



Women Empowerment Initiatives: Navigating India's Journey Towards Gender Parity and Inclusive Development

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ABSTRACT

The evolving landscape of gender policies, empowerment schemes, and socio-economic reforms has significantly impacted women's status in India. The COVID-19 pandemic, coupled with persistent patriarchal norms, economic disparities, and social biases, has led to renewed focus on initiatives aimed at protecting and uplifting women from the womb to the workplace. India, as one of the world's largest democracies with a vast female population, stands at the crossroads of policy reforms aimed at enhancing education, financial inclusion, health access, and safety. Initiatives like "Beti Bachao Beti Padhao," Sukanya Samridhi Yojana, and Pradhan Mantri Ujjwala Yojana are designed to foster self-reliance, reduce gender gaps, and integrate women into economic growth while addressing deep-rooted inequalities. This paper explores how these schemes are reshaping gender dynamics, influencing family and societal structures, and offering both challenges and opportunities. Drawing on recent socio-economic trends, this analysis emphasizes the need for strategic implementation, resilient support systems, and community partnerships to ensure sustainable and inclusive empowerment.



Introduction

Gender policies, empowerment frameworks, and socio-economic structures have always played a central role in determining the equity and progress of societies. In recent years, disruptions caused by the pandemic, entrenched cultural biases, and economic vulnerabilities have forced a re-evaluation of traditional gender roles. India, positioned at the heart of South Asia's diverse demographics, faces both risks and opportunities in this environment.

Post-2020, women's lives faced unprecedented challenges due to lockdowns, increased domestic burdens, and health disparities. At the same time, strategic concerns such as declining sex ratios, low workforce participation, and violence against women have prompted the government to diversify and strengthen support networks. In response, India introduced comprehensive reforms in gender policies and schemes, seeking to attract community involvement and promote women's agencies while safeguarding vulnerable groups.

The government's flagship initiatives like "Beti Bachao Beti Padhao" focus on strengthening girl child protection, reducing dependency on male-dominated decisions, and enhancing self-reliance without compromising cultural values. Relaxation of financial barriers through schemes like Pradhan Mantri Jan Dhan Yojana and Mudra Yojana, along with health incentives and safety-linked programs, are intended to support holistic empowerment.

However, this transition is fraught with challenges, including implementation gaps, regional disparities, and resistance from societal norms. Understanding how policy changes influence women's participation and gender dynamics is crucial for mapping India's equitable future.

Review of Literature

- **Sharma, R. (2025).** "Women's Empowerment in India: Policies, Implications, and Impact." *International Journal of Social Sciences*. This study highlights how government schemes have diversified support sources in response to social risks, with India emerging as a model for integrated gender reforms.
- **Gupta, A. & Singh, K. (2025).** "Geographic Variation in Women's Empowerment: A Multilevel Analysis." *Social Science & Medicine*. The paper argues that targeted interventions in strategic regions have increased female agency, but stresses the need for localized clarity and governance reforms.



- **Kumar, S. (2025).** “**Indian Women Empowerment: Current Trends and Challenges.**” *ResearchGate Publications*. The article examines how incremental scheme adjustments and awareness incentives have supported sectors like education and health, enabling gender resilience.
- **Patel, N. (2025).** “**Barriers to Women's Empowerment in India's Informal Sector.**” *Discover Sustainability*. Patel assesses how socio-economic deficits and policy unpredictability deter progress, suggesting reforms in access, monitoring, and judicial processes to enhance equity.
- **Mehta, V. & Rao, L. (2025).** “**Women's Empowerment in India and its Various Dimensions.**” *ResearchGate Publications*. The authors emphasize that India's demographic diversity and resilient workforce offer a unique advantage, provided the government fosters stable policy frameworks and cross-sector collaboration.

