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Q) The Jan Dhan Yojana has revolutionized the banking sector. In this context, analyse how the scheme has helped in empowering women and lowering the urban-rural divide.

Ans) PM-Jan Dhan Yojana makes sure complete financial inclusion of all households in to get access bank account, credit access, insurance universal banking services and financial literacy.

- It delivery of financial services at an affordable price to low-income group.

History of PMJDY

- PMJDY started 2014 in August.
- many gave to lower economic group through
 - Pradhan Mantri Kaushal Vikas Yojana
 - " " Fasal Bima Yojana

Features of PMJDY

- It focused on providing unbanked people with easy and simple access to finance services.
- Eligible bank account holders can access personal insurance (life)
- There is no minimum balance requirement in this bank account.
- Govt. provided interest on the depositor of this account.

Benefits of PMJDY

- It benefit to 7.5 crores of house holders in 2015. Later stage no. of account increase
- Life insurance provided to 30,000 who opened bank account from 15th August + 2014 to 2015.

It benefit to both rural and urban Area of low-economic people i.e. women, SC & ST etc.

It benefit to rural women

- save money on her own account. [MGNREGS's money]
- open another economic source i.e. Business, tailoring of dress. domestication of animal (cow, goat etc)
- Social status may be increases.
- It also benefit her health condition
- GDP of our country increases from cottage industry.
- women get employed

Benefit to Urban

- In urban area division of labour is increases so lower-grouping people join other sector of working place.
- Unskilled labour get job.
 - They open her own Business, or other income sources
 - It benefit sanitation, health, education, etc. in urban Area
 - SDG-2 may be fulfilled [poverty eliminate]
 - PM-Vishwakarma is Important for self-employment created.

In summary of it is said that the PM-Jay is benefited to both women as well as vulnerable section of people. self employment may be created, social position of women may be changes, emerge domesticated market, SDG-2 may be Achieved, GDP also increases.