

# **Empowering Women through Education and Skill Development: An Analysis of Beti Bachao-Beti Padhao, Stand-Up India, and Skill India Mission**

**Abstract:** This paper explores three pivotal government initiatives in India—Beti Bachao-Beti Padhao (BBBP), Stand-Up India, and Skill India Mission—aimed at enhancing the education and skill development of women. By examining the genesis, objectives, key components, and impacts of each program, this review highlights the significant strides and ongoing challenges in promoting gender equality and empowering women. The analysis underscores the importance of sustained community engagement, policy enforcement, and resource allocation to address deeply rooted gender disparities and foster a more inclusive society.

## **Introduction:**

Women's education and skill development are crucial to the socio-economic growth of any nation (Shetty and Hans, 2019). In India, gender-based disparities have historically impeded women's participation in education and the workforce (Chatterjee and Banerjee, 2023). Recognizing the urgency to bridge this gap, the Government of India has launched several initiatives, including Beti Bachao - Beti Padhao (BBBP), Stand-Up India, and the Skill India Mission. This paper aims to provide a comprehensive review of these programs, analysing their objectives, key components, successes, and challenges. By exploring these initiatives, we seek to understand their impact on promoting gender equality and empowering women through education and skill development.

## **Beti Bachao, Beti Padhao**

Beti Bachao-Beti Padhao (BBBP), launched by the Government of India in 2015, stands as a critical intervention aimed at addressing the declining Child Sex Ratio (CSR) and promoting the welfare of girls (Meenakshi and Bakshi, 2022). Translated as "Save the Girl, Educate the Girl," the program is a comprehensive strategy to curb gender-based discrimination, enhance girls' access to education, and ensure their holistic development (Kumari and Rani, 2019).

## **Genesis and Objectives**

The declining CSR, highlighted by the 2011 Census with an all-time low of 918 girls per 1000 boys, underscored the urgency of addressing gender imbalances (Newslandry, 2015). BBBP was conceived to tackle both pre-birth discrimination through gender-biased sex selection and post-birth discrimination against girls (Verma, Dhaka and Agrawal, 2018). The program's objectives are multifaceted (Ministry of Women and Child Development, 2020):

1. **Prevent Gender-Biased Sex-Selective Practices:** Through community involvement and awareness campaigns, BBBP aims to challenge societal attitudes that favour boys over girls.
2. **Promote Girls' Education:** By enhancing educational opportunities and skill-building, the program seeks to empower girls to make informed decisions and fully participate in society.

3. **Improve Girls' Health and Nutrition:** Ensuring proper healthcare and nutrition is vital for the overall well-being and development of girls.

### Key Components and Initiatives

BBBP's strategy includes a mix of advocacy campaigns, legal reforms, and support systems (Devi, Gupta and Verma, 2021):

1. **Sukanya Samridhi Yojana:** This scheme, launched under BBBP, supports the financial needs of girl children by covering expenses related to health, education, and marriage.
2. **Community Engagement:** The program emphasizes the role of local communities, NGOs, and governmental entities in fostering a supportive environment for girls.
3. **Education and Awareness Campaigns:** Targeted initiatives to dispel stereotypes and promote the value of girls' education and equal opportunities.
4. **Healthcare Initiatives:** Focus on enhancing healthcare services to ensure girls receive proper nutrition and medical care.

### Success Stories and Impact

BBBP has made notable strides in various regions, demonstrating its effectiveness in addressing gender-based discrimination (Press Information Bureau, 2021):

1. **Haryana:** Known for its skewed sex ratio, Haryana saw a gradual shift in societal attitudes through stringent law enforcement and community engagement, leading to an increase in the female student population.
2. **Rajasthan:** Grassroots participation and collaboration with NGOs facilitated awareness campaigns that debunked myths about female childbirth and encouraged parents to support girls' education.
3. **Urban Areas:** In cities like Delhi, improved safety measures and self-defence classes for girls have fostered a more conducive environment for their education and professional pursuits.
4. **Tribal Regions:** Tailored interventions in areas like Jharkhand have addressed the unique needs of tribal communities, enhancing the welfare of girl children through focused healthcare and education initiatives.