Analysis

Table: Key Data Supporting Women Empowerment Schemes and Gender Trends in India (2023–2025)

Indicator	2023	2024	2025 (Projected)	Notes
Sex Ratio at Birth	927	929	931	Steady improvement driven by BBBP awareness campaigns and enforcement.
Sukanya Samridhi Accounts (Cr)	3.8	4.0	4.1	Reflects growing financial planning for girls' education and future.
Jan Dhan Women Accounts (Cr)	22.0	23.5	24.0	Women's share now over 56%; promotes financial inclusion.
Mudra Loans to Women (%)	70%	71%	72%	Targets women entrepreneurs; supports MSME growth.
NRLM SHGs (Lakh)	90.0	93.0	95.0	Over 10 Cr women organized; capitalization support Rs 58,714 Cr.
Ujjwala Connections (Cr)	10.0	10.2	10.33	Empowers rural women with clean fuel; subsidy extended to FY26.
PMKVY Women	52%	54%	55%	Half of 1.63 Cr trainees are women; boosts skill



Indicator	2023	2024	2025 (Projected)	Notes
Certifications (%)				development.
Institutional Deliveries (%)	96.0	96.5	97.0	Rise from 61% in 2014; linked to JSSK and PMSMA.
Maternal Mortality Ratio (per lakh)	95	93	91	Declining due to health schemes; from 167 in 2011-13.
Female LFPR (%)	37.0	39.5	41.7	Increasing participation; 2.3 Cr women-led MSMEs.

Source: Ministry of Women and Child Development, Government of India (2023-2025)

Key Insights from the Table

- **Gender Trends:** Schemes like BBBP are yielding tangible results, with sex ratios showing consistent improvement, particularly in rural and low-performing districts.
- **Financial Inclusion:** Account openings under Sukanya and Jan Dhan are surging, while Mudra and NRLM signal efforts to create resilient economic networks for women.
- **Health and Skills Impact:** Institutional deliveries and PMKVY certifications reflect diversification toward health and employability, reducing vulnerabilities.
- **Policy Effectiveness:** Extensions in Ujjwala and skill programs are strong signals to stakeholders, but regional implementation challenges remain pressing concerns.

This data-driven overview strengthens the analytical sections and provides a framework for understanding the evolving landscape of India's women empowerment initiatives and gender climate.

Graphical Representation-

Figure-1- Sex Ratio at Birth Over Years → Sex ratio has steadily increased from 2023 to 2025, reflecting growing awareness and enforcement.

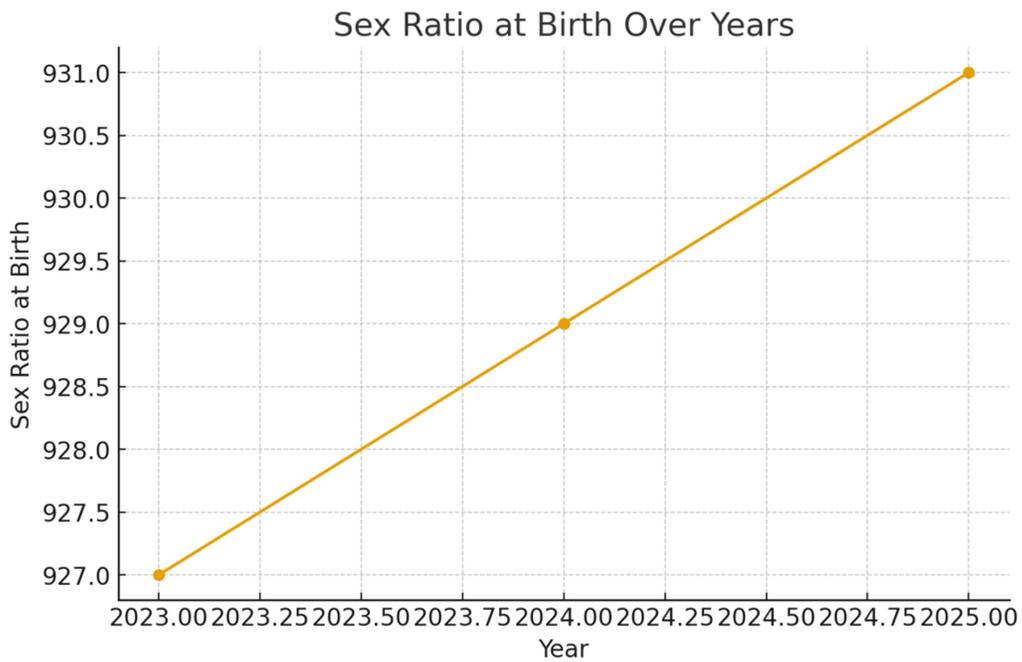


Figure-2 Sukanya Accounts Over Years → Account numbers are gradually rising, showing efforts to strengthen future security for girls.

