

### **Role of Women In Agriculture And Rural Prosperity**

- Agriculture in India is a female intensive activity. Recently, India has seen increase in female participation in Agriculture.
- The Agriculture Census 2015–16 has established that the **share of female operational holders has increased** from 12.79% in 2010-11 to 13.87% in 2015-16.
- In terms of **operated areas**, the share of the women increased from 10.36% to 11.57%. The **average land holdings with women farmers is 0.9 ha** while the highest is of 2.84 ha in Nagaland.

#### **Agriculture and Female Employment**

- Women are involved in all aspects of agriculture from crop and seed selection to harvest and post-harvest management, marketing, and processing. According to estimates, the **agricultural sector employs about 4/5th of all economically active women.**
- Close to 75 million women are engaged in dairying and 20 million in animal husbandry against 15 million men in dairying and 1.5 million in animal husbandry.

#### **Withdrawal of Women from Agriculture:**

- International Labour Organization's Statistics (ILOSTAT), based on data from 1995 to 2019, conducted a study on percentage men and women of active employment age engaged in agriculture.
- It indicated **continuous withdrawal of women workforce** since 1995. Nevertheless, the **percentage of female engaged in agriculture has been sizeable** at 54.6% in 2019 against 39.5% of male.
- The withdrawal of women workforce from agriculture is a welcome move due to empowerment of women through better education, alternative employment opportunities and access to rights and resources, etc.

#### **Financial Inclusion and Rural Women**

- NABARD's All India Rural Financial Inclusion Survey, 2016–17 indicated that the structure of rural income has been changing rapidly.
- The **wages including labour wages** has taken a front seat both in agri and non-agri households in terms of earnings to households. However, agriculture is still an engine of growth and poverty reduction in rural areas being the main occupation for the poor.
- **Women's participation** in wages/salaried activities **was dismally low**. It was low because many women members have to attend to domestic duties only & are not engaged in any economic activity.
- This implies that a huge population in rural India is still not economically utilised for better output. This also puts serious concerns for our education and vocational training systems to reinvigorate this very economically.

#### **Scenario in Urban Areas**

- Rapid urbanisation in India is yet to become inclusive to encourage the women to join the labour force. Not enough rural women have been able to make the transition to working in urban areas.
- This is due to very **low level of connectivity and safety measures for women** workers willing to work in the cities as a daily floating population.

#### **Financial Knowledge and Discipline in Rural Women**

- The **All India Rural Financial Inclusion Survey 2016-17** indicated that **women have equal and very strong financial knowledge** and have better positive financial attitude than their male counterparts.

### **Mobilizing the Rural Women**

- Reaching out to rural women and women farmers through National Rural Livelihood Mission of MoRD has created a remarkable milestone. The total rural women mobilised into SHGs stood at 6.47 crore by December 2019.
- The movement needs to be continued along with more and more employment to women workers under another flagship rural employment programme MGNREGA.

### **Role of Financial Institutions**

- The data for **banking linkage to the SHGs of NRLM** revealed that only **77.3% SHGs were linked with Banks on all India basis**.
- The numbers are very discouraging in some of the eastern states like Bihar (37.8%), Jharkhand (47.2%). The lowest being in Rajasthan at 18.8%.

### **Learning from the States**

- The trend of **women attending only domestic works** will have to be reversed to embark on the new success.
- The women's economic empowerment is closely connected with poverty reduction as women also tend to invest more of their earnings in their children and communities.
- Increase in the incomes of women members in the family has increased the access to food and finance, and benefitted their families as well as communities.

### **Skill Development**

- The Skill India Mission needs to map requirement and design tailor made hands-on training modules for imparting skills to the willing women workers.
- These training programmes need to be sensitive to the needs of women workforce. It must include provisions as providing safe transport, flexible schedules and childcare support.
- The various models **like women mesons in Jharkhand, Krishi Sakhi and Pasu Sakhi** under NRLM and World Bank model for supporting adolescent girls in Jharkhand Government for the completion of secondary education and providing mentoring services to succeed in the job market should be suitably upscaled.
- Similar examples of providing dedicated hostels to girl students in Rajasthan and elsewhere should also be augmented.

### **Social and Behavioural Change**

- Women tend to drop out in response to family pressures even after completing the skill programmes and consequently getting jobs. Hence, focus must be given to change the social norms and the society must own its responsibility to raise males to respect women.
- The Government needs to work to provide better connectivity between stations and their often-distant homes. **In Tamil Nadu, safe working environment** has been able to **encourage women to work in garment manufacturing**, far from their village and homes.