### Challenges and Recommendations

Despite its successes, BBBP faces persistent challenges (Datta, 2024):

1. **Cultural Norms and Gender Biases:** Deep-seated patriarchal attitudes continue to hinder the program's effectiveness, particularly in rural and economically disadvantaged areas.
2. **Resource Constraints:** Limited infrastructure and educational resources in certain regions impede progress.
3. **Implementation Gaps:** Coordination issues and inadequate monitoring can affect the program's reach and impact.

To overcome these challenges, the following recommendations are crucial:

1. **Sustained Awareness Campaigns:** Continued efforts to change societal attitudes and promote the value of girl children are essential.

2. **Enhanced Educational Access:** Investments in infrastructure, scholarships, and laws supporting girls' education can help retain girls in schools and improve the quality of education.
3. **Leveraging Technology:** Utilizing digital platforms to provide educational and vocational training can extend the program's reach, especially in remote areas.
4. **Strengthening Partnerships:** Collaboration with private and non-profit sectors can bring in additional resources and expertise, enhancing the program's efficacy.
5. **Integrating BBBP into Broader Policies:** Aligning BBBP with other socio-economic development initiatives ensures a comprehensive approach to gender equality (Ministry of Women and Child Development, 2019).

Beti Bachao - Beti Padhao represents a significant effort by the Indian government to promote gender equality and empower girls through education and skill development (Kumar, 2023). While the program has achieved notable success in raising awareness and improving the welfare of girls, continuous efforts in community engagement, policy enforcement, and resource allocation are essential to address the deeply rooted gender disparities. The ongoing evolution of BBBP will play a pivotal role in creating a more inclusive and equitable society for future generations.

## Stand up India

The Stand-Up India scheme, launched on April 5, 2016, by Prime Minister of India, aims to bolster entrepreneurship among women and Scheduled Caste (SC) and Scheduled Tribe (ST) communities (Sharma, n.d.). This initiative seeks to provide bank loans ranging from ₹ 10 lakhs to ₹ 1 crore to at least one woman and one SC/ST borrower per bank branch to establish Greenfield enterprises (India, S.I.). Despite the growing participation of women in entrepreneurial activities, significant barriers remain, including limited access to funding and discriminatory practices (Carter *et al.*, 2015). This paper critically analyses the scheme, assessing its benefits, performance, and impact on women entrepreneurs.

### Eligibility Criteria (Bajaj Finserv, n.d.)

1. Entrepreneurs must be above 18 years old.
2. Loans are available only for Greenfield projects, implying first-time ventures in manufacturing, services, and trading sectors.
3. Non-individual enterprises must have at least 51% shareholding and controlling stake held by women or SC/ST entrepreneurs.
4. Borrowers should not be in default to any bank or financial institution.

### Key Features of the Stand-Up India Scheme (Lande, 2019)

1. **Nature of Loan:** Composite loans inclusive of term loans and working capital ranging from ₹ 10 lakh to ₹ 1 crore.
2. **Purpose of Loan:** For setting up new enterprises in manufacturing, trading, or services sectors.
3. **Interest Rate:** The lowest applicable rate of the bank for that category, not exceeding the base rate (MCLR) + 3% + tenor premium.
4. **Security:** Loans can be secured by collateral or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL).

5. **Repayment:** Loans are repayable in seven years with a maximum moratorium period of 18 months.
6. **Working Capital:** Drawal of working capital up to ₹ 10 lakh may be sanctioned by way of overdraft, with Rupay debit cards issued for convenience.
7. **Margin Money:** The scheme envisions a 25% margin money requirement, with the borrower required to contribute a minimum of 10% of the project cost.

### **Performance and Impact**

Since its inception, the Stand-Up India scheme has shown impressive results, particularly among women. As of 2017, only 6% of the 1.3 lakh bank branches had provided loans to SC or ST individuals, while less than 25% had extended loans to women. However, public sector banks have sanctioned loans to a substantial number of women entrepreneurs, reflecting their growing participation in entrepreneurial activities(Dutta, 2018).

