inequalities still prevent women from reaching their full potential. Despite



regulatory changes, disadvantaged women especially those in rural and marginalized areas continue to face discrimination. Underrepresentation in positions of leadership, earnings inequities, and the uneven labour force participation rate all draw attention to the gaps that still need to be filled.

To close these policy-to-practice gaps and achieve women-led development, India needs to make it easier for people to learn about money, make the Internet available, teach people how to be entrepreneurs and give institutions more support. We suggest collaboration between the government, the private sector, and community groups to enhance the effectiveness of these measures. It is equally essential for the media to change the way that women entrepreneurs and leaders are presented to clarify misunderstandings and inspire the next generations.

Community-driven solutions, continuous policy improvements, and active female engagement in decision-making at all levels are all necessary for a development that is an inclusive and sustainable paradigm. India can fully use women's leadership and economic contributions with aimed reforms and consistent work, hastening its progress toward advancement in society, economic resilience, and gender equality. Closing the gender gap in employment participation may increase India's GDP by 27%, based on international studies, making women's empowerment not just a social but also an economic requirement.

Therefore, moving from women's development to women-led development is not only a noble ambition; it is crucial for achieving India's full potential in the twenty-first century.

*Note: This article was submitted to a national seminar on March 14, 2025, but has not been published anywhere.*

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## 10. APPENDICES:

### 1. BETI BACHAO BETI PADHAO:

2014-15	2015-16	2018-19	2018-19 to 2021-22
BBBP launched on 22nd January, 2015 in 100 districts covering all States/UTs in Phase-I	Expanded to 61 districts from 11 States in Phase-II	All India expansion Multi sectoral intervention 244 Media, Advocacy and Outreach 640	640 districts (as per Census 2011)

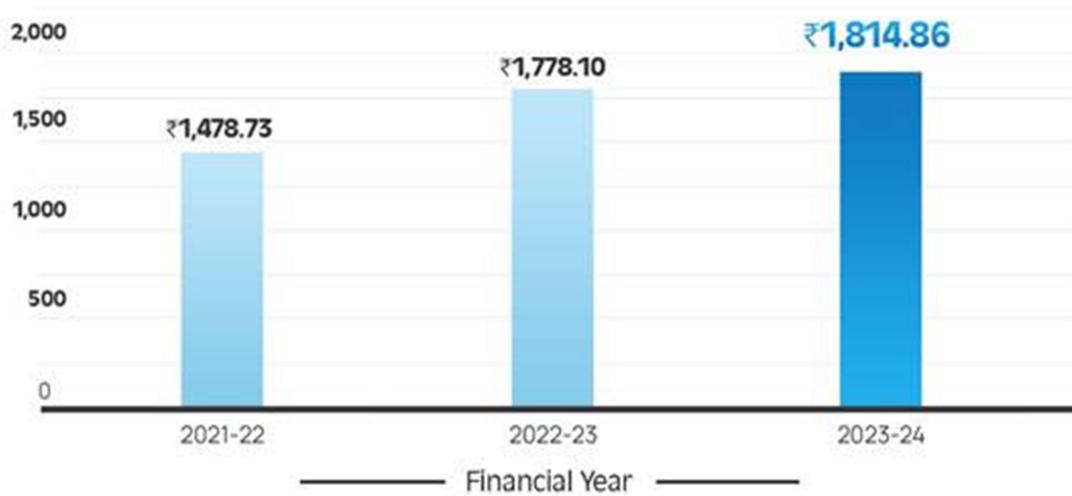
### 2. MUDRA YOJANA:



## Total Expenditure Incurred Under PMMY



(Amount in Crore)



### 3. MISSION SHAKTI:

