



Women Empowerment

Empowering the Nation with Women-led Development
Maneka Sanjay Gandhi

Empowering Women through Continuum of Care
Preeti Sudan

Breaking the Shackles of Financial Deprivation
Lekha Chakravarty, Piyush Gandhi

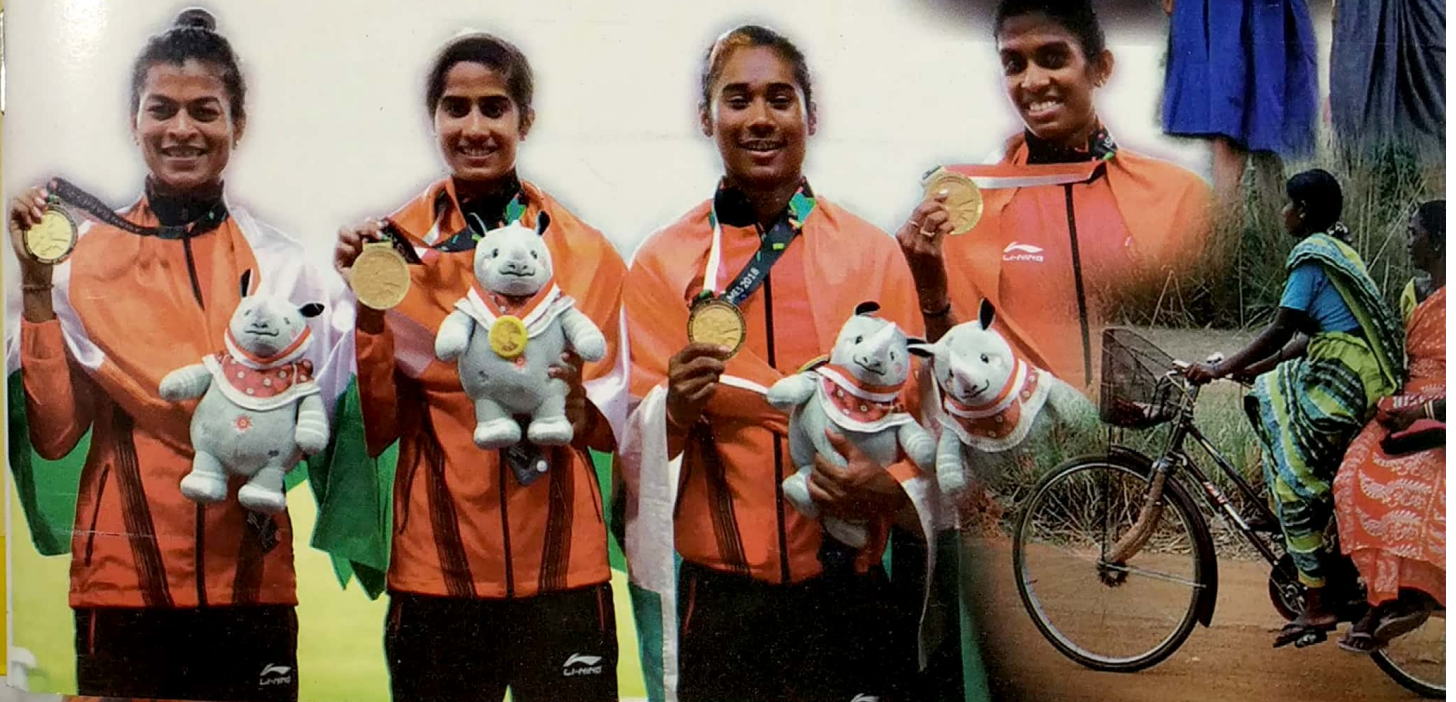
SPECIAL ARTICLE

Ensuring Equality for the Minority Women
Syeda Hameed

FOCUS ARTICLE

Helping Women Gain Control of their Lives
N.V. Madhuri

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*Let noble thoughts come to us from all sides
Rig Veda*

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Women-Led Development

A woman is a full circle. Within her is the power to create, nurture and transform. Nari shakti is a concept that has existed in Indian culture since time immemorial. The mother goddess has been worshipped from ancient times in various forms – Durga and Kali in East India, Mahishasura Mardini and Bhagawati in Kerala, etc. She has always been portrayed as the epitome of shakti, able to accomplish that which man cannot.

This, however, is only one side of the picture. The flip side is a grim scenario of women having no voice in their own lives, leave alone the decisions of the family. They had been subservient to the men in their lives. Their aspirations were not considered important enough to be encouraged. Their hardships were submerged in their responsibilities as mother, wife and daughter.

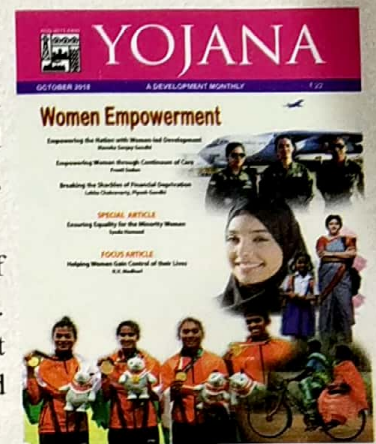
This facet of a woman's life has undergone major transformation in recent times. The modern woman is no longer confined to the four walls of the house. Women are now realizing their worth in every way and demanding gender equality and justice both at home and in the workplace. They have broken the glass barrier in almost every field, be it technology, space science, sports or the armed forces. Almost every fifth woman is an entrepreneur – both in urban and rural India.

In recent years, Government has played a significant role in bringing about this transition. Right from recognizing the need to protect the girl child in the womb to protecting career women in their work place, a number of initiatives have been taken. Empowering woman through her journey to motherhood is an important agenda for the government. Schemes like the PM Matru Vandana Yojana give financial protection to women during their pregnancy and lactation period. A very significant move has been the modification of the Maternity Benefit Act allowing working women 26 weeks of paid maternity leave. Programmes like Beti Bachao, Beti Padhao programme and Sukanya Samridhi Yojana take care of the girl child right from protecting her from female foeticide to ensuring her education and financial security. Only a healthy woman can be an empowered woman. The Ayushman Bharat Programme, National Nutrition Mission, Ujjawala Yojana etc take care of the health and nutritional requirements of Indian women.

Entrepreneurship development programmes have enabled women to stand on their own feet. Schemes like the Pradhan Mantri Mudra Yojana, Stand up India, Start up India and SHGS under the National Rural Livelihoods Mission have helped to make women financially secure and independent. PM Jan Dhan Yojana has also played a critical role in the financial inclusion of women.

Safety and security of women at all places is high on the agenda of woman empowerment. The Sexual Harassment of Women at Workplace Act, the online complaint system, 181 women helplines, One Stop Centres and panic buttons are all geared to protect women in their journey towards empowerment. Triple Talaq, has been a big thorn in the progress of Muslim women. The Triple Talaq bill already cleared by the Lok Sabha seeks to remedy this situation by abolishing the practice.

Road to development cannot be travelled without the empowerment of women who form almost 50 per cent per cent of the Indian population. A multidirectional organized approach to women empowerment is sure to take the country way beyond this path.