### **Conclusion:**

- The **number of women in the total workforce in India is only 27 percent**, and more seriously, almost 20 million women had withdrawn from the workforce during 2005 and 2012.
- On a global landscape, **India ranked 120th among 131 countries** so far as women workforce participation is concerned. Adding to woe is the worsening state of gender-based violence in India.

- India is 5<sup>th</sup> largest economy of the world. However, compared to China where women contribute about 40 percent in economic activity, the **contribution of Indian women is about 17–18 percent** (World Bank estimates) which is less than half the Global average.
- There is an urgent need to revisit and reform outdated legislation and policies that act as deterrents to women entering or staying in the labour market.

#### **Kisan Rath Mobile App Launched**

- To facilitate farmers and traders in searching transport vehicles for Primary and Secondary transportation for movement of Agriculture and Horticulture produce.
- **Primary transportation would include** movement from Farm to Mandis, FPO Collection Centre and Warehouses etc.
- **Secondary Transportation** would include movement from Mandis to Intra-state & Inter-state mandis, Processing units, Railway station, Warehouses and Wholesalers etc.
- This App also facilitates traders in transportation of perishable commodities by Reefer (Refrigerated) vehicles.
- Under the extraordinary situation prevailing in the country currently due to lockdown, **“Kisan Rath” will ensure smooth and seamless supply linkages**

#### **Gender Budgeting**

- **Gender budgeting (GB)** is a policy with a primary goal of **re-orienting the allocation of public resources**, advocating for an advanced **decision making role for women** in important issues, and securing **equity in the distribution of resources** between men and women.
- It remedies the disadvantages and discrimination against women by incorporating them in the budgetary process and fighting marginalisation and exclusion from economic, political, and constitutional processes.

#### **Misconceptions about GB**

- GB is **not a separate budget for women**. It is also not about simply dividing government money 50-50 between men on the one hand, and women and girls on the other.
- A simple 50-50 division may look equal, but it is often not equitable, or fair, because the needs of women and men and girls and boys may be different.
- For example, in the area of health, male and female people will have similar needs in respect to influenza and malaria. But women will have greater needs than men in terms of reproductive health.

#### **Gender and Sex:**

- **Gender is the culturally and socially constructed** roles, responsibilities, privileges, relations and expectations of women and men, boys and girls. Because these are socially constructed, they can change over time and differ from one place to another.
- Sex, on the other hand, is the **biological make-up of male and female people**. In respect of sex, it should be ensured that policies and programmes are available and adequately financed to address the different biological needs of women and men, including childbearing for women.
- In respect of gender, we need to have a vision of the type of roles, responsibilities, and relationship that we want to see in the country.

**Need for GB:**

- There are a number of gender-specific barriers which prevent women and girls from gaining access to their rightful share in the flow of public goods and services. Unless these barriers are addressed in the planning and development process, the fruits of economic growth are likely to completely bypass a significant section of the country's population.
- GB ensures two aspect: **promotes equality and maintains efficiency.**
- The gender budgeting statements **enables the government to collect gender relevant data**, though more sustained efforts are required to ensure that the data are used to guide effective programmes and policies.

**Purpose of GB:**

- Identifying the needs of women and reprioritising expenditure to meet these needs
- Supporting gender mainstreaming in macroeconomics
- Strengthening civil society participation in economic policymaking
- Enhancing the linkages between economic and social policy outcomes
- Tracking public expenditure against gender and development policy commitments
- Contributing to the attainment of the Sustainable Development Goals (SDGs)

**Women's Economic Empowerment in India: Statistics**

- Currently, the contribution of Indian women to the GDP (17%) is far below the global average (37%).
- Globally, women spend three times more time on unpaid work than men, in India it is 9.8 times more. If, that was assessed for wages, it would add Rs. 19.85 lakh crore to the GDP.

**Scope for Gender Budgeting**

- Gender budgeting involves looking at **all the components of Budget** from the point of view of women as beneficiaries.
- While many public goods and services like defence are not amenable to gender partitioning, many others have differential impact on the two sexes.
- For example, *outlays for augmenting the supply of safe drinking water can benefit women more than men by cutting down on the time spent in fetching water from the rivers or ponds.*
- GB work provides information that allows for better decision making on how policies and priorities should be revised and the accompanying resources needed to achieve the goal of gender equality.

**GB in India:**

- **The year 2001** proved to be a watershed year with respect to orientation of the budget making **process towards gender sensitivity and gender empowerment.** A special reference in the Budget Speech of the FM for the financial year 2000–01 was made pertaining to the access of women to national resources.
- Economic Survey (2000–2001) contained an **entire section on 'gender inequality'** for the first time.
- **Since 2005–06**, the Expenditure Division of the Ministry of Finance has been issuing a **note on Gender Budgeting** as a part of the Budget Circular every year.
- This **GB Statement comprises two parts:** First part reflects Women Specific Schemes, i.e. those which have 100 percent allocation for women. Second part reflects Pro-Women Schemes, i.e. those where at least 30 percent of the allocation is for women.

