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**ORIGINAL ARTICLE** 



#### **DIMENSIONS OF THE WOMEN EMPOWERMENT IN INDIA**

#### MUKESH KANASKAR AND V.V. KULKARNI

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#### **Abstract:**

Education is the tool for transforming society towards progression. Women empowerment is a crucial tool for accessing the social development of the nation. It is observed in our society where the women's literacy is high that state is making substantial contribution in overall development of the nation/community. In this paper the author has explained various dimensions which are closely associated with improving status of women leading towards empowerment. The detail discussion about the problems related to education of girl such as cost of education, access to education, affordability of educational expenses, school environment etc. are closely connected with women's education. National policy on education constitutional and legal framework, international efforts etc. are discussed in detail. The paper concluded by stating unless there is a commitment either from the government or from the civil society the situation of women's education is not going to change.

#### **KEYWORDS:**

Women's education, Social transformation, Empowerment, Policy, Constraints, Social development.

#### **INTRODUCTION**

Education is a basic right and more importantly a catalyst for economic growth and human development. It is a crucial tool for breaking the barrier of poverty. Specifically, primary education is the critical enabler required to improve the economic and social scenario in many pockets of the nation. We also need to ensure equal status for the girl children as citizens in their own right. For any country to progress, one half of its population cannot be denied the right to education. This denial is also a gross violation of many rights enshrined in the Indian Constitution, primary among them being the right to education and the right to equality. Global statistics reveal that 75% of the 130 million children who are out of school are girls. Illiterate girls grow up to be illiterate women. This results in lopsided development as it denies equal opportunities to equal citizens. Of the 960 million adults in the world who cannot read, two thirds are women (UNESCO, (2008 - 2013). South Asia has the widest gender gaps compared to other countries of the world (UNESCO, Education for All, www.unesco.org/education/efa). There are many disparities between women and men across the world and they remain persistent in the areas of access to resources, opportunities and in matters of human rights. India is a signatory to many international commitments on women's and girls' development and has its own national commitments for development and education of girls. The first reference to equal opportunities for education of both girls and boys is made in India's National Policy on Education, 1968. One of the principles of the development of education in the country listed in the 1968 policy was:

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Equalisation of Educational Opportunity: "(c) The Education of girls should receive emphasis, not only grounds of social justice, but also because it accelerates social transformation". The National Policy on Education, 1986 went beyond just specifying the need for emphasis on girls' education and laid down some specific strategies for education to achieve women's equality:

#### Foster the development of new values through -

Redesigned curricula, textbooks, Training and orientation of teachers, decision-makers and administrators, Active involvement of educational institutions

Removal of women's illiteracy and obstacles inhibiting their access to, and retention in school; elementary education to receive overriding priority through

Provision of special support services Setting of time targets Effective monitoring

The policies lack a clear gender perspective and do not touch upon many aspects that hinder education for girls, one of them being the sexual harassment of girls in schools.

#### Problems related to education of girls(Ministry of Education and Culture 2010):

Cost of education Access to education Lack of adequate number of schools at stages of education within proximity Lack of institutions for girls Lack of transport facilities Inadequate hostel facilities School environment (infrastructure) Paucity of women teachers Curricula Insecurity Lack of child-care centres or balwadis

#### **Barriers to girls' education**

The South Asian region fares very poorly in the education of girls and women. It is estimated that nearly half of the world's illiterate women live here (Haq and Haq, 1998). Gender disparities are pervasive across all levels of education. Widespread poverty and discriminatory cultural practices emanating from patriarchal mindsets are some of the reasons for the persistence of this gender gap in education. Despite avowed egalitarian development policies, which do not get translated on the ground, negative practices against girl children persist. The 2001 census showed that India has only 933 females for every 1000 males and in the age group of 0-6 years this statistic is down to 927 females for every 1000 males. The gender gap in education can be understood only in the wider context of female disadvantage in India. Gender bias pervades all spheres of life and society and influences political decision-making as well as intra -familial attitudes and values. The nature and intensity of this bias varies across economic systems and regions and over the life cycle of individuals within households. This cycle of disadvantage starts before birth and continues into old age. The problem is further aggravated when class, caste and religious discrimination compound gender disadvantage. The bias against educating young girls is deep rooted in the cultural and social traditions of the developing and the underdeveloped world. Young girls are expected to help their mothers in household chores, take care of younger siblings and are also expected to take on other household responsibilities by contributing to the family income. Young girls are expected to eat the last and the least compared to their brothers. Each passing day is the infringement of the rights of these girls. They are denied the basic right to life itself. Millions of young girls die before seeing their first birthday. Those who are lucky to have survived are denied basic rights including food, health and education. Girls lead a life of neglect and rejection and are considered to be a burden by their parents. Regarding daughters as "Paraya Dhan" or another's property is a common norm as they eventually have to leave their parents' home and get married into another family. This reduces parental incentives in the education of girls. Thus, most of them

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are married off early and left to fend for themselves with basic, or even less, skills and knowledge.

By now it is clear that gender disparities cannot be considered in isolation. In order to view the gender discrimination holistically it is of utmost importance to see the larger picture, which will include the gender gap, the caste gap and the income gap in the Indian context. Poverty reinforces gender inequity. Girls born into poor households face far more restricted opportunities for education than girls born into wealthy households. Women belonging to scheduled caste tribes or minority communities have fewer opportunities compared to general category households. Perceptions of the value role and abilities of young girls are brought into the classroom. Girls are often expected to conform to the values and norms of a male dominated society, in which little or no encouragement is provided for them to develop their own aspirations. Poverty, both at the state and household level, is a major factor, but so too are cultural and social constraints that interact with poverty to set up barriers to girls' education.

#### Girls' education: key to development

Education has a crucial role to play in breaking the cycle of female disadvantage. It provides skills to enhance capabilities and serves as a catalyst for emancipatory struggles. Education is a way of bringing about attitudinal changes and should also be used as a way of simultaneously preparing boys to accept girls as equals. Education for girl child has long term economic implications for the nation. It is important to understand that increasing the number of girls in schools, and thereby increasing the number of literate adult women, has a positive effect on both economic growth and social well being. Discriminating against women by restricting access to schools, hospitals and jobs is costing Asia- Pacific countries nearly \$ 80 billion a year. (United Nations Report, UN Economic and Social Commission for Asia and the Pacific) (Times of India, "Ani-women bias costs Asia \$80b a year: UN Report). Thus it is crucial to understand that this is important not only from a human rights perspective but also makes excellent economic sense for the nation at a macro level. Of the total employment of women, the organized sector employment only forms 4% (http://wcd.nic.in/CEDAW4.htm) which, as of 31st March 2000, translates to 17.6% of the total organized sector employment. Women constitute 90% of the total marginal workers of the country. Women's access to employment is related to their access to education. The benefits of girls' education accrue from one generation to the next. For example, the likelihood of children being enrolled in school increases with their mother's educational level. Women's extra income also has a greater positive impact on household investments in nutrition, health and education of children, relative to extra income accruing to fathers. Other vital social indicators for this include late marriage, low maternal mortality, low infant mortality, and lower fertility rate.

Education is the key to building human capital and human capital is the vital ingredient in building a nation. As Gabriela Mistral has said, "We are guilty of many crimes, but our worst sin is abandoning the child; neglecting the foundation of life. Many of the things we need can wait, the child cannot. We cannot answer Tomorrow. Her name is Today".

#### Rights of the girl child (National Plan of Action for Children 2005, DWCD, Government of India)

Assurance of equality of status for girl child as an individual and a citizen in her own right through promotion of special opportunities for her growth and development.

To ensure survival, development and protection of the girl child and to create an environment wherein she lives a life of dignity with full opportunity for choice and development.

To stop sex selection, female foeticide and infanticide.

To eliminate child marriages.

To ensure the girl child's security and protect her from abuse, exploitation, victimization and other forms of violence.

To protect the girl child from deprivation and neglect and to ensure the girl child equal share of care and resources in the home and the community and equal access to services.

To take measures to protect girl children from any treatment, which undermines self-esteem and causes their exclusion from the social mainstream and also to break down persistent gender stereotype.

To eliminate all obstacles that prevents girls from full enjoyment of human rights and fundamental freedom including equal rights in succession and inheritance.

To ensure equal opportunity for free and compulsory elementary education to all girls.