Empowering the Nation with Women-Led Development

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Maneka Sanjay Gandhi



Women need a safe and enabling environment which encourages their empowerment. They should be able to live without fear so that they can explore their potential and not be bound by artificial restraints. Along with this, we need to push for affirmative policies which bring women on a level playing field with others. Provided with the right opportunities, the potential of Indian women knows no bounds



Women make up nearly half of India's population. Over the years, we have increasingly seen women grow in public life – working in offices, representing us on the international sports arena, in bureaucracy, politics, international organizations and much more. This change is positive and it is happening at a pace faster than ever before.

I feel the recent developments in the area of women empowerment are extremely encouraging. The first female fighter pilots have recently been appointed in the Indian Air Force. The participation of women in combat roles in the Army is also strongly under consideration. The Olympics, Commonwealth Games, and a number of international sporting events including cricket have seen outstanding performances by Indian women. Even India's successful launch of the Mangalyaan and the record-breaking 104 Nano satellites launched into orbit onboard a single rocket had a team of women scientists behind them. These women are role models for a country, which now echoes with the slogan of 'beti bachao beti padhao'.

India has been successful in achieving gender parity in school education. Even in technical and professional education such as medicine, law, IT, engineering, management etc., the representation of women is significantly increasing. The literacy rate of women has risen from a mere 9 per cent in 1951 to 65 per cent in 2011. This, in itself, is a huge turnaround factor.

In the workplace today, every fourth worker in India is a woman. The more technical and complex the work, the more likely we are to find an increasing number of women in the same. One third of all certified engineers are now women and over three fourths of all health workers at primary level are women. It is estimated that almost one-third of all certified medical researchers, banking employees, IT workers and chartered accountants are women. In a country bursting with entrepreneurial spirit, today almost every fifth entrepreneur is a woman. With their increasing participation in a variety of fields, women's bargaining power in both private and public life is steadily increasing.

In the workplace today, every fourth worker in India is a woman. The more technical and complex the work, the more likely we are to find an increasing number of women in the same.

The author is Union Minister of Women & Child Development, Government of India. Author of several books, she is a widely read columnist and writer on environment and animal welfare. She is Chairperson of various organizations working for animal rights and also winner of many awards relating to animal rights.

In politics too, the figures are more encouraging than ever before. Elected women representatives now make up about 46 per cent of our panchayat members. With these 1.3 million+ women in positions of power at the village level, the landscape of our country is changing from ground up. For instance, where in the 1957 elections only 45 women had contested general elections, in the last elections of 2014, 668 women candidates contested.



The Government has taken a number of measures to ensure its female citizens have equal opportunities along with a supporting and safe environment for their development.

On the health front, improvements have been noted with the average life expectancy of women having risen from 31.7 years in 1950-51 to about 70 years in 2016. More women are also giving birth to children in hospitals rather than at home – institutional births have risen to an all-time high of 79 per cent in 2014-15. This is better for the health of the child as well as the mother. The maternal mortality rate has dropped by half in the decade between 2001-03 and 2011-13.

Women's financial inclusion has also increased tremendously, especially in the last few years. The number of women with a bank or savings account, which they operate themselves, has increased from just 15 per cent in 2005-06 to 53 per cent in 2015-16.

Ending Discrimination

Despite these positive figures, unfortunately women still face serious dangers to their life and liberty in our

country. We hear of horrific incidents of violence every day, and at the same time we still see young girls dropping out of school to look after their siblings or to be married. Women still contribute a disproportionate amount of unpaid work in their homes and on farms. Despite having more control over their finances, they are often not given an equal say in household or work decisions. These are the stark realities of life even now. This continuing discrimination and violence needs to be recognized

and acted upon if we want to see true empowerment of the Indian woman.

The Government views the problems plaguing the women of India, as problems plaguing our entire society. We are committed to doing whatever it takes to ensure that the ideal of gender equality is achieved. No progress in the country can endure unless it comes with the empowerment of women.

The Government has taken a number of measures to ensure its female citizens have equal opportunities along with a supporting and safe environment for their development. A number of legislations have been passed and schemes implemented to encourage women in education and the formal workforce, ensure their physical and psychological health, promote public and political participation, provide them with safe public and private spaces and enable their equality within and outside the family.

Financial Empowerment

Attacking the root of the problem, we have initiated the Beti Bachao Beti Padhao Programme that addresses the complex issue of mindsets in all districts of India. If people are not made to change the way they think about girls and women, we are unlikely to see much long-lasting success in other initiatives for empowerment.



Along with this, the Sukanya Samridhi Yojana was also launched in 2015, under which small affordable deposits are made in the bank accounts of girls, with the benefit of higher rate of interest. The amount can be withdrawn by the girl on reaching 18 years of age, giving her a fund for higher education or other investments. Such accounts have already been opened for 1.39 crore girls with a total of Rs. 25,979 crore deposited in these.

Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this. Until a few years ago, opening a bank account was considered a tedious task. But through the Sukanya Samridhi Yojana and PM Jan Dhan Yojana, we have enabled banking services for the unbanked. 16.42 crore women's accounts have been opened under Jan Dhan. Women's share of total savings accounts increased from 28 per cent in 2014 to 40 per cent in 2017 (according to the data from top 40 banks and RRBs). This is a sizeable and rapid growth in financial inclusion of women, a cherished goal for decades.

Encouraging Entrepreneurship

Under the Pradhan Mantri MUDRA Yojana, our government has provided credit to small entrepreneurs without the need for collateral or a guarantor. 75 per cent of these loans have been given to women, with 9.81 crore women entrepreneurs already benefitting from them under this scheme.

Mother and Child Tracking System (MCTS)

An innovation towards strengthening of health care services



Workplaces need to be made conducive to women employees, if we want to ensure that women are actively engaged in the workforce. For this, we are strictly implementing the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. This provides a safe and secure environment to women at the workplace and covers all women – all ages, full-time and part-time, public and private sector, organized or unorganized sector.

Over 47 lakh Self Help Groups (SHGs) have been promoted under the National Rural Livelihoods Mission (NRLM), with more than Rs. 2,000 crore of revolving fund disbursed to them. In fact, our government has overseen a 37 per cent jump in loan amounts granted to women SHGs in the last financial year.¹

Skill development is another key aspect for raising the potential of our female workforce. Under the Pradhan Mantri Kaushal Vikas Yojana a large number of Indian youth have taken up industry relevant skill training. Till date, half of the certificates awarded under this yojana have been given to women candidates.

Empowering Motherhood

To retain women in the workforce, the Maternity Benefit Act has been amended to extend the period of mandatory paid maternity leave for working women to 26 weeks. This empowers working women as they need not fear loss of salary or job due to childbirth and now they also have time to recuperate and breastfeed their child.

In order to extend protection to the unorganized sector as well,

pregnant and lactating mothers are provided cash incentives under the PM Matru Vandana Yojana. As partial compensation for wage loss, these mothers are provided Rs. 6,000 as incentive, which enables them to take adequate rest before and after the delivery and exclusively breast feed their child. Over 38 lakh beneficiaries are already enrolled under this scheme.

Having women in senior positions is a positive step in recognizing the merit of deserving women while also making organizations more women-friendly. The representation of women in boards of companies and at senior positions is, thus, being encouraged in all public and private companies. Over 5 lakh women directors are currently appointed in companies, which is the highest ever number in India.

At the village level, women members of panchayats are leading the empowerment of their villages. To support their process and ensure proper disposal of their duties, the Ministry of Women and Child Development has conducted training for 18,000 women members last year. This year we will be training another 13,000 women to improve their leadership qualities and managements skills.