- India is a **leading example of Gender Budgeting in the Asia Pacific region**, as acknowledged by the United Nations (UNDP Asia Pacific, 2010; UN Women, 2012; UN Women 2016).

#### **Progress so Far:**

- In the Union Budget 2016– 17, the govt. has **integrated GB in the energy sector** by a policy initiative, to uplift poor women in the energy ladder to LPG subsidies.
- **Pradhan Mantri Ujjwala Yojana** for providing free LPG connections to women from BPL families is a good example of how a prima facie gender neutral ministry like the Ministry of Petroleum and Natural Gas can design a policy to address women's need.
- In India, the lower tiers of the government depend on intergovernmental transfers from the central government. There is an ongoing debate in India **to integrate gender in formula-based transfers**, though it has not yet materialised. This debate might force future Finance Commissions to consider this as a variable in intergovernmental transfer.
- GB has both expenditure as well as revenue side. **The revenue side of Gender Budgeting is still in the nascent stages.**
- At least 57 government ministries/departments set up Gender Budgeting Cells.

#### **Impact of GB:**

- An analysis conducted by National Institute of Public Finance and Policy reveals that GB has **not translated effectively into policies** that impact women.
- Another study, using the data of NFHS 3, revealed that states with Gender Budgeting showed **significantly greater reduction in spousal violence** between 2005–06 and 2015– 16 than those without it.
- The scores on GDI (Gender Development Index) & GII (Gender Inequality Index) for countries were used as measures of gender equality or inequality. It has highlighted the importance GB for country.

#### **Challenges and Way Forward:**

- India has integrated gender budget within the Expenditure Budget and also given instructions to integrate it into the Outcome Budget. However, the **capacity of sectoral gender budgeting cells** to carry out specific analysis of gender-related needs remains a challenge. There is need to build capacity at centre and state level.
- Quantum of budgetary allocation for women focused schemes vis-a-vis total budgetary allocation should be increased.
- Implementation of the policies should also be monitored so that the allocated budget is spent strictly under the head it was allocated for.
- The revenue side of the gender budget should also be strengthened to empower women through innovative taxation policies.
- Government should commission quantitative and qualitative study of the impact of GB on ground level in order to improve the efficacy of gender sensitive policies.

#### **Nutrition And Health Related Empowerment of Women**

- Women empowerment is specifically important from the perspective of social justice and equality.
- It is also helpful in acting as a means for achieving the various SDGs including poverty reduction as well as improving nutrition, health and education of the people at large.

**Some household-level indicators for measuring women empowerment:**

- **Women's involvement in household decision making** - economic decisions (finance, expenditure, resource allocation); social and domestic matters (e.g. marriage etc.); children related decisions (like schooling, health & nutrition).
- **Women's access/control over household resources** (including cash, assets, income, freedom of mobility).
- **Power & money relationship** (between the spouses); social hierarchy; appreciation and sense of self-worth (self-esteem).

**Nutrition & Empowerment:**

- Women empowerment is crucial for improving nutrition and health related outcomes of the family. Since women are often the primary caregivers, they can influence their children's nutrition.
- Maternal autonomy is positively associated with child's nutritional status, especially for children aged less than three years.
- Women empowerment is increasingly being viewed as a significantly important strategy in reducing maternal and child under-nutrition, which continues to be one of the major health burdens in low- and middle-income nations.
- It helps the women to realise their inner-most potential, the right to access resources, make independent choices along with the freedom of decision-making, both within as well as outside the household.

**Statistics:**

- NFHS -4 (2015-16) data indicate that 22.9% of the women are underweight and 53.1% (15-49) are anaemic.
- As per the 2015–17 Sample Registration System (SRS) bulletin, MMR is 122, IMR is 41 and the Under-Five Mortality Rate (U5MR) is 50 (per 1000 live births).
- India alone accounts for one-fourth of the world's cervical cancer patients, with estimates that 1 in 53 Indian women are likely to suffer from cervical cancer.