The scheme's performance, however, reveals disparities. For instance, in public sector banks, 38,111 loans were sanctioned, with women receiving the majority. Private Banks, on the other hand, have been less effective, with some banks not providing any loans to SC/ST individuals or women. Overall, loans worth ₹ 8,803 crores have been sanctioned, with ₹ 4,852 crores disbursed, highlighting the scheme's significant impact but also indicating areas for improvement.

### **Strengths(Stand Up Mitra, n.d.)**

1. **Sector Focus:** Encourages women entrepreneurs in manufacturing, trading, and services sectors.
2. **Accessibility:** Covers all branches of Scheduled Commercial Banks, with multiple ways to access the scheme, including through the Stand-Up India portal.
3. **Convenience:** Digital platform and Rupay debit cards enhance accessibility and convenience for women entrepreneurs.
4. **Grievance Redressal:** The portal provides a mechanism for addressing grievances, ensuring support for borrowers.
5. **Credit Guarantee:** Provides a hedge against loan defaults, particularly benefiting women entrepreneurs without collateral.

### **Weaknesses**

1. **Loan Limit:** The maximum loan limit of ₹ 1 crore may be insufficient for enterprises in manufacturing or trading sectors.
2. **Interest Rates:** Low interest rates, while beneficial for borrowers, can lead to financial strain on PSU banks.
3. **Implementation Challenges:** Inconsistent tax structure and labour laws pose challenges for the scheme's long-term viability.
4. **Technological Gaps:** Lack of access to and knowledge of modern technology among potential borrowers.

### **Opportunities**

1. **Entrepreneurial Values:** Encourages women to engage in business activities, fostering self-sufficiency.

2. **Emerging Sectors:** Service sectors offer significant opportunities for women entrepreneurs.
3. **Economic Empowerment:** Helps women become economically independent through entrepreneurial ventures.

### **Threats**

1. **Monitoring:** Lack of proper monitoring of loan disbursement processes.
2. **Knowledge Gaps:** Women entrepreneurs may lack knowledge of modern technology and financial management.
3. **Training:** Insufficient training on the use of modern technology for women entrepreneurs.

The Stand-Up India scheme has made significant strides in promoting women entrepreneurship, with a larger share of loans sanctioned to women compared to SC/ST applicants (Desai and Chaudhari, 2024). However, challenges remain in terms of loan limits, implementation, and technological access. Proper monitoring, training, and support are crucial to maximizing the scheme's impact and ensuring sustainable growth for women entrepreneurs in India.

### **Skill India Mission**

The Skill India Mission, launched in July 2015, focuses on equipping women with industry-relevant skills, enhancing their employability and competitiveness in the job market (Khare and Arora, 2023). Spearheaded by the Ministry of Skill Development and Entrepreneurship (MSDE), the mission aims to achieve women empowerment through comprehensive skill development initiatives (MyGov, 2021). Recognizing the potential economic boost from increased female workforce participation, Skill India emphasizes providing women with market-relevant skills, promoting self-sufficiency through entrepreneurship, and creating a more inclusive workforce (Ministry of Skill Development and Entrepreneurship [MSDE], 2019).

#### **Key Initiatives under Skill India Mission (Srivathsani and Vasantha, 2018)**

##### ***Long-Term Skill Development Training via Industrial Training Institutes (ITIs):***

The mission utilizes a vast network of 15,042 ITIs across India, enrolling over 22.82 lakh candidates in one and two-year courses, with a special focus on women. Enrollment of women saw a remarkable 97% increase from 87,799 in 2014 to 173,105 in 2018.

Eighteen National Skill Training Institutes (NSTIs) exclusively train women in various trades, including office management, electronics, fashion design, and new-age sectors like artificial intelligence and data analytics.

The National Apprenticeship Promotion Scheme (NAPS) includes exclusive batches for women's training, ensuring their active participation in both traditional and emerging job roles.