#### Girl's education: the constitutional & legal framework

The Indian Constitution provides a framework within which provisions are available for the

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education of children. Article 45 of the Directive principles of state policy of the constitution of India enjoins on the state to provide free and compulsory education to all children up to the age of 14. In 1993 in the landmark Unnikrishnan judgement, the Supreme Court ruled that the right to education is a fundamental right flowing from the Right to Life in Article 21 of the constitution. Subsequently in 2002 education was made a fundamental right through the 86th Amendment Act to the Constitution. Since the passing of the act no concrete steps have been taken to turn this into a reality. The Right to Education Bill has not been passed yet. The center has framed a "model bill" that has been passed and sent to the state governments to be enacted into a law.

#### **Constitutional Provisions:**

Article 14 - The state shall not deny to any person equality before the law or the equal protection of laws within the territory of India

Article 15 - The state shall not discriminate against any citizen Nothing in this

Article shall prevent the state from making any special provisions for Women & children.

Article 21 - No person shall be deprived of his life or personal liberty except according to procedure established by law.

Article 21 A The state shall provide free and compulsory education to all children of the age of 6-14 years in such a manner as the State may, by law, determine.

Article 23 - Traffic in human beings and beggar and other forms of forced labour are prohibited and any contravention of this provision shall be an offence punishable in accordance with the law.

Article 24- No child below the age of 14 years shall be employed to work in a factory or mine or engaged in any other hazardous employment

Article 45 - The state shall endeavor to provide early childhood care and education for all children until they complete the age of six years.

Article 243G read with Schedule 11 - provide for institutionalization of child care by seeking to entrust programmes of Women and Child Development to Panchayat (Item 25 of Schedule 11), apart from education (item 17), family welfare(item 25), health and sanitation(item 23) and other items with a bearing on the welfare of children.

#### National Policy on Education (NPE) 1986

The National Policy on Education (NPE) 1986 emphasizes three aspects in relation to elementary education:

Universal access and enrolment

Universal retention of children up to 14 years of age

A substantial improvement in the quality of education to enable all children to achieve essential levels of learning

#### The Universal Declaration of the Human Rights Article 26 of the charter states that:

"Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory".

#### **Convention on the Rights of the Child**

The Government of India ratified the convention on the Rights of the Child (CRC) on 2nd December 1992 and is obligated to fulfill this pledge. Article 28 of the CRC deals with education as a Right of the child. It states:

"The child shall have the right to education and with a view to achieving this right; measures shall be taken to encourage regular attendance in schools and the reduction of dropout rates".

#### Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)

Article 10 of the convention states that the state parties shall take all appropriate measures to eliminate discrimination against women in order to ensure to them equal rights with men in the field of education and in particular to ensure, on basis of equality of men and women:

"(a) The same conditions for career and vocational guidance, for access to studies and for the

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achievement of diplomas in educational establishments of all categories in rural as well as in urban areas; this equality shall be ensured in pre-school, general, technical, professional and higher technical education as well as in all types of vocational training;

10 (f) the reduction of female student dropout rates and the organization of programmes for girls and women who have left school prematurely.

#### STATUS OF GIRLS' EDUCATION IN INDIA

Respect for human rights is measured in the way society treats its women and children. Girls and boys have the same right to quality education but gender gaps reveal that more girls than boys are out of school. Child vulnerability arises from many causes like low family income, lack of access to resources, migration of families, need for children to work and many more. This has an immediate impact on the issue of education and children in vulnerable circumstances are less likely to receive education. Girl children are at a higher risk as they face all of these problems and also the added disadvantage of gender discrimination. The enrollment figures for girls are comparatively lower than those for boys. The social and economic value of educating girls is not recognized. Literacy rates for women continue to be lower than that for men.

Indicator	Males	Females	Persons	
Population (0-6 Years)	81,911.041	75,952.104	157,863.145	
Sex Ratio (0-6 Years)	-	-	927/1000	
IMR (April 2006)	-	-	58	
MMR	-	407	-	
Child Mortality Rate	18.6%	20.6%	19.5%-	
(0-4 Years) (2000)				
Anemia (15-19 Years)	-	56%	-	
Literacy Rate	75.26	53.67	64.84	
Gross Drop Out Rate	-	-	-	
Class I-V	35.85	33.72	34.89	
Class I-VIII	52.28	53.45	52.79	
Class I-X	60.72	64.97	62.58	

Human development indicators for the girl child (Sub Group Report, Girl Child in the Eleventh Five Year Plan, WCD Ministry, GOI)

Lack of education keeps girl children at a disadvantage throughout their lives. They are discriminated against and exploited. Education not only makes them more productive human beings but also increases their self confidence and makes them more capable of standing up for their own rights. However, in the past few decades there has been an increase in the literacy rates for both males and females in rural and urban areas. Nevertheless, the differences continue to be unacceptably large, especially for females. The literacy rate for women is only 53.7, whereas the literacy rate for men stands at 75.3 as stated in the 2001 census of India. The educational scenario for girls in the national capital also follows a similar trend. Delhi, capital of India is home to 3 million persons living in slums and 45% of its population lives in unauthorized colonies, Jhuggi Jhompris and urban villages(http://www.indianngos.com/issue/ housing&slums/ overview-delhi.html). Delhi witnesses a net addition of around 4 lakh settlers every year, who migrate from various parts of country in search of better livelihoods. The educational and health facilities in these areas are dismal to say the least. The girl children living in these areas are the most at risk, subjected to different kinds of discrimination and are the least likely to get even a fighting chance at education. The infrastructure facilities in the capitals' government school are abysmal; there are about 9 Lakh students studying in MCD Schools but only 18,000 teachers in all including the principals. According to department figures, the capital merely has 597 schools meant for Girl Children only.

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#### Accessibility:

Physical and social (e.g. girls' restricted freedom of movement), distance to school. Discrimination (e.g. based on sex, race, ethnicity, religion, caste, class). Burden of household chores on girls in the family home. Burden faced by children combining work and school.

#### Affordability:

Direct costs (e.g. school fees, other compulsory fees). Indirect costs (e.g. uniforms, textbooks, transportation). Opportunity cost (i.e. income/wage lost to family from child leaving work to go to school

#### Quality:

Lack of infrastructure, facilities, materials and support systems for children. Inadequate conditions of work for teachers (e.g. heavy workloads, low pay and status of teachers). Lack of adequate training, aids and materials for teachers. Lack of sensitivity of education authorities and teachers to the needs of children at risk.

#### **Relevance:**

Curriculum detached from local needs, values and the aspirations of children at risk. Curriculum inadequate to prepare students for gainful skilled employment.

Since education is the key to holistic development and empowerment, the first phase of the initiative focuses on this critical ingredient. An educated girl is the foundation of a healthy and progressive nation. Thus ISF, along with 10 NGO partners has embarked on the "Getting Girls to School" Campaign. The campaign is a mass city level movement that addresses discrimination issues leading to gender disparity in education in urban settings amongst underprivileged sections of society in Delhi.

#### The campaign seeks to address two kinds of roadblocks that come between girls and education:

Attitudinal, Economic & Socio-cultural blocks Gaps in systemic issues and process of education

India is amongst the fastest growing countries in the world today, with a GDP growth rate of more than 8 % during the XI plan period. This high level of growth can, however, be sustained only when all sections of the society, specially women become equal partners in the development process. It is well recognised that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Gender equality and empowerment would, thus, need to be a core development goal if the growth planned in the XII plan has to be achieved. Some deliberate policy steps are critical to achieve gender equality. Gender discrimination cannot be automatically corrected in the course of development. The institutions of economics, politics and the law must be considered in terms of how they relate to each other and how they play out across the different arenas where gender discrimination occurs; and gender assessments have to be undertaken continuously to reveal gaps and monitor progress towards gender equality. Empowerment of women is essentially the vehicle of change to achieve gender equality that is meaningful and sustainable.