Safety in Workplace

Workplaces need to be made conducive to women employees, if we want to ensure that women are actively engaged in the workforce. For this, we are strictly implementing the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. This provides

a safe and secure environment to women at the workplace and covers all women – all ages, full-time and part-time, public and private sector, organized or unorganized sector etc. including domestic workers, students, apprentices and even those women visiting an office. My Ministry has recently also set up an online complaint system for cases of sexual harassment at workplace to make it easier for women to report and follow up on their complaints.

Within their homes too, women contribute a huge amount of work which is unpaid and often unrecognized. To empower women and protect their health, the Ujjawala scheme has been introduced, which provides free LPG cylinders to women from BPL families to replace unclean cooking fuels. Till July 2018, over 5.08 crore LPG connections had already been released, relieving these women from the tedious and hazardous process of cooking on firewood and giving them free time for other productive work.

An important aspect of empowerment is also safety. Only if women feel safe and secure will they be able to fully participate in the economy and public life. For this, the government has sanctioned 181 Women Helplines in 31 States/UTs and 206 One Stop Centres have become operational where women affected by violence can access quick and easy help. 33 per cent reservation for women in the police force is also being implemented. A feature of Panic Buttons will soon be available on all mobile phones to provide emergency response system to women in distress. The Nirbhaya Fund is also being used to roll-out comprehensive plans to make 8 major cities in the country safer for women and also improve our forensic analysis abilities in cases of sexual assault. All these and many other initiatives for safety will support the empowerment journey of women.

Accessing the Inaccessible

As discussed, the government implements a number of schemes

for the empowerment of women. However, these do not always reach beneficiaries in remote or backward areas. To overcome this problem, and reach the yet unreached women across the country, my Ministry has recently launched the Mahila Shakti Kendra scheme. Under this, 3 lakh student volunteers are fanning out across the country to directly reach women at village level with government schemes and services for their empowerment.

It is the focus of my Ministry now to ensure that no woman is left behind in the march towards empowerment. The existing schemes are being implemented to their full potential, with a particular focus on the most backward areas, so that the women at the bottom of the pyramid can experience a quantum jump in status.

The way forward lies in the conviction that we must have women-led development rather than just women's development. This sentiment forms the basis of our government's strategy. Stemming from this, we see a much brighter future for Indian women than we thought was possible in such a short time.

Women need a safe and enabling environment which encourages their empowerment. They should be able to live without fear so that they can explore their potential and not be bound by artificial restraints. Along with this, we need to push for affirmative policies which bring women on a level playing field with others. Provided with the right opportunities, the potential of Indian women knows no bounds.

As India looks forward to reaping benefits from its demographic dividend, the role of empowered women becomes all the more important. Through education and productive employment, we look forward to more women actively participating in public life and contributing to nation-building.

Footnote

¹ <http://pib.nic.in/newsite/PrintRelease.aspx?relid=176062>. □

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PM ON WOMAN POWER

- No civil society can tolerate any kind of injustice towards the woman-power of the country.
- The nation will not tolerate those committing rapes. With this point in view Parliament has made a provision of strictest punishment by passing the Criminal Act Amendment Bill. Those guilty of rape will get a minimum sentence of ten years and those found guilty of raping girls below the age of 12 years will be awarded the death sentence. Recently, you might have read in newspapers, that a court in Mandsaur in Madhya Pradesh, after a brief hearing of two months, pronounced the death sentence on two criminals found guilty of raping a minor girl. Earlier, a court in Katni in Madhya Pradesh awarded the death sentence to the guilty after a hearing of just five days. Courts in Rajasthan have also taken similar quick decisions. This Act will play an effective role in curbing crimes against women and girls.
- Economic growth will be incomplete without a social transformation. The Triple Talaq Bill has been passed by the Lok Sabha although it could not be passed in the Rajya Sabha, I assure the Muslim women that the whole country stands by them to provide them social justice.

(Source: Mann Ki Baat–26 August 2018)

Empowering Women through 'Continuum of Care'

Preeti Sudan



With the steadfast support of the States, and our dedicated and committed frontline health workers, we are confident to achieve the Sustainable Development Goal (SDG) for maternal health much before the timeline of 2030, paving the way for a healthy, empowered and bright future for the women of India



At the Ministry of Health and Family Welfare, we believe that women empowerment begins from the womb! Preventing sex selection and stopping sex selective elimination is the first step towards empowerment of women. The Government has enacted the Pre-conception and Pre-natal Diagnostic Techniques (Prohibition of Sex Selection) Act, 1994 for prohibition of sex selection before or after conception and for prevention of misuse of pre-conception and pre-natal diagnostic techniques for sex determination. Alongside this regulatory provision, we also work on the socio economic aspects of enhancing the society's understanding of the immense value of the girl child through our flagship initiative of Beti Bachao, Beti Padhao.

If a country aims to build a civilization where women are strong, equal, active and productive members of their society, ensuring quality and equitable health care services to women is critical. Recognizing this, Ministry of Health implements several programmes for health of women following a life-cycle '**continuum of care**' approach to ensure equal focus on various life stages of women, ranging from a spectrum of programmes for pregnant women, the neonates, infants, young children, adolescents, and family planning programmes for women in the reproductive age group. In addition

to providing healthcare services, the public health departments also pave the way for economic empowerment of women by engaging women in positions ranging from village level Accredited Social Health Activists (ASHAs) to health care providers such as Auxillary Nurse Midwives (ANMs), health care administrators and policy makers at State and National levels. Nearly 10,31,805 ASHAs and 2,20,707 ANMS (as of March 2018) are in position and employed as frontline health workers. It is these women who form the backbone of the healthcare infrastructure of the country.

Maternity Care

For the pregnancy, every woman is entitled to quality antenatal, intra-natal and postnatal care services. Carrying forward this vision of our Prime Minister, the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) has been launched to provide quality ante-natal care (ANC) to pregnant women on the 9th of every month (symbolizing nine months of pregnancy). While antenatal care is routinely provided to pregnant women at public health facilities throughout the month, special ANC services are provided by Obstetrician Gynecologist (OBGY) specialists/ radiologist/ physicians at government health facilities under PMSMA. Till April 2018, more than 1.42 crore ANCs have been conducted and more than 7 lakh high risk pregnancies have been identified under PMSMA. In addition,



to educate the parents and caregivers about good child rearing practices, a book titled "Journey of First 1000 Days" has been published by the Ministry of Health.

Healthy Adolescence

A healthy adolescence provides women the platform to achieve their full potential. Considering the magnitude of various health problems and risk factors among adolescents, which may have impact on maternal and child health outcomes, Ministry of Health initiated Rashtriya Kishore Swasthya Karyakaram (RKSK) with the objectives to increase the awareness and access to information about adolescent health, provide counseling and health services and provide specific services such as sanitary napkins; iron folic acid supplementation etc. Under this programme, Weekly Iron – Folic Acid Supplementation (WIFS) entails provision of weekly supervised Iron-Folic Acid (IFA) tablets to in-school boys and girls and out-of-school girls and biannual Albendazole tablets for helminthic control for prevention of iron and folic acid deficiency anaemia. As part of it, 3.7 crore adolescents have been provided weekly iron folic acid supplement and 2 lakh Peer Educators (PEs) selected and trained for sustained peer education, as of April 2018. The Ministry of Health and Family Welfare is also implementing the Scheme for Promotion of Menstrual Hygiene among adolescent girls in the age group of 10-19 years primarily in rural areas, with specific reference to ensuring health for adolescent girls. 7516 Adolescent Friendly Health Clinics (AFHCs) have also been established at health care facilities to provide care and counseling services to adolescents.