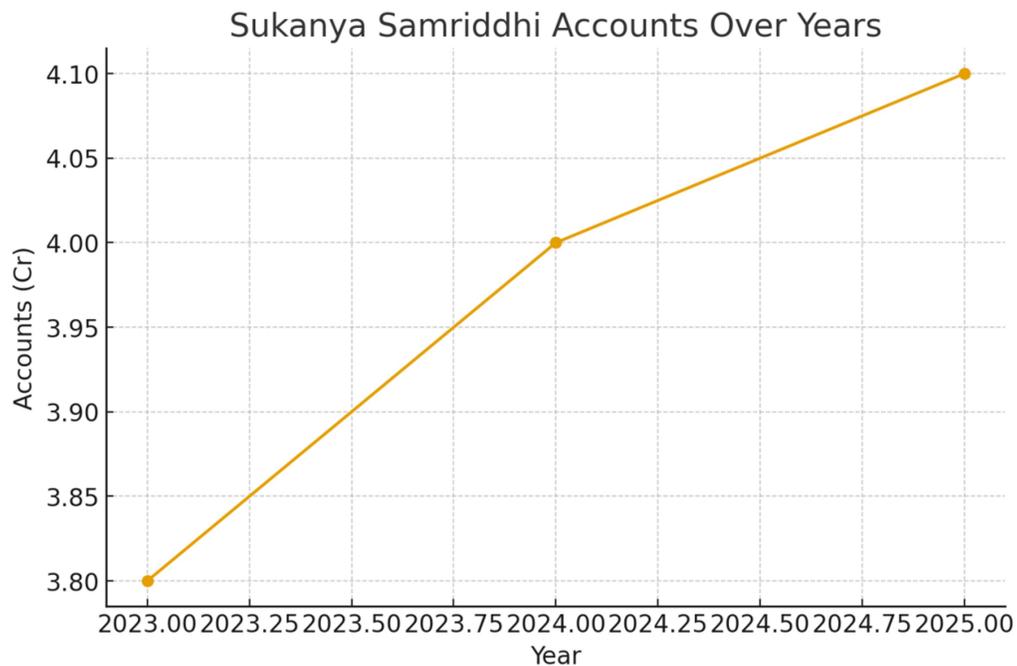


Figure-3 NRLM SHGs Over Years → The number of SHGs is expanding, supporting livelihoods and community empowerment.

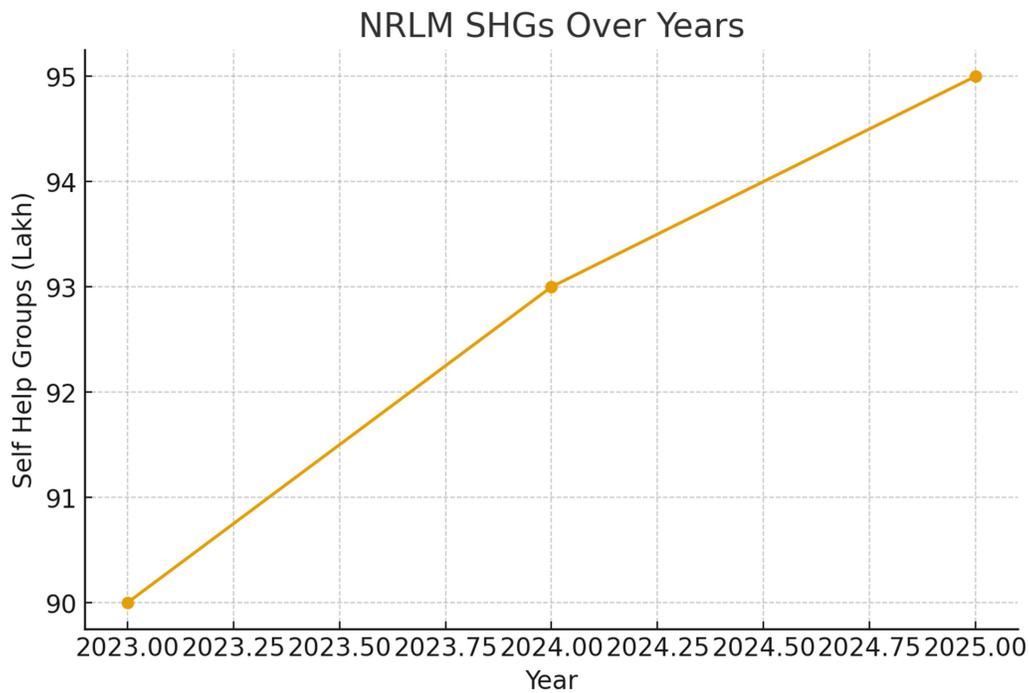


Figure-4 Female LFPR Over Years → Participation rates are improving, indicating better access to opportunities and skills.