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. The National Policy for the Empowerment of Women, 2001 views empowerment as an enabling process that must lead to their economic as well as social transformation. Government has sought to operationalise this approach through legislative and programmatic interventions as well as by mainstreaming gender into the development planning process. Numerous such initiatives were taken during the Eleventh Plan period. These initiatives need to be consolidated and built on during the Twelfth Five Year Plan to enable women to challenge and change the contexts in which they live. Focussed efforts through development programmes, both

multisectoral as well as targeted, along with governance reforms would be a pre-requisite. Women, especially the vulnerable and marginalized, would need to be provided a level playing field to access social, economic and legal entitlements as a right. Understanding Gender Equality "Gender equality does not imply that all women and men must be the same. Instead, it entails equipping both with equal access to capabilities; so that they have the freedom to choose opportunities that improve their lives. It means that women have equal access to resources and rights as men, and vice versa" (Power, Voice and Rights 2010)

#### Situation Analysis and Barriers to Gender Equality

Empowerment of women is closely linked to the opportunities they have in education, health, employment and for political participation. Over the years, significant advancements have been made in India on many of these counts. Data on literacy rates, enrolment and drop rates in primary education, life expectancy, infant mortality, maternal mortality rates, etc has shown a progressive trend. However, other parameters that reflect the status and position of women in society such as work participation rates, sex ratio in the age group of 0-6 years and gender based violence continue to be heavily skewed against women (Table 1). New challenges such as increased intra-country migration, changing labour markets requiring new skill sets and rapidly changing technology have also emerged.

Indicators	Male	Female
Literacy Rate (%) Census 2011	82.14	65.46
Maternal mortality ratio (per 100,000 live		212
births) SRS 2009-10		
Sex Ratio Census 2011	1000	940
Child Sex Ratio (0-6 years) Census 2011	1000	914
Worker Population ratios (Per 1000)	819	336
MPs in Lok Sabha (%)	89.18	10.82

#### **Table 1: Selected Indicators on Status of Women**

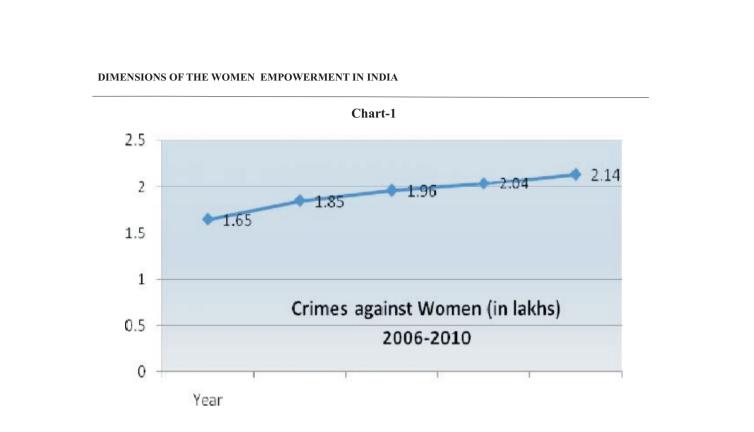
A critical review of efforts aimed at women's development, therefore, assumes relevance and urgency. Some of the areas requiring focused attention are discussed below.

#### **Violence Against Women**

It is widely acknowledged that deep-rooted ideologies of gender bias and discrimination - the confinement of women to the private domestic realm, restrictions on their mobility and exclusion from the public political sphere continue to daunt the majority; and the entitlements and public services, which constitute the poor women's life line, do not reach them. Such social and structural barriers to women's empowerment manifest themselves in various ways. Major amongst these is violence against women- in the home and outside. Violence against a woman affects her sense of self esteem, demolishes her self confidence and is often used as a potent tool of subjugation and disempowerment. The 2005-06 National Family Health Survey (NFHS- III) reported that one-third of women aged 15 to 49 had experienced physical violence, and approximately one in 10 had been a victim of sexual violence. The survey also found that that only one in four abused women had ever sought help, and that 54% of women believed it was justified for a husband to beat his wife.

A study of the data from National Crime Records Bureau (NCRB) shows the increasing incidence of crimes against women. The total number of crimes against women increased by 29.6 per cent between 2006 and 2010. Further, these numbers have to be viewed keeping in mind that not all crimes against women are reported. The actual numbers may give even greater cause for concern.

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What is more disturbing is that conviction rates remained low, reflecting, inter alia, that many of these cases are not being prosecuted properly and inadequate proof is tendered before the courts (Annex-I). Early marriage is another area of concern which makes women more vulnerable to domestic violence. According to the NFHS III data, the median age of marriage for women in the 20-49 years age group, ranges between 16.5 years to 18.3 years. The data also shows that more than one-quarter (27%) of the women in this age group got married before their 15th birthday and more than half (58%) got married before the legal minimum marriage age of 18. The data also reflects wide disparities across States, with the proportion marrying that early being as high as 60-61% in the States of Jharkhand and Bihar, and as low as 12% in Himachal Pradesh and Goa - the States with the lowest and highest educational levels, respectively. This suggests an inverse relationship between education and early marriage. There is evidence that marriage before the age of 18 constrains adolescent girls' opportunities to obtain higher education, and severely restricts their autonomy. Further, the decline of this "early marriage rate" has been slow, of only 5 percent points from 50 percent of all women in 1993 to 45 percent in 2006. Marital abuse is also a common problem in such marriages.

Another consequence of gender discrimination, especially violence against women, in India is the declining child sex ratio. This phenomenon has spread across States. The census data has revealed that the worst child sex ratios have been found in States with high per capita incomes, while, States with low per capita incomes like Bihar, Rajasthan and UP continue to suffer from adverse sex ratios due to persisting gender discrimination. The declining child sex ratio is a silent demographic disaster in the making which will have adverse implications on women in the form of increased trafficking for sexual exploitation, honour killings, 'bought' brides, rapes, etc. Already, States such as Haryana and Punjab which have acutely adverse child sex ratios are displaying disturbing trends.

Indicators like the adverse sex ratio (940/1000) and the under five mortality rate for girls in India (73 per 1000 live births as compared to 65 per 1000 live births for boys)point out to the reality that women's second class status remains entrenched inspite of public policy measures and supportive legal frameworks. Deficits in capabilities and opportunities need to be addressed in the XII Five Year Plan on an urgent basis. Trafficking of women and children is another gross form of human rights violation. It deprives humans of their right to fundamental freedoms. Trafficked women and children, and those vulnerable to trafficking have a greater tendency to face risks, with fewer opportunities to avoid abusive situations, with marginalized access to justice and other resources for redress. Trafficking is often hidden in the veil of migration and so the abuse of rights is very difficult to identify in time. Therefore, a significant number of trafficked women end up in prostitution and multiple conditions of exploitation as a consequence of coercion, deception and economic enslavement (Radhika Coomaraswamy, 1996). Forced/bonded labour, domestic servitude, are among other major consequences of trafficking.

In the current scenario, the trend is that the age of trafficked victims is going down. A study by the Ministry of Women and Child Development commissioned in 2004 had estimated that around 2.8 million women are victims of trafficking, out of which 36% are children. Since trafficking is such a nuanced area of

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work the kinds of responses needed require multidisciplinary skills and multiple partnerships. Besides working on changing mind sets of communities and using communities as watchdogs and agencies of change the work on trafficking requires that rescue and rehabilitation be done with a human rights approach through interventions that address the issues at all levels - at the level of the individual, at the level of the community, at the level of the state. Various legal mechanisms have been put in place for addressing violence against women in the Indian Penal Code as well as through enactment of Special laws like the Protection of Women from Domestic Violence Act and Dowry Prohibition Act (DPA). However, enactment of law, though necessary as a first step to address violence against women and also to give them substantive equality, is not enough. It has to be effectively implemented and enforced. Further, victims and survivors of violence need services and support from the police, health, service providers, including legal aid and a sensitive judiciary.

#### WOMEN IN THE ECONOMY

The participation of women in the workforce, the quality of work allotted to them and their contribution to the GDP are indicators of the extent of their being mainstreamed into the economy. On all these parameters women in India fare worse than men and the challenge is to bridge the inequality. Opening up of the economy and rapid economic growth have escalated some of the existing structural barriers faced by women and new challenges in the form of dismantling of traditional support structures, displacement due to migration, obsolescence of traditional skill sets have emerged. Data from the 66th round of the NSSO indicates that female work participation rate has decreased between 2004-05 to 2009-10. The share of women in usual status workers declined from 28.7% to 22.8%. In rural areas this has declined from 32.7% to 26.1% and in urban areas from 16.6% to 13.8%.