Planned Pregnancy

Every woman has the right to plan her pregnancy. The family planning programme implemented by MoHFW provides a basket of choices to help parents decide, freely and responsibly, the number and the spacing of their children. Recently, MoHFW has introduced new contraceptives viz. Injectable contraceptive Medroxy

antenatal care services are also provided at the village level through Village Health & Nutrition Days (VHNDs) and at health facilities routinely to ensure at least four ANC visits to women. These checkups are essential as iron folic acid, calcium etc., are provided to pregnant women at the checkups and investigations are conducted to identify any complications of pregnancy and to ensure safe delivery. Mother and Child Protection (MCP) Cards and safe motherhood booklets are provided to pregnant women to inform them about the essential care to be taken during pregnancy. Not only this, to harness IT in reaching the most vulnerable and most inaccessible, the Ministry runs a Mother and Child Tracking System (MCTS) / Reproductive Child Health (RCH) portal and Kilikari mobile services which tracks and facilitates timely delivery of antenatal, postnatal care services to women and immunization services to children by the front line workers through proper line listing and also targeted age-specific messages and calls.

Shishu Suraksha

Janani Shishu Suraksha Karyakaram (JSSK) entitles all pregnant women delivering in public health institutions to absolutely free and no-expense delivery including Caesarean section. The initiative stipulates free drugs, diagnostics, blood and diet, besides free transport from home to institution, between facilities in case of a referral and drop back home. Over 1.33 crore

pregnant women have benefitted from this. Women can call 102/ 108 to avail free transportation services under this programme and contact their nearest ASHA (Accredited Social Health Activist)/ ANM (Auxiliary Nurse Midwife/ public health facility) for further information. While at the facility, to ensure quality of services around childbirth, we have recently launched the LaQshya program- Labour room Quality improvement initiative for focused and targeted approach to strengthen key processes related to the labour rooms and maternity operation theatres. MoHFW also implements the Janani Suraksha Yojana (JSY)- a cash transfer scheme to promote institutional deliveries. Also, First Referral Units (FRUs), Maternal and Child Health wings, Obstetric Intensive Care Units and delivery points are established to provide basic and emergency obstetric care services. All these have resulted in the institutional delivery in the country rising to 78.9 per cent (NFHS-4, 2015-16) from 47 per cent (DLHS-3, 2007-08).

The first one thousand days in the life of a child hold the key to unlock and shape the life-long potential of a person. By the age of two years, 85 per cent of a person's brain is developed; these are the formative years, where factors such as adequate healthcare, good nutrition, early learning and stimulation, quality childcare practices and a clean safe environment have significant and crucial influence on the future of a child. In a conscious effort



Progesterone Acetate (MPA) - Antara and a non-hormonal, non-steroidal weekly Centchroman pill, Chhaya to meet the changing needs of people. The programme also focuses on Post Partum IUCD (PPIUCD), post partum Sterilization and on Post Abortion IUCD (PAIUCD) to help women ensure adequate spacing between children. Home delivery of contraceptives by ASHAs aims to improve access to contraceptives for eligible couples, through distribution of contraceptives at the doorstep of the beneficiaries. ASHAs have been trained to counsel newly married couples to ensure spacing of two years after marriage and to have spacing of three years after the birth of the first child.

Caring for the Girl Child

Apart from the above, a host of services are available for ensuring a healthy childhood for the girl child. In order to provide specialized care to infants in case of complications, Special Newborn Care Units have been established at district level and Newborn Stabilization Units and newborn care corners have been established at sub district level. ASHAs undertake visits to provide Home-Based Newborn Care to newborns. It is a matter of immense pride that India has the world's largest Universal Immunization Program. To ensure full immunization for children up to two years of age and pregnant women, a special initiative, Mission Indradhanush, was started in 2014 to immunize all the left out and missed

children, and pregnant women. Till date, we have vaccinated 3.15 crore children (of which 80.58 lakh children are fully immunized), immunized 80.63 lakh pregnant females and administered 91.94 lakh Vitamin A doses as part of this. 1150 Nutrition Rehabilitation Centres (NRCs) have also been established to provide specialized care to children having severe acute malnutrition. Rashtriya Bal Swasthya Karyakram (RBSK), is an initiative to improve the overall quality of life of children through early detection of birth defects, diseases, deficiencies, development delays. As part of this program, till September 2017, around 70.9 crore children have been screened of which 1.55 crore children have received treatment.

Drugs and Diagnostics

Free Drugs and Free Diagnostics Scheme for essential medicines at public health facilities, mobile medical units etc., are other platforms where women can avail free healthcare services. More than Rs. 16,000 cr have been allocated to the States during the last three years for this. Ayushman Bharat also brings with it several preventive and promotive services for women through the 'Health & Wellness Centres' (HWCs) which shall provide comprehensive primary care in addition to specialized mother and child care services. The aim is to establish about 1.5 lakh HWCs in a phased manner. Mid-Level providers are being trained to provide comprehensive

services at these centres ranging from reproductive and child health services to services for communicable and non-communicable diseases. These centers will also provide employment to many women frontline health workers.

Government of India is striving to ensure comprehensive healthcare services to women across the country and these efforts have led to significant reduction in under-five and maternal mortality of India. Not only was India validated for Maternal and Neonatal Tetanus Elimination (MNTE) in April 2015, much ahead of the global target date of December 2015, India has achieved another laurel recently. We have accomplished the Millennium Development Goal (MDG) for Maternal Mortality. The Maternal Mortality Ratio (MMR) has substantially dropped from by a massive 37 points. From 167/lakh live births in 2011-13, it is now 130/lakh live births! This is the highest since the last several decades. This means that we are now saving 12,000 more pregnant women, as compared to 2011-13.

With the steadfast support of the States, and our dedicated and committed frontline health workers, we are confident to achieve the Sustainable Development Goal (SDG) for maternal health much before the timeline of 2030, paving the way for a healthy, empowered and bright future for the women of India. □

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Helping Women Gain Control of their Lives

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N V Madhuri



Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Sustainable Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures

India has witnessed a three-fold increase in population over the last half century without corresponding growth in opportunities, especially in rural areas. Women constitute 50 percent of the population and are the backbone of the family. In recent years, the traditional roles of women have undergone some changes due to economic needs, and some efforts were made to bring visibility and mainstream women's contribution to the overall growth and development of society. Self Help Groups (SHGs) are becoming one of the important means for the empowerment of poor women in almost all developing countries, including India through entrepreneurship development. (Anjali,2017)

Entrepreneurship development and income generating activities are a feasible solution for empowering women. The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (Kabeer,2001). Empowerment can take place at a hierarchy of different levels – individual, household, community

and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills).