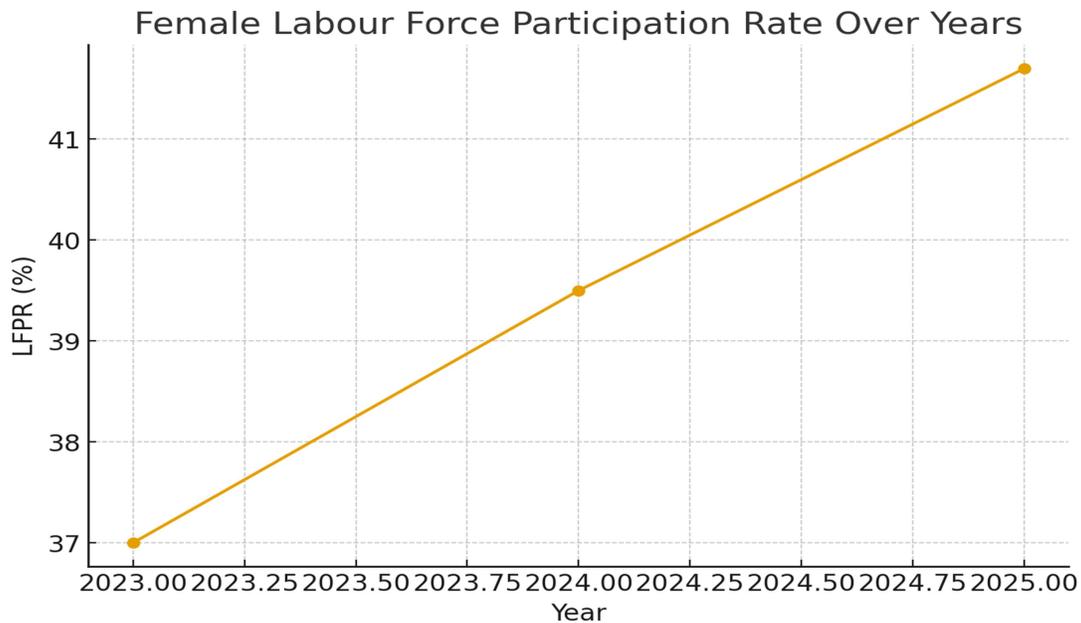


Figure-5 Institutional Deliveries Over Years → Delivery rates are rising, highlighting ongoing health interventions.