INDICATORS	RURAL (%)			URBAN (%)			Total
	Male	Female	Total	Male	Female	Total	Persons
Labour Force Participation	55.6	26.5	41.4	55.9	14.6	36.2	40.0
Rate							
Work Participation Rate	54.7	26.1	40.8	54.3	13.8	35.0	39.2
Proportion Unemployed	0.9	0.4	0.7	1.6	0.8	1.2	0.8
Unemployment Rate	1.6	1.6	1.6	2.8	5.7	3.4	2.0

#### Table 2: Participation in the Labour Force

#### Source: NSSO 2009-10(Usual Status (ps+ss))

While the reasons for this would need to be looked into in greater detail and may partly be attributable to positive factors such as better retention in educational institutions, the decline in women's workforce participation rate is a matter for concern and would have implications for their overall economic empowerment. On the subject of the quality of work allotted to women and consequent remuneration, the major issue is that over 90 percent of women are in informal employment where they are poorly paid, have unsatisfactory conditions of work, do not enjoy the protection of labour laws, have no control on the terms and conditions of their employment and are subject to great insecurity of employment. This casualization of women's work increased with the downturn in the global economy. There is evidence to show that women in the unorganised sector suffered a decline in number of work days available, poorer payment for piece work, deterioration in employment status, conversion to casual or temporary status, etc. The sharp fall in household income levels also led to an increase in unpaid domestic work for women as well as increase in domestic violence.

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 Table 3: Per 1000 distribution of usually employed (ps + ss) by status of employment (Women)

Sr.	Year	Self employed		Regular wage		Casual labour	
No.	Rural Urban		Rural	Urban	Rural	Urban	
1.	2004-05*	637	477	37	356	326	167
2	2007-08**	583	423	41	379	376	199
3	2009-10#	557	411	44	393	399	196

Source: \*61st, \*\*64th and #66th rounds of NSSO Surveys

700 600 500 400 2004-05 300 2007-08 200 2009-10 100 0 Rural Urban Urban Rural Urban Rural Self employed Casual labour Regular wage

**Chart 2: Trends in Employment Status** 

The other issue is that the presence of women is predominantly in the agriculture sector and lower in the secondary sector (Table 4). NSSO data for the secondary and tertiary sectors shows that only 13 per cent and 8 per cent respectively, of the rural women workers worked in these sectors. Going by the rate of change of the share of women in wage employment in the non-agricultural sector which was only about 2 percentage points over a period of 5 years from 2003-08 (M/o Statistics and Programme Implementation, "The India Country Report 2009, Millennium Development Goals"), it is projected that the share of women in wage employment can at best reach a level of about 24% by 2015. This slow opening of the labour markets in industry and service sectors to women affects the equal employment opportunity for women. The barriers to women's employment in these sectors need to be understood and addressed.

A little under four-fifths (about 79 per cent) of the rural women workers are employed in the agriculture sector, a sector that is marked by shortage of paid jobs, decelerating and differential wages on basis of gender and degradation of resources. It is estimated that about 60% of all agricultural operations are handled exclusively by women. Female hourly wage rates in agriculture vary from 50 to 75% of male rates, and are too low to overcome absolute poverty.

### Table 4: Distribution (per 1000) of usually employed women (principal status) by broad industry division

Sr. No.	Year	Agriculture		Manufacturing		Construction		Others*	
		Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
1	2004-05*	814	147	87	254	17	45	30	147
2	2007-08**	816	129	76	252	23	48	28	150
3	2009-10 <sup>A</sup>	789	118	76	258	42	51	34	139

\* Trade, hotel and restaurant, transport, storage and communications Source:\* 61st, \*\*64th and A66ih rounds of NSSO Surveys

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An ILO study (Women Workers in Agriculture: Expanding Responsibilities and Shrinking Opportunities, June 2010) indicates that 81% of women agriculture workers are from Scheduled Castes, Scheduled Tribes and other Backward Classes and 83% from landless, marginal or small farm households and that more than half the women workers in agriculture are employed as unpaid family workers. Thus, while economic development creates more jobs in the industrial and service sectors it is the men who move away and avail of these while the women who are left behind are compelled to become the prime agriculturists without the benefits of having the title to the land, the necessary resources and access to credit, seeds, fertilizers, extension services etc- required for enhancing production and household income. They may also have to cope with debts left behind by the men. Hence, a highly vulnerable group of women is being created and the challenge is to adopt a rights based approach to empower them. Taken together, the decrease in workforce participation rates, large presence in the unorganised sector and increasing stake in agriculture is leading to the feminization of poverty and low levels of asset building by women. This is recognized as an extremely "troubling" trend, resulting in "capabilities failure" (Dr. Martha Nussabaum and Dr. Amartya Sen).

Women's economic participation is hindered by low skills, capacities as well as lack of ownership and control over assets. One of the major concerns is the gender gap in educational level of the labour force. Whereas in 2004-05, 60% of the female employed was illiterate and 3.7% were graduates, these shares for the male labour force were about 28% and nearly 8%, respectively. Further, gender disparities are reported in Technical and Vocational Education and Training (TVET), with girls accounting for just 7% of enrolment at the secondary level and their courses concentrated in traditional areas such as nursing and sewing. In general, the benefits of vocational training are not immediately apparent. Some 60% of graduates from ITIs are still unemployed three years later, also because they do not derive benefits in entry to higher technical education courses. This needs to be addressed and institutions that have been set up to enhance skills for employability need to be made more sensitive to gender issues(An Overview of Women's Work and Employment in India, Amsterdam Institute of Advanced Labour Studies 2010).

Another issue of concern is that many activities in which women are engaged which are not taken into account in the workforce as well as GDP estimates. For example activities like processing of primary products (eg dehusking of paddy, preparation of jaggery, making of baskets and mats, preparation of cow dung cake, etc) undertaken mostly by women are not classified as economic activities in India (G. Raveendran, 2010). It is necessary that these activities be recognised and women in these activities be provided the necessary support mechanisms to improve their working conditions and productivity. In addition to decent work and inclusion of women's work in the economy, another area of concern is the financial inclusion of the marginalised, which is crucial for their integration into the economy. Women remain inadequately covered by the banking system as they own only 20.8 percent of the total deposit accounts in scheduled commercial banks and 11.3 percent of the total deposits. The situation is equally bad when one looks at the credit scenario. Women had access to only 19.8 percent of the small borrowal accounts of scheduled banks with an outstanding credit share of 16.8 percent (RBI, Basic Statistical Returns, 2010).

An important strategy of financial inclusion in India, particularly for women, has been Micro finance. The model encourages access of SHGs to banks both as a means of savings and providers of loan services. By the end of March 2010, 69.53 lakh SHGs had been covered under NABARD's SHG-Bank linkage programme including those formed under SGSY. Of these 76 % are exclusively women SHGs, accounting for 72.5 % of the savings and 82% of the outstanding loans (NABARD, 2009- 2010). However, microfinance remains a minuscule proportion of total bank credit in the country. In 2010, outstanding loan to women's SHGs constituted less than one per cent of the total outstanding credit from scheduled commercial banks. Further, the expansion has not been uniform across States with the Southern States having a much larger presence of the SHG movement in terms of absolute numbers of SHGs, the bank credit extended to them as well as the coverage of poor persons.

Moreover, even as the country considers a Bill to regulate Micro-finance institutions, the microcredit and SHG movement as the sole panacea for addressing poverty and women's empowerment is increasingly coming under critical review. The focus on credit provisioning for micro-enterprises has increased but the challenge in the micro credit movement is to reach out to the poorest and most vulnerable and marginalized populations like SC/STs, single women and other socially excluded communities. Many of these SHG groups have low levels of credit absorption, low skill base and low asset base, and find it hard to create economic enterprise. At the heart of the problem lies the need for appropriate institutional mechanisms to address illiteracy, lack of investment, poor credit worthiness, poor mobilization, and other structural exclusions. These will need to be addressed to realise the vision of financial inclusion. As per the country's policy on the Right to Livelihood, all human beings irrespective of gender must have equal opportunities to seek out economic opportunities. It is critical that during the XII plan period women are Review Of Research \* Volume 3 Issue 5 \* Feb 2014

enabled to exercise this right. Women should be able to access resources and livelihoods for survival and sustenance. But beyond this the economic power should help them acquire capabilities that enlarge their choices for satisfying and creative lives. This is critical as a growing body of evidence has shown that gender equality is good economics.

#### **Women and Education**

The Sarva Siksha Abhiyan's focus on creation of educational infrastructure and improving quality of education in rural areas has had positive outcomes. It has led to increase in the Gender Parity Index (GPI) in primary (0.94) as well as upper primary (0.92) education. Enrolment of girls at primary level increased by 8.67 percent (86.91 percent in 2001-02 to 104.7percent in 2009-10) and at upper primary level by 13 percent (52.1 percent in 2001-02 to 65.1percent in 2004-05) (DISE, 2010).