**Steps:**

- The Constitution of India in its Preamble, Fundamental Rights/Duties, enshrines a powerful mandate regarding the rights of women along with necessary emphasis on equality.
- **Janani Suraksha Yojana (JSY):** A safe motherhood intervention under the National Health Mission
- **National Health Mission (NHM)** - it addresses malnutrition among women. Its components include: Anaemia Mukht Bharat; organization of Village Health and Nutrition Days as well as Sanitation and Nutrition days (for providing maternal & child health services along with awareness generation on maternal and child care); Iron and Folic Acid (IFA) supplementation; calcium supplementation and promotion of iodized salt consumption.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY)/** Maternity Benefit Programme, under which pregnant women and nursing mothers receive a cash benefit of Rs. 5,000/- in three instalments. The

**Legislative steps taken after Independence**

- Special Marriage Act, 1954
- The Hindu Marriage Act, 1955
- Immoral Traffic (Prevention) Act, 1956
- Dowry Prohibition Act, 1961
- Maternity Benefit Act, 1961
- Medical Termination of Pregnancy Act, 1971
- Equal Remuneration Act, 1976
- Indecent Representation of Women (Prevention) Act, 1986
- The Commission of Sati (Prevention) Act, 1987
- National Commission for Women Act, 1990
- Prohibition of Child Marriage Act, 2006
- Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
- Muslim Women (Protection of Rights on Marriage) Bill, 2019



eligible beneficiaries also receive cash incentive under the Janani Suraksha Yojana (JSY). Hence, on an average, a woman gets Rs. 6,000/- for her first living child-birth.

- **Scheme for Adolescent Girls (SAG)** provides services to out-of-school adolescent girls (11–14 years) for their self-development and empowerment
- **POSHAN Abhiyaan** was launched to improve nutritional status.

#### **Way Forward:**

- Dietary diversification or bringing variety in the household diets
- Promoting the use of nutrient rich local/ seasonal/under-utilized foods
- Homestead-gardening to maximise sustainable gain at the household/community level
- In rural settings, promoting mixed cropping and integrated farming systems
- Using fortified/bio-fortified foods, esp. micronutrient-enriched foods

#### **Conclusion:**

A well-nourished, healthy and empowered woman is not only an asset to the family but to the society and the nation as a whole.

#### **Draft National Policy for Women 2016 – priority areas with reference to women’s nutrition and health:**

- Lowering the soaring Maternal Mortality (MMR) and Infant Mortality (IMR) rates.
- Strengthening healthcare facilities for elderly women (aged >60 years) including preventive, curative and rehabilitative/palliative healthcare.
- Special emphasis on adolescent girl’s sexual & reproductive health needs.
- Strengthening the interventions and services **for addressing the inter-generational cycle of under-nutrition**, with special focus on continued nutritional care for the first 1000 days.
- Ensuring availability of nutritious and safe food (through PDS) particularly for the unreached women/children in view of their greater susceptibility.

#### **The Progress on the Sustainable Development Goals**

- The Gender Snapshot Report (2019) under the aegis of SDG-2 (Zero Hunger) highlights that **unequal power relations** at the household-level.
- It renders women more susceptible to food insecurity than men. In any crises situation, women/girls are often the ‘shock absorbers’ by consuming less nutritious food in order to support their families. They also tend to spend more time & energy than men/boys in securing and cooking food for the household consumption.
- Further, under the aegis of SDG-3 (Good Health and Well Being), it comments that for majority of the women/girls, gender discrimination challenges their access to healthcare due to various reasons like limited financial resources, restricted mobility, etc.

#### **ASHAs – The First Port of Call in India’s Villages**

- In 2005, Government launched National Rural Health Mission. This mission empowered villages in India with the **creation of Accredited Social Health Activists (ASHAs)**.

- These community health workers are actually bringing a ray of hope in gloomy and challenging times. This trained frontline work force is working wonders in a vast country like India which is fighting with the COVID-19 pandemic.

### Why ASHA?

- One of the key strategies of the National Rural Health Mission is to **provide a community health volunteer to every village with a population of 1000**.
- These workers are expected to **spread awareness on health** and **mobilize the community** for local health planning and increased use of health services.
- ASHAs are instructed to provide **information to the community on determinants of health** such as nutrition, basic sanitation and hygienic practices, healthy living and working conditions.
- ASHAs are the **first port of call for any health-related needs of deprived sections** of the population, especially women and children who find it difficult to access health services.

### Working:

- ASHA is provided a drug kit containing a set of drugs/equipment and products that enable her give basic care to the community.
- She is also provided a home-based new born care kit for providing growth assessment of new-born care.
- ASHA is playing great role in providing advice on immunization, family planning methods and infant feeding practices very seriously.
- The ASHAs are **given performance-based incentives** for promoting universal immunisation, referral and escort services for reproductive and child health and other healthcare programmes and construction of household toilets.
- They **counsel women** on birth preparedness, importance of safe delivery, breast-feeding and complementary feeding, immunisation, contraception and prevention of common infections including Reproductive Tract Infections/ Sexually Transmitted Infections (RTIs and STIs) and care of the young child.