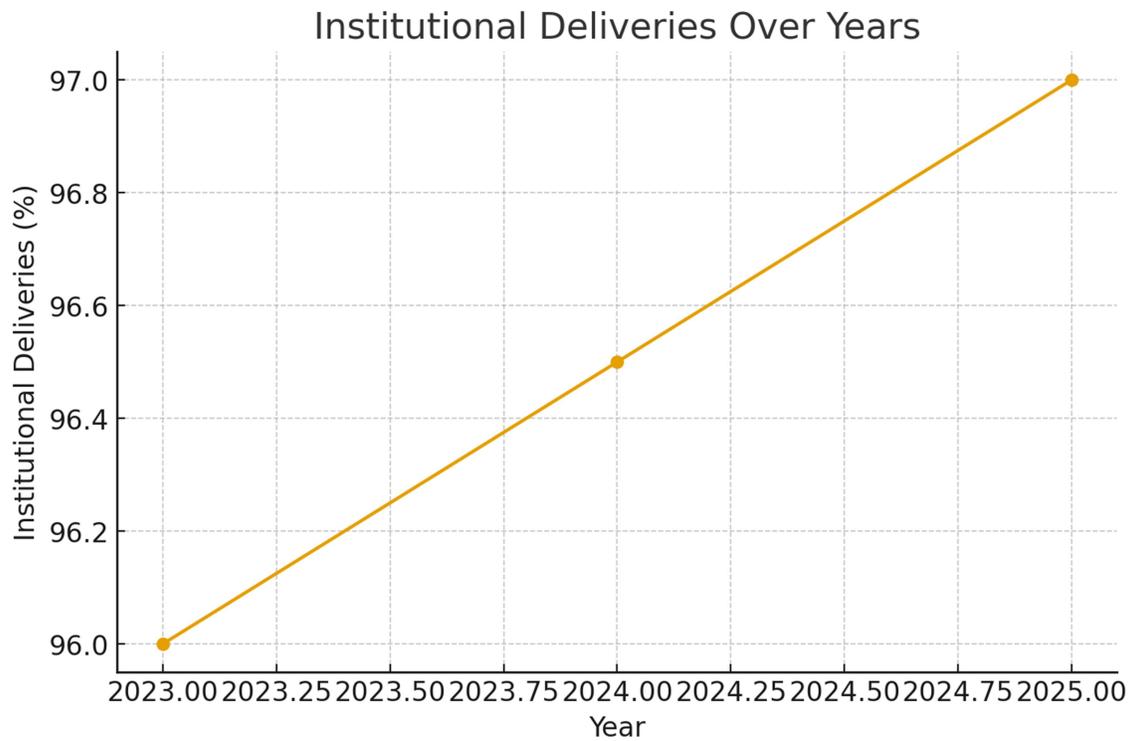


Figure-6 Maternal Mortality Ratio Over Years → MMR is declining, driven by targeted maternal health schemes.