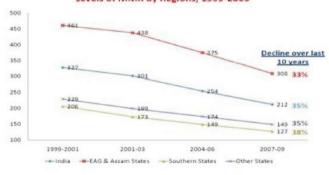
The challenge, however, remains is that the high enrolment rate has not translated into high attendance rates as well. According to the India Human Development Report, 2011, the national attendance rates during the year 2007-2008 at primary and upper primary level were 82% and 60% respectively. Therefore despite attaining high enrolment rates of 96% at the primary level, the attendance rates remain low. This needs to be addressed to enable women to access education that gives them employability. The National Literacy Mission or Saakshar Bharat Mission, with its objective of extending educational options to those adults who have no access to formal education, targeted female literacy as a critical instrument for women's empowerment. This has led to an increase in literacy, amongst women, from 53.67% (Census 2001) to 65.46% (Census 2011). It is also for the first time that of the total of 217.70 million literates added during the decade, women (110.07million) outnumbered men (107.63million) (Census, 2011). The advancement of Information and Communication Technologies (ICTs) has brought new opportunities for knowledge gathering for both women and men. The challenge is to put in place a policy and execution plan to ensure women's full engagement in the knowledge society in all areas including e-government, agriculture, e-learning, business development, and entrepreneurship.

#### **Women and Health**

On the health front implementation of the National Rural Health Mission has resulted in an improvement in many development indicators related to women. Fertility Rates have come down and have reached replacement levels in a number of states 90 (India Human Development Report - 2011); Maternal Mortality Rate (MMR) is improving, from 301 per 100,000 live births in 2003 it has come down to 212 in 2009; Infant Mortality Rate, though still high, has reduced to 50 per 1000 in 2009. Further, institutional deliveries have risen from 39 percent in 2006 to 78 percent in 2009, and availability of HIV/AIDS treatment has been enhanced.

#### **Chart 3: Trend in Maternal Mortality Ratio**

#### Levels of MMR by Regions, 1999-2009



#### Source: SRS, 2011

Another challenge in spite of the successes of the National Rural Health Mission (NRHM) is that only 1/3rd of Muslim and Scheduled Caste women have been able to access institutional deliveries, it is even fewer for women of Scheduled Tribes. Furthermore, the third common review of NRHM shows that after delivery mothers remain in institutions for less than half a day and therefore do not avail of critical health care services needed at that time. In 2005-06, while more than 70 % women had at least 1 ante-natal

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care(ANC). Visit, the proportion of pregnant women who have 3 or more ante natal visits was much lower. This reflects insufficient care provided to pregnant women. Women in Arunachal Pradesh, Assam, Bihar, Jharkhand, Madhya Pradesh, Nagaland and Uttar Pradesh had the least access to ante-natal care(ANC). Not even 50 % Muslim and ST and SC women receive 3 or more ANC. These are serious challenges to women's health that need to be addressed. Further, Bihar, Madhya Pradesh, Orissa and Uttar Pradesh are recording higher life expectancies for men than women. According to the India Human Development Report 2011, one of the reasons for this is the discrimination against the girl child in terms of nutrition and health care right from infancy. Efforts towards attitudinal changes that reduce son preference need to be accelerated.

#### Women in Governance and Institutional Barriers

The Constitutional amendments for reservation for women in Panchayats and urban local bodies has brought more than 1 million women into positions of leadership and governance at the grassroots. Some States have proactively increased the one-third reservation in Panchayats to 50 percent further bolstering the presence of women in decision making roles. The number of women in the upper echelons of power, however, continues to be very low. Moreover, despite the reservation at PRI levels women's political power has not been fully harnessed as their presence has not always translated into meaningful political participation and involvement. They continue to face social, economic and other forms of institutional barriers to entering PRIs and similar limitations while performing as elected representatives. Institutional barriers to political participation of women include the inadequate devolution of functions, lack of financial and planning autonomy, bureaucratic influence, the policy of rotation of seats etc. Amongst the social barriers to their full and effective participation are lack of education, oppressive patriarchal and caste structures, lack of respect of women in PRIs, physical violence in public and domestic spheres, local politics spawned by caste/class/religious dynamics etc.

Women also face a number of invisible barriers when they enter the public institutions of democratic governance in rural and urban local bodies. Amongst these are the introduction of new conditions for entry and performance of elected women, like the condition of two-child norm which makes persons ineligible to contest Panchayat election or to continue as representatives if they have more than two children after a stipulated date. The effect of this new condition was seen in disqualifying sitting elected representatives, neglect of girl children as well as other practices adverse to women. Harnessing the political and organizational power of women by supporting and promoting gender responsive grassroot democratic structures is, therefore, critical for women's empowerment.

#### Achievements during the XI Five Year Plan

The Eleventh Five Year Plan was aimed at inclusive development. Its vision was that every woman in the country should be able to develop to her full potential and share the benefits of economic growth and prosperity. Towards this end the approach adopted was to empower women and recognize their Agency thereby seeking to make them partners in their own development. This it sought to do by mainstreaming gender in all sectors as well as by undertaking targeted interventions. The Plan period saw the introduction of many new schemes and programmes targeted at particular groups or aimed at addressing specific issues. These included SABLA, for empowering adolescent girls, IGMSY for supporting poor women during the final stages of their maternity, Mahila Kisan Sashaktikaran Yojana for women farmers, a scheme for leadership training of Minority women, Ujjawala for combating trafficking and Dhanalakshmi to tackle the issue of declining sex ratio. Existing schemes were also modified to make them more effective and to plug identified gaps. Implementation of Legislations enacted just prior to the XI Plan like the Prohibition of Child Marriage Act, 2006, Protection of Women from Domestic Violence Act, 2005, and Hindu Succession (Amendment) Act, 2005 was followed up with the States and a new legislation aimed at providing women a safe working environment, Protection Against Sexual Harassment at the Workplace Bill was introduced in Parliament.

Several other policy decisions were made in the sector of women and children the results of which will be visible in the time to come. Major amongst these was the launch of the National Mission for Empowerment of Women (NMEW) on March 8, 2010. The Mission will work for strengthening intersectoral convergence at the Central, State, District and lower levels of governance making it possible for women to know about and access all Government schemes and programmes. The National Mission Authority, supporting Committees and the National Resource Centre for Women have been established and have started functioning. The first pilot convergence project was launched in Pali district of Rajasthan in September, 2011 and similar pilots are planned in other States/Uts. The State Governments are also establishing parallel structures at the State level. 16 States/Uts have already established State Mission Review Of Research \* Volume 3 Issue 5 \* Feb 2014

Authorities and 11 States are in the process of setting up of State Resource Centres for Women. The Mission stands testimony to the commitment of Government to the empowerment of women in the country.

Another, landmark decision on which work has been initiated is the restructuring of the Rashtriya Mahila Kosh into a systemically important Non-Banking Finance Company with an enhanced corpus of Rs 500 crores. The restructured RMK will have a pan-India office network and in its new and expanded form it will be facilitating the financial inclusion of more than 2 lakh women from the disadvantaged sections of society on an annual basis towards the fifth year of its working. The Eleventh Five Year Plan mentioned Gender Budgeting and Gender Outcome assessment and underlined the importance of Gender Audits of public expenditure, programmes and policies at national, state and district levels. The Plan envisaged the strengthening of the Gender Budget Cells set up in the various Ministries and Departments. Towards this, in March 2007, the Ministry of Finance issued a charter on Gender Budget Cells (GBCs) outlining the composition and functions of the GBCs. While, the charter was an important step towards institutionalising Gender Budgeting within Government, the implementation of the charter remains a challenge. A scheme on Gender Budgeting was introduced in 2007 with a view to building capacity so that a gender perspective was retained at all levels of the planning, budget formulation and implementation processes. Both Central and State level officers have been trained under this scheme and as a direct consequence of these training efforts a number of Ministries as well as State Governments have taken GB initiatives. Inclusion and mainstreaming of women also received special attention under programmes such as the MNREGA, the Right to Free & Compulsory Education, National Rural Health Mission, National Rural Livelihood Mission and National Skill Development Mission. Gender Budgeting initiatives also led to development of new schemes in supposedly gender neutral sectors like Department of Telecommunications and Ministry of Petroleum and Natural Gas.