### Case study:

- In the **14th edition of 'Mann Ki Baat'**, PM Modi highlighted the work done by a ASHA worker living in a malaria infested village Tendagaon (Odisha). Her name is Jamuna Mani Singh.
- Through her dedicated efforts, which included **creating awareness about the disease**, she tried her best to avert the damages malaria causes.
- The moment she learns of anybody having fever in the village, she reaches their doorstep. She also ensures that all houses in the village use insecticide mosquito net.
- In December 2019, **Balvinder Kaur**, an ASHA worker from Khosi Kalan village of Ludhiana, Punjab was honoured with the **National Universal Health Coverage Award** by Union Minister for Health and Family Welfare.
- She was honoured for her contribution to promoting facilities of Health and Wellness Centres in her block.

<p style="text-align: center;"><b>Role of ASHAs in Keeping India's Villages Protected from Coronavirus</b></p>
<ul style="list-style-type: none"><li>• ASHAs, are playing an indispensable role in rural outreach by educating village people on arresting the spread of the much-dreaded Coronavirus.</li><li>• They play an important role in spreading awareness on COVID-19</li></ul>



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## **VAJIRAM & RAVI**

### **Inclusive Development and Rural Women**

- Inclusive development is **multi-faceted** and can be achieved through **growth with equity – social, economic and political**.
- Sustainable rural development refers to improving the quality of life for the rural poor by developing capacities that promote community participation, health and education, food security, environmental protection and sustainable economic growth thereby enabling community members to leave the cycle of poverty and achieve their full potential.

#### **Challenges Faced by Rural Women**

- Limited access to credit, health care and education are among the many challenges
- These are further aggravated by the global food and economic crises and climate change.
- Rural women and girls face the **brunt of the feminization of poverty** and its **intergenerational consequences**, the impacts of climate change, desertification, extreme weather events and natural disasters.
- They are also the most vulnerable in conflict situations, as migrants and refugees and in humanitarian crisis.

#### **Government Empowerment Programmes for Rural Women**

**A. Beti Bachao Beti Padhao (BBBP):** Launched initially to address the declining Child Sex Ratio. It broadened and took under its ambit other concerns such as strict enforcement of PC-PNDT Act.

There are provisions to motivate higher education for girls and related issues of disempowerment of women on a lifecycle continuum.

**B. Pradhan Mantri Matru Vandana Yojana (PMMVY):** It is a maternity benefit programme. The beneficiaries would receive cash incentive of Rs. 6000 during pregnancy and after institutional delivery.

**C. The Pradhan Mantri Ujjwala Yojana** is an effective scheme to aid poor section of Indian society. The intent of this scheme is to **make cooking gas (LPG) available** to women from families that are financially backward.

**D. Deen Dayal Upadhyaya Antyodaya Yojana (DAY-NRLM):** Ajeevika is a major project of **Ministry of Rural Development**. At least one-woman member from each identified poor rural household, is to be brought under the SHG network in a time bound manner. There are other **two components of Ajeevika**. These are:

- i) **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)** - It aims to skill rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages.
- ii) **Mahila Kisan Sashaktikaran Pariyojana (MKSP)** - It aims to improve the present status of women in agriculture and enhance the opportunities for empowerment.

**E. Rastriya Mahila Kosh (RMK):** It is launched by the **Ministry of Women and Child Development (MWCD)**. It **extends micro-credit to the women in the informal sector** through a client-friendly, collateral-free and a hassle-free manner for income generation activities.

RMK has taken a number of promotional measures to popularise the concept of micro-financing, enterprise development, thrift and credit, formation and strengthening of women SHGs through intermediary organisations.

**F. Mahila Shakti Kendra (MSK):** In order to support rural women and provide them with convergent support, MWCD approved a sub-scheme under the **Umbrella Scheme 'Mission for Protection and**

**Empowerment for Women'** for implementation during 2017–18 upto 2019–20 to empower rural women through community participation.

- ✓ **Convergent support is provided** for equal access to healthcare, quality education, career and vocational guidance, and digital literacy at Gram Panchayats level.
- ✓ The scheme is committed to play an important role for empowerment of rural women especially in the **most backward 115 districts of the country**.
- ✓ **Community engagement through College Students Volunteers** is envisioned in 115 most backward districts as part of the MSK Block level initiatives. Student volunteers will play an instrumental role in awareness generation regarding various important government schemes/programmes.

**G. National Repository of Information for Women (NARI):** MWCD has also prepared a portal that will provide citizen easy access to information on government schemes and initiative for women. The portal summarises over 350 government schemes and other important information for the benefit of women.