In this connection, Micro-finance with Self Help Groups (SHG) play an effective role for promoting women entrepreneurship and financial empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. The concept of SHGs has been proved to be a boon for the rural women in some states of India. It has not only raised their income but also their social status. Today, empowerment of women and gender equality has been recognised globally as a key element to achieve progress in all areas. (Sanjay Kanti Das,2012)

Micro entrepreneurs are strengthening women empowerment and removing gender inequalities. The SHGs micro-credit mechanism makes the members to get involved in other community development activities. Micro-credit is promoting the small scale business enterprises, and its major aim is to alleviate poverty by income generating activities. Studies reveal that a number of SHGs, such as Abhinav Farmers Co-operative Society,

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SEED aims to provide opportunities to motivated scientists and field level workers with focus on women to undertake action-oriented, location specific projects for socio-economic gain, particularly in rural areas.

Grassroots, Grameen Bank, Assam Tea Corporation, Kudumbashree, Indira Kranthi Padham are actively participating in empowering women by providing them support through credit and self supporting business activities.

Financial Security

Studies also unveil the fact that SHGs are primarily established for women, and in states like Tamil Nadu and Kerala they have been tremendously successful. NABARD also launched a pilot project for women on SHGs in collaboration with commercial banks and regional rural banks. In addition, refinancing facilities are available through national banks for financing under the non-farm sector. Studies in three states reveal that the SHGs established have helped in better recovery of loans, development of thrift and self help among members, effective use of credit for the purchase of income generating assets, and empowerment of women.

Kerala and Tamil Nadu are examples where women entrepreneurship and micro-enterprises have grown due to extensive support of SHGs. They have provided micro-finances, capacity building programmes by training women, and have nurtured them with their financial support. Today, the Reserve Bank of India (RBI) also understands the role and importance of SHGs in financing, and has extended

medium sized loans to women entrepreneurs with the support of NABARD. The beauty of women entrepreneurs is the motivation for other women to come up and participate with equal opportunities and maintain their enterprises. Across the world, maximum start ups have failed due to financial problems faced by women entrepreneurs, but today due to SHGs, trust has been built amongst the women entrepreneurs to realize and make their dreams come true. Therefore, this type

of growth is truly an inclusive growth in India which will lead to financial empowerment of women. (Sabiha Fazalbhoy, 2014)

Government Initiatives

Recognising the importance of women entrepreneurship and economic participation in enabling the country's growth and prosperity, Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and training.

The Micro, Small & Medium Enterprises Development Organisation (MSME-DO), the various State Small Industries Development Corporations (SSIDCs), the nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. MSME-DO has introduced process/product oriented EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc. A special prize for "Outstanding Women Entrepreneur" of the year is being given to recognise achievements made by and to provide

incentives to women entrepreneurs. The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.

There are also several other schemes of the government like the Income Generating Scheme, implemented by the Department of Women and Child Development, which provides assistance for setting up training-cum-income generating activities for needy women to make them economically independent.

The Small Industries Development Bank of India (SIDBI) has been implementing two special schemes for women namely, Mahila Udyam Nidhi which is an exclusive scheme for providing equity to women entrepreneurs and the Mahila Vikas Nidhi which offers developmental assistance for pursuit of income generating activities to women. The SIDBI has also taken the initiative to set up an informal channel for credit needs on soft terms giving special emphasis to women. Over and above this, SIDBI also provides training for credit utilisation as also credit delivery skills for the executives of voluntary organisations working for women. Grant for setting up a production unit is also available under Socio-Economic Programme of Central Social Welfare Board.

A few Government efforts at promoting entrepreneurship and innovation are:

Startup India: Through the Startup India initiative, Government of India promotes entrepreneurship by mentoring, nurturing and facilitating startups throughout their life cycle. Since its launch in January 2016, the initiative has successfully given a head start to numerous aspiring entrepreneurs. With a 360 degree approach to enable startups, the initiative provides a comprehensive four-week free online learning program, has set up research parks, incubators and startup centres across the country by creating a strong network of academia and industry bodies.

Support to Training and Employment Programme for Women (STEP): STEP was launched by the Government of India's Ministry of Women and Child Development to train women with no access to formal skill training facilities, especially in rural India. The Ministry of Skill Development & Entrepreneurship and NITI Aayog recently redrafted the Guidelines of the 30-year-old initiative to adapt to present-day needs. The initiative reaches out to all Indian women above 16 years of age. The programme imparts skills in several sectors such as agriculture, horticulture, food processing, handlooms, traditional crafts like embroidery, travel and tourism, hospitality, computer and IT services.



Launched in 2015, Stand-Up India seeks to leverage institutional credit for the benefit of India's underprivileged. It aims to enable economic participation of, and share the benefits of India's growth, among women entrepreneurs, Scheduled Castes and Scheduled Tribes. Towards this end, at least one woman and one individual from the SC or ST communities are granted loans between Rs.1 million to Rs.10 million to set up greenfield enterprises in manufacturing, services or the trading sector.

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Pradhan Mantri Kaushal Vikas Yojana (PMKVY): A flagship initiative of the Ministry of Skill Development & Entrepreneurship (MSDE), this is a Skill Certification initiative that aims to train youth in industry-relevant skills to enhance opportunities for livelihood creation and employability. Individuals with prior learning experience or skills are also assessed and certified as a Recognition of Prior Learning. Training and Assessment fees are entirely borne by the Government under this program.

benefits of technology accrue to a vast section of the population, particularly the disadvantaged.

Science for Equity Empowerment and Development (SEED): SEED aims to provide opportunities to motivated scientists and field level workers with focus on women to undertake action-oriented, location specific projects for socio-economic gain, particularly in rural areas. Efforts have been made to associate national labs and other specialist S&T institutions with innovations at the grassroots to enable access to inputs from experts, quality infrastructure. SEED emphasizes equity in development, so that the

NITI Aayog launched the Women Entrepreneurship Platform (WEP). The initiative is aimed at building an ecosystem for women across India to realize their entrepreneurial aspirations, scale-up innovative initiatives and chalk-out sustainable, long-term strategies for their businesses. The platform aspires to substantially increase the number of women entrepreneurs who will create and empower a dynamic New India. These aspirations are manifest in the three pillars on which WEP is built: *Ichha Shakti* (motivating aspiring entrepreneurs to start their enterprise), *Gyaan Shakti* (providing knowledge and ecosystem support to women entrepreneurs to help them foster entrepreneurship) and *Karma Shakti* (providing hands-on support to entrepreneurs in setting-up and scaling up businesses).

Trade related Entrepreneurship Assistance and Development (TREAD): To address the critical issues of access to credit among India's underprivileged women, the TREAD programme enables credit availability to interested women through non-governmental organizations (NGOs). As such, women can receive support of registered NGOs in both accessing loan facilities, and receiving counselling and training opportunities to kick-start proposed enterprises, in order to provide pathways for women to take up non-farm activities.

Mudra Yojana Scheme for Women : This scheme has been launched by the Government of India for individual women wanting to

start small new enterprises and businesses like beauty parlors, tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per 3 schemes.

- i. Shishu— loan amount is limited to ₹50,000 and can be availed by those businesses that are in their initial stages
- ii. Kishor – loan amount ranges between ₹50,000 and ₹5 lakhs and can be availed by those who have a well-established enterprise.
- iii. Tarun – loan amount is ₹10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion

Conclusion:

Women entrepreneurship has been recognised as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organisation and business problems. However, they still represent a minority of all entrepreneurs.