##### ***Short-Term Skill Development Training:***

The Pradhan Mantri Kaushal Vikas Yojana (PMKVY), the flagship program of MSDE, has trained 56 lakh candidates, with close to 50% being women. This program promotes increased female workforce participation through appropriate skilling and gender mainstreaming.

Women dominate sectors such as apparel, beauty and wellness, and healthcare, with significant presence in electronics and hardware roles. The mission ensures training programs cater to market demands and industry requirements for female professionals.

Collaborations with national missions like Ayushman Bharat and Swachh Bharat generate job opportunities for women in roles such as caregivers, midwives, and nurses.

***Recognition of Prior Learning (RPL):***

RPL has benefited over 4 lakh women by recognizing their existing skills through formal certification, enhancing their livelihood prospects.

***Apprenticeship Training:***

Comprehensive reforms in the Apprenticeship Act of 1961 have expanded opportunities in the service sector. Focused pilot programs, conducted in partnership with UNDP and the Society of Development Alternatives (DA), aim to benefit over 50,000 women across seven states/UTs within 15 months.

The Directorate General of Training (DGT) is undertaking a gender study to address constraints faced by women in participating in ITI and apprenticeship training and their transition into the labor market.

***Policy Interventions:***

The National Skill Development Policy emphasizes inclusive skill development, aiming for increased women participation for better economic productivity (Kabber, 2021). The policy supports creating additional infrastructure for women's training, flexible training delivery mechanisms, and a safe, gender-sensitive training environment.

Special provisions include boarding and lodging facilities, transportation cost reimbursement, and post-placement stipends for women trainees.

***Special Women-Centric Projects:***

NSDC collaborates with organizations like Mann Deshi Foundation and Shri Mahila Sewa Sahkari Bank Limited to provide digital, accounting, and entrepreneurial skills training to rural women (Tangirala, n.d.).

Partnerships with government initiatives and private organizations, such as Airbnb and HumaraBachpan Trust, aim to boost skill development and entrepreneurship opportunities for women in remote and economically disadvantaged areas.

***Projects in Pradhan Mantri Mahila Kaushal Kendra (PMMKK):***

Over 6,000 training targets have been allocated to women in PMMKs, with available crèche facilities to support new mothers. Training programs include self-employed tailor, beauty therapist, customer care executive, and more (Press Information Bureau [PIB], 2019).

### ***Future Jobs and Industry-Oriented Courses:***

Skill India encourages women to participate in new-age job roles aligned with Industry 4.0, such as artificial intelligence and cyber security (Chenoy, Ghosh and Shukla, 2019). The mission has seen increased female participation in unconventional and hard skills areas, including CNC mechanics and welding.

Partnerships with global industry leaders like SAP, Adobe, and IBM ensure skill development programs meet the needs of future jobs.

### ***Entrepreneurial Initiatives:***

MSDE, through the National Institute for Entrepreneurship and Small Business Development (NIESBUD), offers Entrepreneurship Development Programs for rural women to foster entrepreneurial values and set up enterprises.

The linkage between Skill India and Mudra Yojana benefits aspiring women entrepreneurs, with women comprising about 78% of Mudra Yojana beneficiaries.

Since its launch, the Skill India Mission has transformed the lives of over 35.56 lakh women, equipping them with skills for better livelihood and financial independence (Singh *et. al.*, 2021). By fostering a multi-pronged approach to skill development, the mission aims to reinforce equality and create a more inclusive workforce, ultimately contributing to India's economic growth.

### **Conclusion:**

The initiatives Beti Bachao, Beti Padhao, Stand-Up India, and Skill India Mission represent significant efforts by the Indian government to advance women's education and skill development. Each program has made notable strides in raising awareness, improving access to education, and fostering entrepreneurship among women. However, persistent challenges such as cultural norms, resource constraints, and implementation gaps continue to hinder their full potential. Addressing these challenges through sustained awareness campaigns, enhanced educational access, technological integration, and robust monitoring mechanisms is crucial. The ongoing evolution of these initiatives will play a pivotal role in creating a more inclusive and equitable society, ultimately contributing to India's socio-economic growth.

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