#### WAY FORWARD IN THE XII PLAN

The process of systemic transformation was set in motion during the XI Plan period. Challenges, however, remain. Women continue to face discrimination in terms of their socio-economic empowerment. This manifests itself in both the increasing violence against women as well as increasing feminization of poverty. Women have limited access to and control over resources. Lack of ownership of land limits their access to credit. More than 90% of the women in the workforce are in the unorganized sector. They face discrimination in award of work, disparity in remuneration and security of employment as they fall outside the ambit of labour laws. Added to this is the malnourishment suffered by more than 50% of the women. Further issues of women from marginalised and vulnerable communities and single women as envisaged in the XI Plan are yet to be addressed. The issues, therefore, are manifold and the XII Plan has to articulate the Vision to address them.

#### Vision for the XII Five Year Plan

The vision for the XII Five Year Plan is to ensure improving the position and condition of women by addressing structural and institutional barriers as well as strengthening gender mainstreaming.

#### **Goals for the XII Five Year Plan**

Creating greater 'freedom' and 'choice' for women by generating awareness and creating institutional mechanisms to help women question prevalent "patriarchal" beliefs that are detrimental to their empowerment.

Improving health and education indicators for women like maternal mortality, infant mortality, nutrition levels, enrolment and retention in primary, secondary and higher education.

Reducing the incidence of violence against women and providing quality care services to the victims. Improving employability of women, work participation rates especially in the organised sector and

increased ownership of assets and control over resources.

Increasing women's access to public services and programmes through establishing and strengthening convergence mechanisms at multiple levels, creation of physical infrastructure for women and improving the capacity of women's organizations and collectives.

Ensuring that the specific concerns of single and disadvantaged women are addressed.

#### Approach in the XII Five Year Plan

The 12th Five Year Plan Working Group (WG) on 'Women's Agency and Empowerment' builds on

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the view that development is a process of expanding freedoms equally for all individuals, and considers gender equality as a core development goal in itself. It expands the definition of women's empowerment by looking at it as a process, which enables women to have a notion of dignity and self worth, bodily integrity, freedom from coercion and control over resources. It affirms that empowerment is achieved when, along with the condition of women, their position improves and their freedoms and choices are enlarged economically, socially and politically. Empowerment must enable all women to negotiate these freedoms and increase their capabilities. The overall framework takes steps to advance substantive equality by addressing the causes and consequences of social, economic and political exclusion on all women especially the dalits, tribals, minorities, women with disability, migrant, displaced and trafficked women, women in the unorganized workforce, women infected and affected by HIV/AIDS, single and excluded women especially widows and women in conflict zones.

The Plan advocates a shift from mere 'income' poverty of women to the adoption of a 'multidimensional' approach to poverty and wellbeing. The Multidimensional Poverty Index (MPI) complements the income poverty measures by reflecting all the other deprivations with respect to education, health and living standard that a poor person simultaneously faces. It assesses poverty at the individual level, with poor persons being those who face multiple deprivations, and the extent of their poverty being measured by the range of their deprivations.' (Sen et al., 2010). The issue of multidimensional poverty is extremely relevant to the status of women in India today because although a lot of work has been done on the condition of women the position of women still remains, largely, unaddressed.

Further, in keeping with the framework of contemporary discourse, the Plan would work towards making a transition from viewing women as 'victims' of poverty to empowering them to change the contexts in which they live. The issue of capability poverty is a critical imperative in this. Poverty is not only a lack of material resources but also lack of power and choice. Development can be seen as a process of expanding the real freedoms that people enjoy. Such a focus on human freedoms (or capabilities) contrasts with the narrower view which identifies development with the growth of Gross Domestic Product, rise in personal incomes, industrialization or technological advance. This Five Year Plan would need to create the framework of analysis so that national programmes move beyond merely addressing income poverty and include an expanded response so that the income generated is used to create capacities that enhance freedoms and choices.

#### Thrust areas for the Twelfth plan

The XI Plan had taken numerous steps forward. However, the targets set out could be only partially achieved. In the XII plan the Government's priority would be to consolidate the existing initiatives and interventions relating to women, build upon the achievements and also move beyond to respond to new challenges. The thrust areas for economic, social and political empowerment of women for the XII Plan are derived from the concerns and barriers outlined in the earlier section and are discussed below.

#### **Economic Empowerment**

Recognising that economic independence is the key to improving the position of women within the family and in the society, the Plan would need to focus on enhancing women's access to and control over resources. Amongst others, this would entail not only increasing their presence in the work force but, more importantly, improving the quality of women's work and ensuring their upward mobility on the economic ladder. The 66th round of NSSO (2009-10) provides insights on the recent trends in employment and education of women. One, it reveals that the female Work Participation Rate (WPR) (usual status) declined from 28.7 percent in 2004-05 to 22.8 percent in 2009-10. Secondly, it shows the concentration of women continues to remain high in the agriculture sector. The survey also highlights that vast majority of new jobs between 2004-05 and 2009-10 were created in casual employment, mainly in construction. Another significant feature is the increasing number of young girls and their retention in education, which may also be one of the contributing factors for the decline in the WPR. It shows that the number of girls in schools in the age group of 5-14 years has increased from 79.6% in 2004-05 to 87.7% in 2009-10. Similarly, the number of girls in the educational system in the 15-19 years age group increased from 40.3% to 54.6% and in the age group of 20-24 years from 7.6% to 12.8% over the same period. Keeping the above trends in view, the XII Plan would endeavour to focus on increasing women's workforce participation particularly in secondary and tertiary sectors; ensuring decent work for them; reaching out to women in agriculture; financial inclusion; increasing women's asset base and valuing their work. Additionally, the Plan would have to consider strategies to create job and skill training opportunities which would meet the aspirations of the growing literate work force of women.

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Lack of adequate skills is one of the major impediments affecting women's participation in the work force, particularly in the secondary and tertiary sectors, perpetuating their concentration in low paid sectors. The focus of the XII Plan would thus be on enhancing employability of women through skill development. It would also be critical that the training is not limited to traditional sectors but has relevance to the changing labour markets. The National Skill Development Programme (NSDP) has already identified 231 modular courses for women. Efforts will be made to link skill development programmes to NSDP to ensure relevance and enhance employability. Entrepreneurship development would also be included as an integral part of the skill training. Access of women from marginalised and vulnerable communities within these programmes would be ensured. The needs of particularly the neo-literates would have to be targeted to enable them to move to skilled jobs. This would require going beyond vocational skills to include "thinking" and "behaviour" skills; computer and language skills; and skills that take into account the need of young women to migrate for jobs. The potential of the MSME and service sector as a source of jobs/enterprises for women would need to be fully realised. The focus of the XII Plan would also be on providing high paid job opportunities to post graduates and professionally qualified women. The Draft National Employment Policy clearly states that there is the need to ensure that not only more jobs, but jobs that are decent and those that ensure minimum wages, safe working conditions and basic social security, are created. However, the notions of equal pay for equal work have not yet been fully realized. Concerns of gender discrimination in hiring and promotion and sexual harassment in the workplace persist. The XII Plan would thus focus on strengthening of the implementation of Equal Remuneration Act and Maternity Benefit Acts. The Plan also reaffirms the need to pass the Protection of Women from Sexual Harassment at Work Place Bill.

Considering that women are largely concentrated in the agriculture sector, a number of reforms would be necessary to improve their productivity as well as their control and access to land resources. The XI Five Year Plan had made suggestions for giving women rights over land, credit, common property resources and equitable wages as also enhancing their access to technology, education and skill training. Some aspects of these have been addressed in the XI Plan. The XII Plan will continue to accord high priority to these issues. Efforts will also be made accelerate the pace of creation of alternative rural non-farm livelihood opportunities such as in agro- processing, supply chains, maintenance of equipment, rural infrastructure development, etc. Emphasis will also be placed on increasing self employment opportunities through skill up gradation and improving access to credit and markets. Notwithstanding the progress made by the microfinance movement, efforts for financial inclusion of women in the mainstream credit system would be focused on in the XII Plan. To achieve this, lending to women would need to be recognised as priority sector lending, for which necessary directives by NABARD and RBI would be necessary. An innovative strategy of setting up credit counselling centres for women at district and bank level is being proposed in the XII Plan. The XII Plan would also focus on exploiting the collective power of the women to make use of economic opportunities by achieving economies of scale. While the number of SHGs has grown over the last many years and more than 60% of these are known to be women's SHGs, their growth has not been uniform across States. The XII Plan would encourage formation of SHGs throughout the country. It would also be essential for SHGs to move beyond small affinity groups to formation of clusters and federations in the XII Plan as these can play an important role in activities relating to production, processing and marketing. The Government has introduced a number of programmes to enhance employment and income opportunities for poor people with special targets for women. These, inter alia, include MGNREGA, SGSY, SJSRY, etc, The current efforts geared towards consciously including women as a beneficiary of employment oriented schemes need to continue. The Mahatma Gandhi National Rural Employment Guarantee Scheme has made a major difference by improving access of women to work, although unskilled in nature. Another positive outcome of the scheme has been a reduction in gender gaps in rural wage rate. The implementation of the scheme would need to be further strengthened to increase its outreach to women particularly in areas which are vulnerable to migration and trafficking. Further, there is a need for such programmes to create productive employment for women with proper planning of works. Other infrastructure development programmes under Bharat Nirman as well as JNNURM will need to be similarly engendered.