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Sustainable Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

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Breaking the Shackles of Financial Deprivation

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...the findings suggest a strong case for penetrating financial services for women via Anganwadis and Priority Sector Lending. Proper awareness campaigns will help in changing behavioural attitudes towards a more cashless lifestyle. Promoting Mobile banking and corresponding infrastructure to ensure safe online transactions (backed by an insurance fund) are some effective policy tools

The general consensus is that financial development acts as a stimulus in the overall growth and development of an individual. Financial inclusion helps in breaking the shackles of financial deprivation by providing a linkage between people and financial mainstream of the economy. Further, by bringing low income groups within the perimeter of formal banking sector, it protects their financial wealth and other resources in exigent circumstances. Financial inclusion also mitigates the exploitation of vulnerable sections by the usurious money lenders by facilitating easy access to formal credit. (RBI Assessment Report, 2013)

There has been increasing evidence that more and more women taking up economic jobs have led to better living standards for their families- in terms of better financial standing, educational attainment of children and more conscious healthcare expenditure.

Availability of credit at reasonable rates boosts the entrepreneurship quotient of women who can start businesses with assistance from Microfinance Institutions or by being associated with Self Help Groups. Availing credit from informal sources especially moneylenders is easier, but

is accompanied by exorbitant interest rates, which often turns into a debt trap and ends with women selling their pledged assets, often their jewellery.

The government and RBI have realised the importance of supply side issues and have proactively started plugging this gap through policies like MUDRA Yojana and priority sector lending. Payments banks and small finance banks are going to be a game changer in the long run.

Furthermore, financial inclusion as a tool for women empowerment is not all about providing credit. Another dimension which has long struggled to get its due share of attention is safe, easy and feasible opportunities for savings. Informal sources often include buying jewellery (which loses value in distress sale in an emergency) or keeping idle cash at home (thus losing out on interest income and also bearing risks of robbery). It has been seen in many households that money illusion, typically at the start of the month when wages are disbursed, often causes unwanted expenditures and exposes them to cash crunch by the month end. In households, particularly women-headed, formal savings options can be precious for the families to smoothen their consumption over the month and reap benefits of a plethora of saving

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schemes and instruments. Pradhan Mantri Jan Dhan Yojana is one such recent policy which aims to provide banking facilities to all people.

Insurance penetration is one other parameter to judge financial inclusion which has rightly gained emphasis in India. Policies like Suraksha Bima Yojana and Swasthya Bima Yojana are providing the much-needed cushioning against health and disability contingencies. Complementing such schemes are the pension schemes launched recently like Atal Pension Yojana. Women can become self-dependent and save for their old age without succumbing to whims of children or the husband. It can reduce the gender gap and gives women a strong field to save productively and insure themselves against any contingency. Women, especially in the bottom quintile stand to gain from these policies.

In fact, various policies which were a precursor to the Demonetization drive in November 2016 aimed at pushing for more inclusion and penetration of e-banking via Point of Sales Machines, Banking Correspondents (BC), and promoting e-wallets and e-banking.

In the true sense, financial inclusion gained momentum in India since 2005-06 when the Reserve Bank of India (RBI) in its Annual Policy stressed upon the banking practices which hampered financial inclusion of the masses. RBI has initiated a series of reforms and urged banks to promote



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financial services among the low-income groups and provide a basic no-frills banking account with nil or very minimal balance or charge to enhance financial inclusion.

In 2006, another major step taken by RBI was to allow banks to engage BCs and business facilitators (BFs) as intermediaries for providing financial services, especially in rural areas. With the help of the Business Correspondent model, banks have been able to provide doorstep delivery of services in the rural areas. In the financial year 2007-08, two funds—Financial Inclusion Fund and Financial Inclusion Technology Fund were initiated.

Policy Recommendations

Between the period of 2011-17, 77 per cent of females above 15 years are reported to have a bank account, which is a 51 per cent increase from 2011 (Global Findex 2017). The increase has been mainly due to a nationwide scheme launched by the current government—Pradhan Mantri Jan Dhan Yojana, aimed at providing universal banking services to all citizens. It entails services like direct benefit transfers and linked to various social security and insurance programs. However, the main issue with this figure is that significant percentage of such accounts are zero-balance

Current State of Formal Banking in India

Year	Account, male	Account, female	Financial institution account, income, poorest 40%	Used a mobile phone or the internet to access an account, male	Used a mobile phone or the internet to access an account, female	Borrowed from family or friends, male	Borrowed from family or friends, female
2011	44%	26%	27%			22%	18%
2014	63%	43%	43%			35%	30%
2017	83%	77%	77%	7%	4%	35%	30%

Table source: Global Findex Database
• respondents above 15 years of age

accounts, meaning lack of usage of services.

Some of the existing issues with policies taken so far include:

BCs: Despite the efforts of introduction of BC to act as a link between the banks and people in remote areas, the strategy has not given fruitful results due to lack of adequate branding of Banking Correspondents because of low incentive and compensation structure and preferences for brick and mortar branch by the rural economy.

Post Offices: Though Post Offices have played a pivotal role in extending financial services, the potential benefits which can be reaped from the existing infrastructure of Post Offices has not been exploited hitherto. The major bottlenecks remain acute shortage of manpower which is not commensurate with the quantum of services that Post Offices intend to provide. Additionally, though out of 1.54 lakh Post Offices, 1.39 Lakh are in rural areas, the rural population still depends on informal sources of lending as post offices do not provide such services. Presently, there isn't any mechanism by which post offices are able to perform core banking services including lending¹.

Mobile Banking: Despite similar literacy rates and stronger banking structure than countries like Uganda



and Kenya, India has failed to witness a revolution in mobile banking which was rather visible in countries like Kenya where over 70 per cent of its adult population has mobile bank accounts.

One factor which is often ignored when we discuss about financial access to women is that women are disproportionately disadvantaged by traditional credit scoring models that rely on credit history and collateral. Innovative ways to assess risk quotient of a potential woman borrower should be used.

We now discuss some policy recommendations that we believe should be undertaken to enhance Financial Inclusion among women:-

Anganwadi System²: India has an estimated 1.053 million Anganwadi centres. Adding one more dimension of pecuniary needs will prove to have tremendous impact. Making women financially independent by endowing them with necessary education related to banking services will improve their lives. Anganwadi workers can be given basic banking training which will give them the opportunity to act as a Banking Correspondents (BC). By this way the existing infrastructure and personnel can be used to overcome the barriers of lack of physical presence of banks and also ensure last-mile delivery as promised by BCs. Setting up of kiosks or account opening desks will relieve women from the pain of physical mobility to banks and will also allow them to make informed decisions viz. usage of credit, availing benefits of subsidies and other insurance policies directly which the government rolls out time to time.

Literacy Programs: Informal borrowing is still an important issue: 30 per cent females (per cent age 15+) borrowed from friends and relatives (Global Findex 2017). This visibly shows lack of attitudinal shift of people and various literacy programs like Financial Literacy through audio and visual-Doordarshan and established credit counselling centres have not performed satisfactorily.