**H. National Nutrition Mission (NNM):** The aim is to achieve an improvement in the nutritional status of children of 0–6 years and pregnant and lactating women in a time bound manner, during the three years beginning from 2017–18, with defined targets. The Targets are:

- ✓ Prevent and reduce stunting in children (0–6 years) by 6per cent@ 2per cent p.a.,
- ✓ Prevent and reduce under-nutrition in children (0–6 years) by 6 per cent @ 2 per cent p.a.,
- ✓ Reduce the prevalence of Anaemia among young children (6–59 months) by 9 per cent @ 3 per cent p.a.
- ✓ Reduce the prevalence of Anaemia among women and adolescent girls in the age group of 15–49 years by 9 per cent @ 3 per cent p.a.
- ✓ Reduce low birth weight by 6per cent @ 2 per cent p.a.

**I. Swadhar Greh scheme** was launched, in 2015, to cater to primary needs of women in difficult circumstances. Women are provided with shelter, food, clothing, medical treatment and care. Legal guidance is also given to enable their readjustment in family/ society.

In addition, a **widow home** with the capacity of 1000 people has been constructed at Sunrakh Bangar, Vrindavan.

**J. Mahila Police Volunteers (MPVs)** will prove to be an effective alternative against the local police for women. The MPVs report incidences of domestic violence, child marriage, dowry harassment, and violence faced by women in public spaces. Initiated in 2016, the MPVs is operational in 5 states.

**K. Mahila e-Haat** is an initiative to economically empower women through financial inclusion. It is a direct online digital marketing platform for women entrepreneurs/SHGs/NGOs. It was launched in March 2016.

**L. Empowering Elected Women Representative (EWRs):** MWCD has launched an **extensive training programme** with an objective of empowering EWRs and help them assume the leadership roles expected of them and guide their villages for a more prosperous future.

### **Conclusion**

- The road to inclusive development cannot be travelled without the health, education and empowerment of women who form almost 50 per cent of the Indian population.
- A multi-directional organised approach to their development is sure to take the country way beyond this path. And in India the forces are marching in the right direction to take the nation to new horizons.

### **Prioritizing Economic Empowerment of Women**

- Empowerment may be defined as the **process by which women take control and ownership of their choices**. It is the “expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.”
- Women Empowerment in India attained a new dimension when policymakers shifted their focus from “Women Development” to “**Women-led Development**”.

#### **Importance of Women Participation in an Economy**

- According to report titled “**Power of Parity**” (by Mckinsey), India could add \$700 billion of additional GDP in 2025, upping the country’s annual GDP growth by 1.4 percentage points by bolstering gender parity.
- About 70 percent of the increase comes from raising India’s female labour force participation rate by 10 percentage points, from 31 percent at present to 41 percent in 2025, to bring 68 million more women into the economy over this period.
- According to IMF research raising women’s participation in the workforce to the level of men can boost Indian economy by 27 percent.

#### **Current Status:**

- As per the latest Economic Survey 2019–20, the labour force participation rate for women has declined from 33 percent in 2011–12 to 25.3 percent in 2017–18.

#### **Interventions by the Government**

##### **A. Social Intervention**

- a) **Maternity Benefit (Amendment) Act 2017** – It was enacted to ensure distributive justice as well as to encourage economic engagement of women.
  - Under the act, **duration of paid maternity leave** available for women has been increased from the existing 12 weeks to 26 weeks
  - It introduced an enabling provision relating to “work from home” for women and also made crèche facility mandatory for every establishment employing 50 or more employees.
- b) **SHe Box: The Sexual Harassment electronic Box (SHe-Box)** is an effort to provide a single window access to every woman for registration of complaint related to sexual harassment. It ensures access to redressal facilitated by Women from Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act 2013.
- c) **One Stop Centre** - For establishing a single integrated platform across the country to provide holistic support and assistance under one roof to women affected by violence

##### **B. Educational and Skilling Interventions**

- a) **Pradhan Mantri Vidya Lakshmi Karyakram**: It is a fully IT-based Student Financial Aid Authority to administer and monitor scholarship as well as educational loan schemes.
- b) **The Central Sector Scheme of Scholarship for College and University Students**: It aims to provide financial assistance to meritorious students from low income families to meet a part of their day-to-day expenses while pursuing higher studies.
- c) **Post Graduate Indira Gandhi Scholarship for Single Child**: University Grants Commission has introduced this scheme with an aim to compensate direct costs of girl education especially for girls who happen to be the only girl child in their family. A fellowship of Rs 3100 is available per month under the scheme.
- d) **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**: It is a skill certification initiative.

