

Women’s Welfare to Women-Led Development, Significance

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Women’s empowerment has emerged as a central pillar of India’s development strategy. Over the last decade, India has moved beyond the traditional approach of **“women’s welfare”**, which focused primarily on protection and assistance, towards **“women-led development”**, where women are recognised as active agents of economic growth, governance, innovation, and nation-building.

This transition reflects a **lifecycle-based approach** covering education, health, nutrition, livelihoods, financial inclusion, entrepreneurship, leadership, and political participation.

What is Women-Led Development?

Women-led development refers to a development paradigm where **women are not merely beneficiaries of welfare programmes but are equal participants**, decision-makers, entrepreneurs, and leaders driving socio-economic transformation.

Women’s Welfare Approach	Women-Led Development Approach
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Women viewed as beneficiaries	Women viewed as change-makers
Focus on protection and assistance	Focus on participation and leadership
Addressing vulnerabilities	Creating opportunities
State-driven support	Women-driven growth
Social justice orientation	Economic and developmental orientation
Limited role in decision-making	Central role in governance and development

Lifecycle Approach to Women Empowerment

India's transition from "Women's Welfare" to "Women-Led Development" has been guided by a **lifecycle approach** that supports women at every stage of life, from birth and childhood to education, employment, entrepreneurship, and leadership. This approach recognises that **women's empowerment** requires sustained interventions across health, nutrition, education, livelihoods, financial inclusion, safety, and political participation.

Birth and Survival: Protecting the Girl Child

- The **Beti Bachao Beti Padhao (BBBP) programme** was launched in 2015 to address the declining Child Sex Ratio, prevent gender-biased sex selection, and promote the survival, protection, and education of girls.
- The scheme combines strict implementation of the **PCPNDT Act** with large-scale awareness campaigns aimed at challenging discriminatory social norms.
- As a result of sustained interventions, the **sex ratio in India improved from 943 females per 1,000 males in Census 2011 to 1,020 females per 1,000 males in NFHS-5**, reflecting greater acceptance of the girl child.

Maternal Care: Ensuring Safe Pregnancy and Childbirth

- The **Pradhan Mantri Matru Vandana Yojana (PMMVY)** provides maternity benefits to pregnant and lactating mothers, enabling them to access better nutrition, healthcare, and institutional services during pregnancy.

- Since its inception, more than 4.92 crore women have been enrolled, and over ₹20,150 crore has been transferred directly to beneficiaries.
- The **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)** provides free antenatal check-ups every month and has benefited over 7.4 crore pregnant women, while identifying more than 1.03 crore high-risk pregnancies for specialised care.
- Schemes such as **Janani Suraksha Yojana (JSY)** and **Janani Shishu Suraksha Karyakram (JSSK)** have expanded access to institutional deliveries and free maternal healthcare services.

These efforts have contributed to a significant **increase in institutional deliveries from 79% in 2015-16 to 90.6% in 2023-24, while the Maternal Mortality Ratio declined from 130 to 88 per lakh live births.**

School Education: Ensuring Access and Continuity

- The **Samagra Shiksha programme** has strengthened school infrastructure and improved educational access for girls across the country.
 - Nearly 99.3% of schools now have drinking water facilities, while 97.3% have separate toilets for girls, creating a more supportive learning environment.
 - Female enrolment has increased substantially, reaching 11.93 crore students, which accounts for nearly 48% of total school enrolment.
- The **Kasturba Gandhi Balika Vidyalayas (KGBVs)** have expanded educational opportunities for girls from disadvantaged communities through residential schooling.
 - The number of KGBVs increased to 5,316 schools, while enrolment rose to 7.58 lakh girls by 2026.

Higher Education and STEM Participation

- The **National Education Policy (NEP) 2020** has integrated gender inclusion into the education system through flexible learning pathways and targeted support mechanisms.
- **Scholarship schemes** such as the **AICTE Pragati Scholarship, Central Sector Scholarships, and Postgraduate Scholarships** have reduced financial barriers to higher education.
- The **Vigyan Jyoti Scheme** has encouraged girls to pursue careers in Science, Technology, Engineering and Mathematics (STEM) by providing mentoring, laboratory exposure, and career guidance.
 - The scheme has benefited more than 1.12 lakh girls across 300 districts.
- **Women's participation in IITs and NITs** has increased from less than 10% to more than 20%, while women account for over 53% of UGC-NET JRF scholars in STEM disciplines.

Skill Development and Digital Empowerment

- The **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** has enabled women to acquire market-relevant skills and improve employability.
 - Nearly 45% of all PMKVY beneficiaries are women, reflecting their growing participation in skill development programmes.
 - The latest phase of PMKVY focuses on emerging sectors such as Artificial Intelligence, drone technology, electronics, and green energy.

- The **NAVYA initiative**, launched in 2025, equips adolescent girls with skills in cybersecurity, digital marketing, AI-enabled services, financial literacy, and future-oriented occupations.

Health, Nutrition and Well-being

- The **Saksham Anganwadi and Poshan 2.0 programme** has strengthened nutrition support and early childhood care through upgraded infrastructure and improved service delivery.
 - More than 1.03 lakh **Anganwadi Centres** have been upgraded, while 10.58 lakh Anganwadi workers have been trained in nutrition and early childhood care.
 - The programme focuses on maternal nutrition, infant feeding practices, and addressing severe and moderate malnutrition.
- Through **Mission Indradhanush**, more than 11.87 crore children and 3.96 crore pregnant women have been registered for immunisation services.
- Under **Ayushman Bharat**, nearly 21 crore women have received Ayushman Cards, while around 4.97 crore women have benefited from hospital admissions under PM-JAY.
- More than 1.84 lakh **Ayushman Arogya Mandirs** are providing comprehensive primary healthcare services closer to communities.