Innovation in Credit Scoring Models: One factor which is often ignored when we discuss about financial access to women is that women are disproportionately



disadvantaged by traditional credit scoring models that rely on credit history and collateral. Innovative ways to assess risk quotient of a potential woman borrower should be used. One such way as is being experimented in Africa is psychometric testing to analyse ability, intelligence and character traits to assess creditworthiness. (CGAP report)

Role of Priority Sector Advances: There have been significant recognition lags in addressing the needs of rural people. More diversified, qualitative and quantitative loans through banks are required to prevent the micro enterprise owners (potentially women) from falling in informal interest rates web and help people to shift to new avenues like industries, self - employed businesses, retail trade, export activities etc.

Tailoring Products Suited For Women: In a country like India, where sons usually have a part in parents' wealth and daughters are excluded, there have emerged gender differences in ownerships of assets. Where men usually own assets like land, women possess jewellery and other valuables. Understanding these differences and moulding credit products compatible with such ownership patterns is one important recommendation that RBI could take note of.

Financial Literacy and Demographic Dividend: With India nearing its demographic dividend window, majority of the population will be joining the workforce. With more and more women joining the workforce, there is a need to educate them about financial independence and related services like Provident Funds, Insurance Cover and Direct Benefit Transfer Schemes. Thus, by the time they enter jobs, they will know the importance of bank accounts and will be able to operate them without any external help. This is very important as dearth of technical know-how and myths regarding banking services are

a serious impediment in opening of bank accounts in India.

Mobile Money- A New Dimension: India has been doing exceptionally well in bringing large masses under the usage of mobile handsets; private players playing an important role. Ease of doing transactions through mobile applications, enabling SMS banking for non-smart phone mobile users., etc. can go a long way in ensuring one-click transactions and tapping this potential of mobile phones. This is especially important because mobile ownership has shown less gender gap and hence provides an opportunity to those women who find it an onerous task to go to banks or ATMS, especially in areas where travelling can cost one day's worth of wage or time. There is a need to make the rural women more aware about such innovations and give them the elementary knowledge of its operations which will help build their credibility in these mobile wallets. Informative sessions in panchayats and fair price shops can help in imparting this much required information. Mobile companies and operators should be brought into the picture by having required digital banking applications pre-installed in all handsets and customizing the tariffs in such a way that these applications run without internet data usage.

Priority Sector Lending has lately played a major role in enhancing the financial coverage due to its intrinsic characteristics of catering to the most financially vulnerable part of the economy.

Importance of Further Research and Gender Desegregated Data: Further policy making is possible when family level desegregated data is made available which highlights the reasons why women lack in accessing formal financial services. Advanced models which include qualitative variables like genders, behavioural aspects and cognitive

models need to be incorporated to fully understand the reasons behind low financial inclusion. This would prompt the policy makers to tackle it in the most effective manner and roll out plans targeting specific variables rather than a unified macro policy.

Conclusion

A farmer committing suicide because of high debt, a poor woman oblivious of being able to own a bank account, a worker unable to mobilize his savings and other such examples point out to a common theme of relevance- need for Money; need for Formal Institutional reach and hence, utmost need for Financial Inclusion in India.

Priority Sector Lending has lately played a major role in enhancing the financial coverage due to its intrinsic characteristics of catering to the most financially vulnerable part of the economy. The southern states have increased their focus on priority sector lending which have aided women to avail of small business opportunities and insulating them from the vicious circle of debt trap.

Thus, the findings suggest a strong case for penetrating financial services for women via Anganwadis and Priority Sector Lending. Proper awareness campaigns will help in changing behavioural attitudes towards a more cashless lifestyle. Promoting Mobile banking and corresponding infrastructure to ensure safe online transactions (backed by an insurance fund) are some effective policy tools.

However, Financial Inclusion is still a germinating concept and needs to be fully understood by incorporating qualitative variables and cognitive models into the analysis.

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ENSURING EQUALITY FOR THE MINORITY WOMEN

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Syeda Hameed

The Muslim woman refuses to be defined as a separate entity. She shares all her definitions with women from every community provided they also share her class. Her religion has given her the best but her Muslim Samaaj has not given her her due. Let us begin with contextualising gender in Islam by using the most

quoted lines of the Quran from Surat Al Ahzab:

- For Muslim men and women
- For believing men and women
- For obedient men and women
- For true men and women
- For patient men and women
- For humble men and women
- For charitable men and women
- For chaste men and women

- For men and women who engage much in zikr of Allah
- For them Allah has great forgiveness and reward.

This is the universal Quranic injunction for Muslim women which places them on par with men in the community. The question then arises- where is the equality, the dignity and status which the Quran and Prophet



visualised for women? Why are Muslim women across the globe even today struggling to break from the culture of oppression that denies them identity? Why do they continue to be marked, oppressed and violated? Their status of the subaltern sex of an already weakened community is widely watched and labeled. In short, why are Muslim women still such a distance away from the path of development?

Islam was born in a context. It was meant to address the ills of a degenerate pre Islamic society in which women were treated worse than animals. At that point the teachings of the Prophet created a revolution in that society. They lifted women from the well of despair in which society had sunk them and for the first time gave

them rights; right to property among others. The Quran, thus, showed us a way to women's empowerment. Instead of treating it as a roadmap, the patriarchal mindset of Muslims treated it as the destination. The doors of Ijtihad (Innovation, Interpretation) were closed by vested interests.

We Muslims didn't change; we didn't progress, we just took a few strides and then stood still. We stopped reading the Prophet's Hadith (spoken word) and his Sunnah (practice). We stopped understanding his message and began to rely on interpretations. And instead of adopting healthy practices, we borrowed from other religions and cultures only their patriarchal values. For example, dowry became our practice, which is totally prohibited in Islam. Or caste.

There is no concept whatsoever of caste in Islam. Islam negates caste hierarchy. Yet, according to NSSO figures, 41 per cent Muslims consider themselves as OBCs in 2004-05. Caste system, when it permeated into Muslim ethos, became yet another excuse for "honour crimes" against women. Its most stark example is my very first case in 1997 when as Member, National Commission of Women I tried unsuccessfully to stop the honour killing of 19 year old Maimun of Sudaka in Mewat district of Haryana.

As Member of NCW (1997-2000) I decided to survey the status of Muslim women across the country, listen to them, and project their voices before the country. Public hearings with Muslim women were held in North, South, East, West and North-East; cities like Ahmedabad, Indore, Jabalpur, Mumbai, Kolhapur, Hyderabad, Bangalore, Chennai, Calicut, Thiruvananthpuram, Calcutta and Tezpur. At every Hearing hundreds of women came to depose. Everywhere, the big cross cutting issue was poverty closely followed by the stranglehold of Muslim Personal Law. Story after story was told about multiple marriages

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Triple Talaq and abandonment without Mehr or maintenance. Zardozi workers, Beedi rollers, domestic helps, farm labourers all spoke of their triple disadvantage. This exercise led to a landmark report Voice of the Voiceless: Status of Muslim Women in India 2000, which contextualised these matters.

Its recommendations were presented to government, religious bodies and civil society for policy formulation. The study carefully took on board views of the religious leaders, since it was evident that they had a wider and deeper reach inside the community, thereby the women. At the time, Muslim Personal Law Board, an influential national level body of clerics from all schools of theology, was headed by a distinguished scholar Maulana Ali Miyan, a man open to discussion about gender in Islam and sensitive to the misuse of Islam in a profligate manner in which Muslim personal law was used to entrench male hegemony and stranglehold over women. The AIMPLB began including women members, albeit very few and quite compliant. The next president of AIMPLB was Maulana Mujahidul Islam Qasmi who continued the liberal tradition of his predecessor.