#### **Social Empowerment**

Health being a pre requisite for improvement of survival indicators, priority will continue to be laid on increasing access to health services. The national demographic goals for IMR and MMR as set out in the XI Plan could not be fully achieved. The XII Plan will, therefore, continue to focus on persistent problems of high MMR, IMR, malnutrition and anaemia. The issues will, however, need to have a targeted approach to address spatial disparities as well as to reach out to the more vulnerable communities. A holistic

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approach would be adopted so that the health needs of women and girls, at all stages of the life cycle, are addressed. The focus of health interventions would need to be extended to address ailments which women are especially prone to such as post menopausal problems, osteoporosis, breast and cervical cancer, etc. Special measures will also be undertaken so as to take into account issues of older women and those affected by HIV/AIDS.Success of interventions will ultimately depend upon efficient delivery of services. The monitoring mechanisms will be strengthened. Gender audits of NRHM on the lines of MGNREGA will also be pursued to increase accountability, in the XII Plan. Another critical area is education. Apart from enhancing women's self confidence, education provides women greater access to information and resources and enables them to challenge various forms of discrimination and engage with the development process. With the enactment of RTE, access to primary education for girls has now become a legal mandate. This, coupled with the special measures already being undertaken under SSA to increase enrolment and retention rates of girls will continue to have a major impact on girl child education. While primary education for all girls is critical, the focus in the XII Plan would also be to address barriers to their entry in secondary and higher education. Also recognizing the KGBVs have emerged as a successful strategy to enable access to primary education for girls it is proposed to upgrade these at secondary level.

The XII Plan will focus on ensuring that the standards of quality of education are adhered to at all levels. This would include focusing on availability of teachers, proper class room environment and infrastructure, standardization of learning levels and adequate monitoring. Creating a gender-sensitive educational system is another priority. This would entail addressing sexual stereotyping, changing the attitudes and perceptions of school teachers, providing a safe and secure environment for the girl child, provision of schools within easy reach, transport and separate girl's toilets. These measures would go a long way in enhancing enrollment of girls at primary and secondary levels. Housing, drinking water, sanitation and energy needs impact the quality of a woman's life. While in rural areas programmes like Indira Awas Yojana (IAY) have increased women's access to housing, this issue has not been adequately addressed in the urban areas. It is essential that women's perspectives are included in housing policies, planning of housing colonies and provision of shelter in urban areas also. Special attention will be given for engendering schemes like the Rajiv Awas Yojana in the XII Plan. In the XI Plan, special attention was given to improve the provision of safe drinking water and sanitation within accessible reach of households, especially in rural areas, through national programmes like NRDWSP and TSC. While Census 2011 figures would give an assessment of their actual reach and coverage, the XII Plan would emphasise on ensuring women's participation in the planning, delivery and maintenance of such services. A gender assessment of the TSC has thus been recommended. Acknowledging that a vast majority of rural women still depend on the locally available non-commercial sources of energy, the Plan will aim at promoting the programmes of nonconventional energy resources like use of solar energy, biogas, smokeless chulahs and other rural applications.

#### **Gender Based Violence**

Gender based violence and discrimination against women continues to be an area of concern. Reinforcing the women's right to dignity, equality, freedom and bodily integrity, the priority in the XII Plan would be to provide a safe and protective environment to women both in the public and private arena. The legal ground for providing such an environment has already been laid down over the years through enactment of several legislations like Dowry Prohibition Act, 1961, Protection of Women from Domestic Violence Act, 2005, Prohibition of Child Marriage Act,2006, Immoral Traffic Prevention Act, 1956, etc as well as through various provisions within the Indian Penal Code. However, data on increasing crime against women, as discussed in the earlier section, clearly indicates that the legal commitments have, to a large extent, not been translated into concrete action. While enforcement of women specific laws has not been of the desired level, inadequate infrastructure and lack of dedicated staff has been the major constraint in ensuring women's access to justice under the Acts. Gearing up the efforts of the Government in this direction would be a non- negotiable deliverable for the XII Plan. To this effect, focus shall be on strengthening the existing legislations that address violence and discrimination against women; making their implementation more effective; facilitating the speedy delivery of justice to women; putting in place adequate infrastructure and support services; and sensitization and capacity building of key actors.

Specifically, Acts such as the Protection of Women from Domestic Violence Act and Immoral Traffic Prevention Act, 1956, would be reviewed to enhance their effectiveness. Stricter monitoring of response of enforcement agencies to violence against women would also need to be put in place. The justice delivery mechanisms would be strengthened by improving access of women to legal aid and setting up of fast track courts to ensure speedy justice. Prompt action would send a strong message to the society and act as a deterrent to violence. Despite the multi-pronged approach adopted by the Government, trafficking of

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women and children for commercial sexual exploitation remains a challenge. Feminization of poverty and lack of viable economic opportunities for a large number of women and girls, are some of the reasons affecting the efficacy of the interventions. Increased migration and constantly changing patterns and trends relating to trafficking adds to the challenge of devising effective policy response. The focus of the government would thus be on providing alternative livelihoods options to women particularly from marginalised sections of the society. This would entail enhancing their employability through effective skill training, linking with poverty alleviation schemes and programmes of all Ministries and Departments in the Government, providing access to resources and credit facilities. The law enforcement response to trafficking will be strengthened so that those who are victims of trafficking are rescued and rehabilitated.

It is essential that victims of violence have an adequate support structure like shelter homes, medical facilities, counselling services for their effective rehabilitation. To address the needs of women in distress, schemes that provide shelter and other support services would also be strengthened in terms of quality and geographical reach. Shelter homes would be established in every district of the country with standards of care to ensure quality services. Also on the anvil is the implementation of a "Women's Helpline" to respond to emergent needs. A new initiative undertaken will be to set up One Stop Crisis Centres providing shelter, police desks, legal, medical and counselling services, on a pilot basis. Since the Protection of Women from Domestic Violence Act (PWDVA) enacted in 2005, is the first law of its kind which provides relief to women who are victims of violence, the XII Plan will put in place a scheme for supporting State Governments in its implementation. Further, while some property rights have been given to women, for instance inheritance rights in ancestral property under Hindu Succession Act, 1956 (amended in 2005) and a right to residence under PWDVA, 2005, there is still a long way to go to ensure that women are recognised as equal partners in household assets. For increased awareness and knowledge dissemination on the legal rights of women, effective use of ICT will be explored through creation of a national women's information portal.

#### **Women in Governance**

India witnessed the world's largest experiment in local democracy triggered by the 73rd and 74th amendments to the Constitution. The reservation of one-third seats for women has resulted in more than a million women elected women leaders in decision making positions at grassroots levels. With the reservation already increased to 50 percent in several states, e.g., Bihar, Chhattisgarh, Madhya Pradesh, Kerala, Rajasthan and a Constitutional amendment to this effect in the process, the Panchayats will have great potential for women's empowerment and their contribution to gender sensitive good governance. However, while affirmative action in terms of reservation for ensuring women's political representation is an imperative step, it is not adequate to promote women's leadership and their participation in governance. Women face social, economic and various other forms of institutional barriers to entering PRIs and even in performing their duties as elected representatives. Important limitations to women's participation include the terms of inclusion, the rules of decentralization, gender-based division of labour, the policy of rotation of seats etc. Social barriers such as lack of education, oppressive patriarchal and caste structures, lack of respect of women in PRIs, physical violence in public and domestic spheres, local politics based on caste/class/religious dynamics also affects the participation of women adversely. Further, uneven and limited devolution of powers and resources in the States, with no untied funds also adds to the constraints. Thus, although the number of women in elected local bodies in India has gone up significantly, the extent and quality of their participation in PRIs remains an issue of major concern. The thrust in the XII Plan would

be to ensure EWRs effective participation in PRIs and in urban local bodies. For this the Plan will focus onpromotion of their alliances, federations across women in PRIs and SHGs; preelection preparation of women candidates and voters; training and capacity building of EWRs as well as of government functionaries and officers. This would enhance their ability to raise critical questions about inequity, collectivize without fear and pressure and ensure gains from the services. Greater efforts will also be made to include poor and other excluded women in governance.