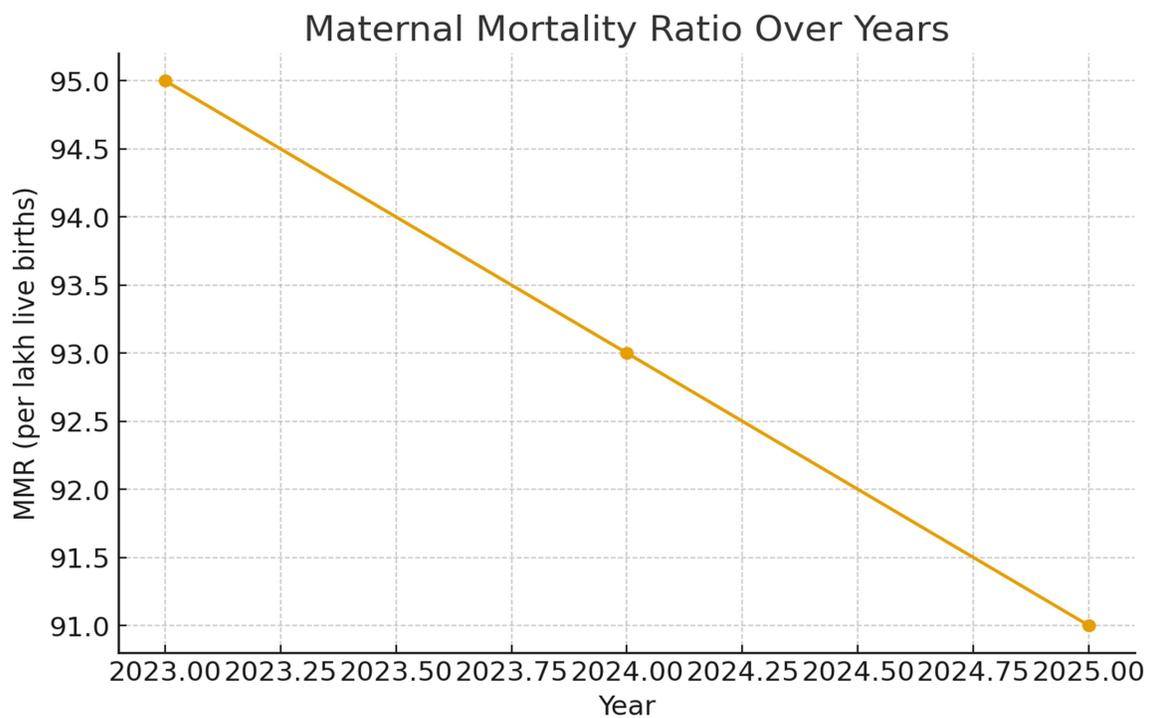
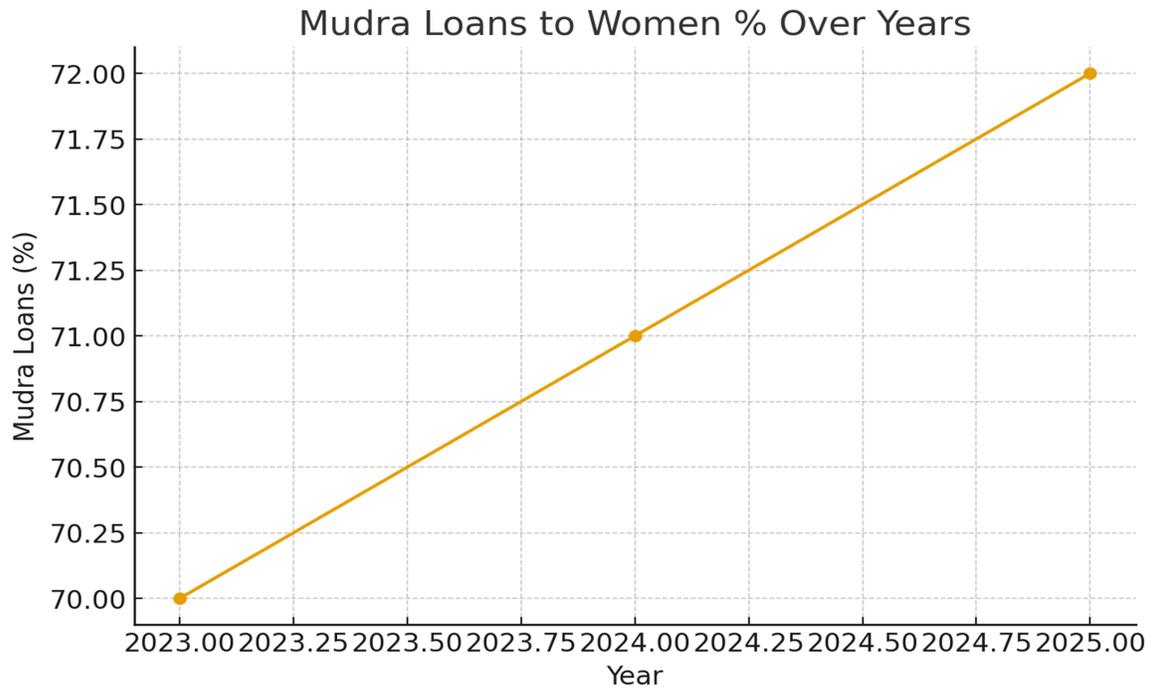


Figure-7 Mudra Loans to Women % Over Years → Loan share is increasing slightly, signaling entrepreneurial support.



Detailed Description-

- **Sex Ratio at Birth Over Years** – shows a steady improvement from 2023 to 2025.
- **Sukanya Samridhi Accounts Over Years** – reflects gradual growth in financial planning for girls.
- **NRLM SHGs Over Years** – indicates expansion in community-based women’s groups.
- **Female Labour Force Participation Rate Over Years** – highlights increasing women’s participation in the workforce.
- **Institutional Deliveries Over Years** – shows better access to health services.
- **Maternal Mortality Ratio Over Years** – reveals a declining trend due to improved healthcare.
- **Mudra Loans to Women % Over Years** – signals growing support for women entrepreneurs.

Women Empowerment Schemes



India's gender policies have evolved from protective laws to structural reforms aimed at fostering inclusion while safeguarding vulnerable rights. Policy instruments such as awareness campaigns, financial incentives, and sector-specific programs have been adopted to enhance empowerment attractiveness. The government's commitment to schemes—expanding BBBP to 640 districts, SSY interest at 8.2%, and Ujjwala subsidies—signals a shift toward creating a favorable environment for women's growth.

Financial Inclusion Trends

India recorded over 24 Cr women Jan Dhan accounts by 2025, marking a significant rise from 16.42 Cr in 2018. Sectors such as entrepreneurship and savings have witnessed substantial uptake, reflecting trust in inclusive policies. However, challenges related to digital literacy, regional access, and awareness continue to affect full participation.