Financial Inclusion and Economic Independence

- The **Pradhan Mantri Jan Dhan Yojana (PMJDY)** has enabled millions of women to enter the formal banking system and access savings, insurance, pensions, and direct benefit transfers.
- The **Sukanya Samriddhi Yojana** has encouraged families to invest in the future of girl children through structured savings and financial planning.

These initiatives have strengthened women's financial autonomy and increased their participation in formal economic activities.

Livelihood Promotion and Entrepreneurship

- The **Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM)** has transformed **Self-Help Groups** into a powerful platform for women's collective economic empowerment.
 - Today, 93.85 lakh Self-Help Groups comprising more than 10.07 crore women members operate across the country.
 - These groups have accessed over ₹12.18 lakh crore in bank credit, enabling women to engage in income-generating activities and enterprise development.
- The **Lakshpati Didi Initiative** seeks to create 6 crore women entrepreneurs earning more than ₹1 lakh annually, thereby promoting sustainable livelihoods.
- The **Pradhan Mantri Mudra Yojana** has significantly expanded access to collateral-free credit, with total sanctioned loans exceeding ₹40 lakh crore by 2026.
- Through **Stand-Up India**, more than 2.05 lakh women entrepreneurs have received institutional credit for establishing enterprises.

- The **PM SVANidhi Scheme** has supported women street vendors with working capital loans and digital financial services, while women account for 46% of beneficiaries.
- The **Namo Drone Didi Scheme** is enabling women to become drone operators and agri-service providers, marking their entry into advanced agricultural technologies.
- Through the **Womaniya initiative** on GeM, over 2.1 lakh women-led enterprises have secured government procurement opportunities worth more than ₹28,000 crore.

Dignity, Living Standards and Reduction of Drudgery

- The **Swachh Bharat Mission** has improved sanitation, dignity, and safety for women through the construction of more than 12 crore household toilets.
- The **Pradhan Mantri Ujjwala Yojana** has provided 10.55 crore LPG connections, reducing dependence on traditional fuels and lowering indoor air pollution.
- The **Jal Jeevan Mission** has connected 15.84 crore rural households with tap water, significantly reducing the time women spend collecting water.
- The **Pradhan Mantri Awas Yojana** has promoted women's asset ownership, with 96% of houses under PMAY-Urban 2.0 allotted to women.

Safety, Protection and Access to Justice

- The **Mission Shakti framework** integrates safety and empowerment initiatives to create a secure environment for women.
- More than 973 **One Stop Centres** have assisted over 14.49 lakh women facing violence and distress.
- The **Women Helpline (181)** has provided support to more than 3 crore women through round-the-clock assistance.
- Over 15,000 **Women Help Desks** have been established in police stations to improve access to justice and law enforcement services.
- Digital platforms such as **SHe-Box** and community institutions such as **Nari Adalats** have further strengthened grievance redressal mechanisms.

Leadership and Decision-Making

- Women's participation in democratic processes has increased significantly, with women constituting 48.62% of India's electorate.
- More than 14.5 lakh women serve as elected representatives in **Panchayati Raj Institutions**, accounting for nearly 46% of total representatives.
- The **Nari Shakti Vandan Adhiniyam, 2023** has provided a constitutional framework for 33% reservation in the Lok Sabha and State Legislative Assemblies.
- **Women are also entering traditionally male-dominated institutions**, as reflected in the graduation of the first batch of women cadets from the **National Defence Academy in 2025**.

By supporting women at every stage of life, India has moved beyond welfare-based interventions towards creating women as active agents of economic growth, social transformation, and democratic governance. This

transformation forms the foundation of the vision of Women-Led Development and **Viksit Bharat 2047**.

Significance of Women-Led Development

The significance of women-led development lies in its ability to create a more prosperous, inclusive, and resilient nation.

- **Demographic Dividend Multiplier:** Greater participation of women in education, skills, and employment expands India's productive workforce and strengthens the demographic dividend.
- **Inclusive Economic Growth:** Women's increased participation in entrepreneurship, SHGs, agriculture, and MSMEs broadens the base of economic growth and promotes inclusive development.
- **Human Capital Enhancer:** Educated and empowered women invest more in children's health, nutrition, and education, creating intergenerational human capital gains.
- **Poverty Reduction Accelerator:** Access to credit, livelihoods, and entrepreneurship opportunities enables women to break cycles of poverty and economic dependency.
- **Social Transformation Engine:** Women-led development challenges patriarchal norms and promotes gender-equitable social relations within families and communities.
- **Nutrition and Health Multiplier:** Empowered women make informed decisions regarding healthcare, sanitation, immunisation, and nutrition, improving overall development outcomes.
- **Grassroots Governance Strengtheners:** Greater participation of women in Panchayati Raj Institutions improves focus on local issues such as drinking water, sanitation, education, healthcare, and nutrition.
- **Democratic Deepening Mechanism:** Increased representation of women in political institutions makes governance more participatory, representative, and responsive.
- **Rural Transformation Catalyst:** Women-led SHGs, Lakhpati Didis, Bank Sakhis, and Drone Didis are emerging as key drivers of rural economic transformation.
- **Agricultural Productivity Booster:** Women's access to technology, credit, extension services, and agri-entrepreneurship enhances farm productivity and rural incomes.
- **Innovation and Entrepreneurship Promoter:** Greater participation of women in startups, STEM fields, and digital enterprises expands the country's innovation ecosystem.
- **Sustainable Development Enabler:** Greater involvement of women in environmental management, water conservation, clean energy adoption, and community institutions strengthens sustainable development.
- **Viksit Bharat Foundation:** Achieving the vision of Viksit Bharat 2047 requires unlocking the full potential of nearly half of India's population through leadership, participation, and empowerment.

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