- e) **Mahila Shakti Kendra (MSK) Scheme:** To empower rural women through community participation.
- f) **Support to Training and Employment Programme for Women (STEP):** To train women with no access to formal skill training facilities, especially in rural India.

### C. Entrepreneurial Interventions

- a) **Pradhan Mantri MUDRA Yojana:** Under this scheme, Government has provided credit up to 10 lakh to small entrepreneurs without the need for collateral or a guarantor. Women have made up 70 per cent of the beneficiaries under the scheme.
- b) **Stand-Up India:** This scheme facilitates loans between 10 lakh and 1 crore to at least one schedule caste/schedule tribe and one woman per bank branch for setting up a greenfield enterprise.
- c) **Rashtriya Mahila Kosh (RMK):** RMK provides loans to NGO-MFIs termed as Intermediary Organizations which on-lend to Self Help Groups (SHGs) of women.
- d) **Mahila E-Haat**
- e) **Women Entrepreneurship Platform (WEP):** The WEP is a portal to enable women across India to realize their entrepreneurial aspiration. The platform serves as an aggregator of information resources and services.

### D. Financial Security Interventions

- a) **Pradhan Mantri Jan Dhan Yojana** - It is a National Mission for Financial Inclusion to ensure **access to financial services**, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. As of February 2020, **53 per cent of the account holders (over 20 crores) are women.** An immediate and substantial value of this financial inclusion is seen through a **component of Pradhan Mantri Garib Kalyan Yojana.** Around 20 crore women Jan Dhan account holders will get a direct benefit transfer of Rs. 500 per month for three months starting from April 2020.
- b) **Atal Pension Yojana** – It is a universal social security system for all Indians, specially the poor and the under privileged by offering guaranteed minimum monthly pension of Rs. 1000 to Rs. 5000 after the age of 60 years.
- c) **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):** The objective of this scheme is to create a social security system for the poor and underprivileged in the age group of 18–50 years by providing a renewable life insurance cover of Rs. 2 lakh with a premium of just Rs. 330.
- d) **Pradhan Mantri Suraksha Bima Yojana (PMSBY):** The objective of this scheme is to provide affordable insurance scheme for the poor and underprivileged people in the age group of 18 to 70 years with a bank account at a premium of Rs. 12 per annum. It creates a risk coverage of Rs. 2 lakhs for accidental death and full disability and Rs. 1 lakh for partial disability.

### Achievement:

- The **Women, Business and Law Report 2020** was recently released by the World Bank Group. The study examined laws and regulations affecting women's economic opportunities across 190 economies.
- To the credit of recent interventions by the government, **India has taken the top spot in the South Asian region** gaining 4 per cent year-on-year with a score of 74.4 out of 100 and was placed 117<sup>th</sup>.

### Conclusion:

As we move on the path towards creating a 'New India', the Government is ensuring that empowered women will exercise their economic agency for their own and country's well-being.

### **Universalisation of Women Helpline (181) Scheme**

The Scheme provides 24-hour immediate and emergency response to women affected by violence through referral (linking with appropriate authority such as police, One Stop Centre, hospital) and information about women related government schemes and programmes across the country through a single uniform number.

### **Ujjawala**

- The MWCD has formulated a Central Scheme “**Comprehensive Scheme for Prevention of Trafficking for Rescue, Rehabilitation and Re-Integration of Victims of Trafficking for Commercial Sexual Exploitation - Ujjawala**”.
- The scheme was conceived primarily for the purpose of preventing trafficking on the one hand and rescue and rehabilitation of victims on the other.
- It has **five specific components** - Prevention, Rescue, Rehabilitation, Re-Integration and Repatriation (cross-border) of victims of trafficking.

### **SWADHAR Greh - A Scheme for Women in Difficult Circumstances**

- It was launched by the **Department of Women and Child Development** in 2001–02.
- The scheme through the provisions of shelter, food, clothing, counselling, training, clinical and legal aid aims to rehabilitate such women in difficult circumstance.

### **Nirbhaya Fund**

- The Government had set up a dedicated fund – Nirbhaya Fund – which can be utilized for **projects specifically designed to improve the safety and security of women.**
- It is a **non-lapsable corpus fund**, being **administered by Department of Economic Affairs, Ministry of Finance.**
- As per the guidelines issued by Ministry of Finance, the Ministry of Women and Child Development (MWCD) is the nodal Ministry to appraise/recommend proposals and schemes to be funded under Nirbhaya Fund.

### **National Creche Scheme (earlier named as Rajiv Gandhi National Creche Scheme)**

This scheme is being implemented as a Centrally Sponsored Scheme with effect from January 1, 2017 to provide day care facilities to children (age group of 6 months to 6 years) of working mothers.