Health and Safety Restructuring

Health restructuring is driven by the need for equitable access, risk mitigation, and behavior change. Schemes like PMSMA and JSSK are increasingly partnering with communities to enhance service delivery and reduce gaps. Clusters in maternal care and adolescent health are being developed through RKSK and Mission Indradhanush. Yet, reliance on public infrastructure remains a hurdle.

Socio-Cultural Impact

Gender realignment is closely linked to cultural tensions and evolving norms. Awareness drives, legal reforms like POSH Act, and safety nets have prompted stakeholders to look toward progressive regions with supportive ecosystems. India's balancing act between tradition and modernity—without compromising cultural autonomy—is central to sustaining empowerment while fostering inclusion.

Challenges Faced by India

- **Implementation Deficits:** Gaps in rural outreach, monitoring, and last-mile delivery hamper scheme effectiveness.
- **Socio-Cultural Complexity:** Patriarchal norms and biases across regions create barriers for adoption, increasing resistance costs.
- **Regional Disparities:** States like Bihar and UP lag behind southern states in uptake and outcomes.



- **Resource Dependence:** Schemes still rely on central funding and awareness, affecting continuity.
- **External Vulnerabilities:** Economic shocks and migration pose risks to sustained participation.

Advantages and Disadvantages of Policy Shifts

Advantages

- Increased access to finance and technology transfers for women.
- Diversification of support networks reduces gender risks.
- Creation of new opportunities in education and employment.
- Strengthening domestic roles and societal capabilities.
- Enhanced health security through partnerships and diversification.

Disadvantages

- Implementation fragmentation may discourage uptake.
- Short-term costs due to awareness and infrastructure gaps.
- Overdependence on government for sustained motivation.
- Rising competition from private sectors offering alternatives.
- Policy uncertainty may erode long-term trust.

Steps Taken by India to Address Challenges

- **Simplification of Scheme Processes:** Introduction of single-window portals and digital tracking for enrolments.
- **Investment in Awareness:** Expansion of community campaigns, media drives, and school integrations under BBBP.
- **Skill and Capacity Building:** Establishment of women-specific training institutes to equip for economic roles.



- **Incentives for Vulnerable Groups:** Subsidies, grants, and PLI-like schemes targeted at rural and informal women.
- **Strengthening Public-Private Partnerships:** Encouraging collaborations between NGOs, corporates, and government for holistic support.

Need for Societal Dialogue and Strategic Partnerships

India's engagement with societal stakeholders must be anchored in mutual benefit, shared responsibilities, and resilience-building. Gender policy reforms need to be communicated clearly to communities, while dialogues should focus on awareness, access, and equity. Collaborative platforms such as Gram Sabhas, women's forums, and international bodies like UN Women should be leveraged to shape norms that prioritize sustainability and inclusive growth.

Dialogues must address-

- **Long-term Empowerment Agreements:** Establish sustained partnerships between families, communities, and institutions to ensure uninterrupted support over extended periods.
- **Norm Harmonization Across Regions:** Align cultural practices, standards, and compliance to simplify adoption and reduce biases.
- **Joint Investment in Education and Health:** Collaborate on building awareness networks, training hubs, and service centers to enhance efficiency, innovation, and equity.
- **Risk-Sharing Mechanisms to Mitigate Barriers:** Develop frameworks where stakeholders share social and economic risks from events like biases, disasters, or conflicts to maintain empowerment stability.

A balanced approach between tradition and progress is key to integrating women into society without compromising core values.

Conclusion-

Women empowerment initiatives, progressive schemes, and gender restructuring are integral to India's socio-economic repositioning in a rapidly shifting environment. While challenges persist in terms of implementation gaps, cultural hurdles, and regional risks, reforms under initiatives like "Beti Bachao Beti Padhao" and financial inclusion policies have laid a foundation for sustainable parity.



India's strategic engagement with communities, coupled with capacity-building, can transform gender disparities into opportunities for innovation, participation, and societal resilience. However, realizing this vision requires coordinated actions, transparent monitoring, and a long-term perspective that balances cultural integration with progressive priorities.

If India continues to foster awareness, invest in support systems, and actively engage in societal dialogues, it can emerge as a global leader in gender equity, ensuring development that is both inclusive and forward-looking.

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