Women's collectives such as Self-Help Groups have been found to play a catalytic role in enabling women to organize and articulate their interests better and engage in decision-making in the family and community. Women belonging to such groups are more likely to undertake a leadership role and develop the skills, confidence and support base required for entering PRIs as elected representatives. Formation of SHGs would thus be encouraged and their capacity will be developed to play this role. Efforts will be made to establish linkages between women functionaries at the local level such as EWRs, AWW, ASHA, teachers and women members of SHGs so that they can be empowered by working collectively with a shared sense of solidarirty. Involvement of NYK and NSS volunteers in supporting EWRs for social change will be encouraged. Panchayats play an important role in effective delivery of services. It would, therefore, be the

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endeavour to equip EWRs to play this role and work for gender sensitive good governance in their panchayats by ensuring gender specific interventions. Capacity of EWRs would also be developed to work towards elimination of violence against women and girls including trafficking and universal education of girls. Gender Resource Centres by providing information on legal, social and economic issues can enable women to perform their duties better. Setting up of such Centres will be taken forward.

#### **Focus on Vulnerable Women**

The Plan acknowledges that deep-rooted socio-cultural norms and practices make certain categories of women particularly vulnerable to discrimination and violence. Single women, widows and deserted women are often victims of ostracism, harassment and violation of rights by their families, relatives and society as a whole. With increasing life expectancy of women, the challenges faced by older women are expected to get compounded in the coming years. The vulnerability of women from scheduled caste and tribe communities increases by virtue of their being from socially and economically backward communities. Migration for work such as domestic work, construction work, etc. deprives them of the support of their community and family, thereby enhancing their vulnerability. It is also important to reach out to women living with HIV and AIDS and who have been deserted by their family or women who have lost their husbands due to HIV and AIDS without any social /economic support. In recognition of the diversity of women's situations and in acknowledgement of the needs of specially disadvantaged groups, measures and programmes will be undertaken, in the XII Plan, to provide them with special assistance. The existing pension for widows and older women would need to be reviewed to make them more relevant to current standards of living. Specific attention would be given to the health problems of older women, affected by HIV/AIDs, diseases specific to occupations dominated by SCs, etc. Access to education, particularly for tribal girls, would be another focus area through improved residential schooling facilities. Economic security for vulnerable women particularly single women and widows will be focused upon under the existing programmes of the Government such as MGNREGS, vocational training and livelihood programmes, etc. Awareness generation programmes and provision of legal services especially for single women, those affected by HIV/AIDS on their rights and entitlements to property would be promoted. To address the vulnerability of women migrant workers, the Plan also envisages a system of registration for migrant workers and argues the need to bring about a portability of entitlements for migrants particularly under PDS. For tribal women, specific emphasis will be laid on improving their access and control over forests and forest produce. For this, the XII Plan would focus on improving implementation of the Scheduled Tribes and Other Traditional Forest Dwellers Act. Collectives hold a special place in women's empowerment processes. The Plan would make a conscious effort and focused investment in the strengthening and mobilization of these women. The focus would be not only to improve their bargaining capacity as a group but to develop a more systematic interface with the government to demand their basic rights and entitlements.

#### **Gender Responsive Budgeting**

The XII Plan takes cognizance of the fact that policies and programs have a differential impact on women and men. As a result of this the unequal economic and social status of women may be perpetuated unless affirmative action is taken. This would necessitate strengthening of gender mainstreaming and pursuing Gender Responsive Budgeting at all levels of governance. In the ultimate analysis, delivery of gender equality outcomes, to a large extent, would depend upon the adequacy of budgetary allocations. Gender Responsive Budgeting or Gender Budgeting as it is more commonly known, is a means of ensuring that public resources are allocated in an equitable way so that the most pressing needs of specific gender groups are satisfied. It translates stated gender commitments into budgetary commitments. GB has made reasonable progress in the XI Plan. The GB initiatives will be strengthened in the XII Plan and its reach extended to all Ministries, Departments and State Governments. Steps will be taken to further institutionalize the GB processes. The focus would be to strengthen and empower the GBCs to enable them to undertake the envisaged role. Planning and budget approval systems will also need to be modified to make gender clearance and specific approvals of GBCs mandatory to ensure that PPS are engendered from the design stage itself. Orientation and sensitization at the highest level will be pursued along with capacity building of GBCs. The effort will be to institutionalize the training programmes through National and State level Institutes of repute. National level gender outcome assessments through spatial mapping of gender gaps and resource gaps will be initiated. Ministries/ Departments would be encouraged to undertake gender audits of major programmes, schemes and policies. A quantum leap in this direction can be achieved if gender perspective is incorporated within the Expenditure and Performance audits conducted by CAG

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This will be taken up during the XII Plan. Since sex disaggregated data is a major constraint in gender analysis, processes for the collection of standardised gender disaggregated data at national, state and district level will be put in place.

#### **Institutional Arrangements**

Strengthening of National Women's Machineries is vital to achieving women's empowerment. This includes the MWCD as the nodal Ministry and its attached and autonomous organisations, National Commission for Women, Rashtriya Mahila Kosh and the National Mission for Empowerment of Women (NMEW). The important role of MWCD is to facilitate mainstreaming of gender concerns in policies, programmes and schemes of all Ministries and Departments, to implement special legislations and welfare programmes and Schemes for women as well as to undertake advocacy. To enable the Ministry to play this role effectively, its women's wing will sought to be strengthened in the XII Plan. The mandate of the National Commission for Women is to protect and safeguard the rights of women. The activities of the Commission include receiving complaints, undertaking suo moto enquires in cases of deprivation of rights of women, conducting Parivarik Lok Adalats and legal awareness programmes and organising public hearings. The strengthening of the Commission, in terms of staff requirement, is underway and will be completed. Interaction between the NCW and SCWs needs to be enhanced so that the monitoring of legal safeguards to women is harmonised across the country. NCWs linkage with the State Commission would be looked into in the XII Plan. For this the possibility of teleconference linkage and assistance for awareness generation by the National Commission to the State Commissions will be explored.

Gender being a cross cutting issue, various Ministries/Departments have been undertaking measures for the empowerment of women. Convergence of these programmes and schemes is essential to ensure that their benefits are effectively accessed by women. With the specific objective of ensuring convergence and better coordination among the schemes/programmes of various Ministries/Departments, the Ministry launched the National Mission for Empowerment of Women. The Mission will be fully operationalised. Its role would be to provide a strong impetus for reform by catalyzing the existing system, ensuring better coordination and convergence of all development programmes impacting women in close collaboration with grassroots structures and enabling participatory approaches and processes. The Mission would work to achieve convergence at all levels of governance. It would have an overarching role in promotion of women's issues across economic, social, legal and political arena. This would, inter alia, include generating awareness; building strategies to question prevalent "patriarchal" beliefs; establishing a convergence mechanism at multiple levels; formation women's collectives and improving their capacity to access the benefits of government schemes, programmes, laws and policies; and developing empowerment indicators relating to the survival, visibility, freedom and equality of women. The Rashtriya Mahila Kosh (RMK) as the credit extending arm of the MWCD will be strengthened. It will be restructured as a nonbanking finance company of systemic importance with an enlarged corpus of Rs. 500 crores. This will enable it to reach out to a larger number of poor, assetless and marginalised women for income generating, production, skill development and housing activities. To enable all institutions to identify and respond to gender issues, the XII Plan will push for establishing Gender Focal Points within various organisations like the Ministries/Departments of the Central Government and Urban and Rural Local Bodies. The process of engendering institutions would require that National Women's Machineries are engaged in a gender analysis of not only programmes and projects but also of institutions like the Panchayati Raj institutions (PRIs,) judiciary, the enforcement machineries etc.

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