## **Women Health: Fundamental for a Healthy Nation**

In India, women comprise of almost 48 percent of about 137 crore Indians. For the balanced development and prosperity of any nation, the contribution of the female population cannot be ignored.

### **Areas of Concern Pertaining to Women Health**

#### **Malnutrition**

It refers to the deficiencies, excesses or imbalances in a person’s intake of energy or nutrients. Factors responsible for Malnutrition are:

- Poor socioeconomic conditions resulting from and leading to poor educational status
- Early marriage and pregnancy
- Poor knowledge of birth control measures leading to unplanned pregnancies

- Prolonged lactation

**Cervical Cancer**

Nearly all cases can be attributed to Human Papilloma Virus (HPV). **Other risk factors are:** Early age at marriage; Multiple sexual partners; Multiple pregnancies; Poor genital hygiene; Malnutrition; Lack of awareness

**Breast Cancer**

- It is the most common cancer in women in India and accounts for 14 percent of all cancers in women.
- **Risk Factors are:** Family history; Presence of breast lumps; Dense breast tissue; Diet and lifestyle; Obesity; Estrogen exposure

**Goiter**

- Goiter is a swelling of the thyroid gland most commonly resulting from a deficiency of iodine in the diet.
- Women in the reproductive age group are the most vulnerable as there is an increased demand for iodine especially during pregnancy.

The **National Mental Health Policy**, announced in October, 2014, is based, inter-alia, on the values and principles of equity, justice, integrated and evidence-based care, quality, participatory and holistic approach to mental health.

**Steps Taken by the Government**

- **Beti Bachao Beti Padhao scheme** – A joint initiative of the MoWCD, MoH&FW, and MHRD.
- Under this scheme, **Sukanya Samridhi Yojana** provides for opening a bank account for all girls less than ten years of age. A minimum amount of Rs. 1000 has to be deposited in this account and the government will provide an annual interest rate of 9.1 percent.

<b>Role of Partner Ministries in Beti Bachao Beti Padhao Scheme</b>		
<b>MWCD</b>	<b>MoH&amp;FW</b>	<b>MHRD</b>
<ul style="list-style-type: none"> <li>• Advocacy</li> <li>• Awareness Generation</li> <li>• Community Mobilization</li> <li>• Training and Coordination</li> </ul>	<ul style="list-style-type: none"> <li>• Improvement of Sex Ratio at Birth</li> <li>• Enforcement of PC&amp;PNDT Act</li> <li>• Promotion of Early Pregnancy registration, institutional delivery &amp; Birth registration</li> <li>• Capacity Building</li> </ul>	<ul style="list-style-type: none"> <li>• Promotion of Universal Enrolment of Girls</li> <li>• Prevention of Drop Outs</li> <li>• Girl Child friendly schools including separate toilets and hostels for girls</li> <li>• Implementation of RTE</li> </ul>

- **Janani Suraksha Yojana**
- **Weekly Iron and Folic Acid Supplementation** to meet the challenge of high prevalence and incidence of anaemia among adolescent girls and boys, aged 10–19 years.
- **Goiter Control Programmes** (renamed as National Iodine Deficiency Disorders Control Programme) to cover a wide range of Iodine Deficiency Disorders.
- **The Sexual Harassment at Workplace (Prevention Prohibition and Redressal) Act**

<b>Women and Demographic Statistics</b>
<ul style="list-style-type: none"> <li>• According to the Census 2011, the population of the country is above 121 crore out of which around 48.5 percent are females.</li> </ul>



- The sex ratio is 949 females to 1000 males in rural areas vis-à-vis 929 females to 1000 males in the urban areas of the country.
- The Civil Registration System, 2016 reveals that the sex ratio at birth is highest in Sikkim followed by Andaman and Nicobar Islands. Andhra Pradesh and Rajasthan have the lowest sex ratio across the country.

**Women and Literacy**

- The female literacy rate has increased fast from 53.7 percent in 2001 to 64.6 per cent in 2011. It is also remarkable that the gender gap in the literacy rate has declined sharply for the states of Meghalaya, Tripura and Haryana.

**Women as Lawmakers**

- Women's representation has steadily been rising in the Lok Sabha. In the first Lok Sabha election of 1951–52, only **5 percent of the Lower House** of the Parliament consisted of women.
- But with the winning of **78 women in the last 17<sup>th</sup> Lok Sabha elections**, this percentage has phenomenally shot up to 14 percent.
- The number of women representatives in the PRIs has improved with the 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendments, passed by the Indian Parliament.