There was need to take this work forward and take stock of the efficacy of our recommendations. In 2001 I co-founded with Dr Sughra Mehdi, the Muslim Women Forum; its founding Chair was Begum Saeda Khurshid daughter of President Dr Zakir Husain. Another series of meetings and hearings were held across the country in some of the same cities (and some



different ones for comparison) and led to a Report with an aspirational title, My Voice Shall be Heard. The findings of this Report did not reveal any progress or improvement. It was evident that NCW's intervention had not led to any betterment for Muslim women, perhaps it was too soon for results. That was 2003.

One year after My Voice Will Be Heard, the new government decided to constitute a High Level Committee under Justice Rajinder Sachar to study the status of SRC (Socio Economic Communities) primarily Muslims. Its landmark report was released in 2007. The findings revealed the dismal state of the Muslim community which since the last 67 years had fallen behind the traditionally backward Dalits and Tribals in many respects. Data drawn from Census 2001 was presented in table after table of comparative analysis which proved the point.

Since 2000, there has been a growth in the number of Muslim women organisations publicly calling for reform of Muslim Personal Law (MPL), justifying their demands for gender equality by referring to the foundational text of Islam- the Quran. These women and their activities have been seen as continuation of a trend observed all over the Muslim world in which a new breed of Muslim women scholars was seriously and critically studying the Quran from a female-perspective.

Establishment of Muslim Women's Forum was followed by other civil society formations which raised various issues of Muslim women. Bharatiya Muslim Mahila Andolan was formed in 2006 and served as an important advocacy group. All India Muslim Women Personal Law Board began to articulate women's issues within the ambit of Muslim Personal Law. Another important trend which gathered force at this time was judgments by courts favoring Muslim women. In the 2009 case of a divorce petition of Shabana Bano and Imran Khan of Gwalior, the Supreme Court ruled that the woman under

The Supreme Court's landmark judgement on triple talaq seeks to obtain the rights provided to women in the Qur'an. It was Justice Kurien Joseph, who along with Justice R F Nariman and Justice Uday Umesh Lalit who caught the contradiction in the minority judgement opposing the prohibition of triple talaq

Section 125 CrPc would be entitled to claim maintenance after Iddat so long as she does not remarry. This being a beneficial legislation, the benefit would accrue to the Muslim woman.

But what made headlines was sensational voyeurism, such as news about Gudiyas and Imranas, Muslim women who were victimized by their personal laws. Such stories are prominently featured but many other positive ones remain buried in Muslim villages and ghettos in urban areas. There is always the good with the bad, but media is mostly interested in sensational exposure of Muslim women particularly if it indicts the Sharia.

This penchant led to a huge interest in my performing a Nikah on August 12, 2008; I was probably the first Indian woman who had solemnized an Islamic marriage. I don't think I had created a world record; although some sections claimed it was a global first. I performed the Nikah of Naish Hasan and Imran Ali in Lucknow. A woman Qazi and women witnesses hit the big time and became breaking news. What was never projected was the fact that Islam is the only religion which has no injunction against women performing this function. The fact that there are no women Qazis among Muslims is purely customary practice. The other fact that this revolutionary event in Lucknow did not invoke a condemnatory fatwa was hardly noticed in any media.

The role of Muslim women activists in India is crucial for improving the legal lot of Muslim women. Clearly, we need to take concrete steps towards remedying the consistent failure of

the religious authorities to implement those provisions of Islamic law that were originally designed to emancipate women but which are widely ignored in practice today. The Supreme Court's landmark judgement on triple talaq seeks to obtain the rights provided to women in the Qur'an. It was Justice Kurien Joseph, who along with Justice R F Nariman and Justice Uday Umesh Lalit who caught the contradiction in the minority judgement opposing the prohibition of triple talaq and made this statement, "After the introduction of the Muslim Personal Law (Shariat) Application Act, 1937, no practice against the tenets of Quran is permissible. Hence, there cannot be any constitutional protection to such a practice (triple talaq) and, thus, my disagreement with the learned Chief Justice for the constitutional protection given to triple talaq."

The question of Uniform Civil Code (UCC) has been in the public domain since the last 70 years. Among Muslims there is apprehension that a UCC or any new legislation within Muslim Personal Law (MPL) will be enacted in India in the near future. MPL Board's argument in the SC against abolishing triple talaq hinged on the fear that it would pave the way for UCC. The Supreme Court did not hear the UCC issue along with the triple talaq case, saying that the two are separate issues. But fear remains of the Centre's exploiting the judgement for its political gain. The matter now is in the the Rajya Sabha where the opposition has asked for more discussion given the extreme sensitivity of the issue.

The most recent development is the Law Commission's Report submitted on the eve of completion of its term.

Since polygamy, nikahhalala, adultery law are in the Supreme Court, the Law Commission has discussed reforms but not made recommendations. "Although polygamy is permitted within Islam, it is a rare practice among Indian Muslims, on the other hand it is frequently misused by persons of other religions who convert as Muslims solely for the purpose of solemnising another marriage rather than Muslims themselves," it notes. It suggests that a standard Nikahnama should make it clear that "polygamy is a criminal offence, a position that is not based on a moral stance on monogamy but on the fact that it has been used as an exclusive privilege of men."

It has made an important pronouncement on the UCC stating that the time for enacting is not now. Its stand is in favour of equality 'within communities' between men and women (personal law reform), rather than 'equality between' communities (UCC). The Commission goes on to emphasise that celebration of the diversity of Indian culture must not dis-privilege specific groups and "women must be guaranteed their freedom of faith without any compromise on their right to equality" as it would be unfair to make women choose between one or the other.

The Law Commission has also recommended a 'Muslim Code of Inheritance and Succession' applicable to both Sunnis and the Shias, so that succession and inheritance be based on 'proximity to the deceased rather than preference given to male agnates heirs'.

To showcase the efforts of twentieth century Muslim women who broke the stereotype image of the oppressed Muslim woman, Muslim Women's Forum recently held an exhibition and a colloquium titled 'Path breakers: The Twentieth Century Muslim Women of India' These women became nation builders along with the tallest leaders like Mahatma Gandhi, Jawaharlal Nehru and Maulana Azad. They were Constituent Assembly Members, MPs, MLAs in the first three elections. Sharifa Hamid Ali, born in Surat, sat in the Constituent Assembly and represented India at the UN Commission on Status of Women and prepared a model nikahnama. Mofida Ahmed was an MLA from Jorhat in Assam, Aziz Imam, Anis Kidwai and Qudsia Aizaz Rasool were members of Parliament, Qudsia Zaidi started the first professional theatre in post Independence India. Surayya Tyabji designed the Indian flag. Some of the participants were writers, poets and chroniclers of their time. The list of their achievements is long.

All the current hype about Islam being anti-women and a patriarchal religion is negated by the courage of these pathbreakers, their friends and Muslim Women's groups in showing what is real and meaningful about women in Islam.

In the words of Wasim Bareilvi.

Jahan jalega wahin raushni lootaye ga

Kisi chiragh ka apna makan nahin hota

Wherever it is placed it will spread light

The lamp has no home of its own



(E-mail: hameed.syeda@gmail.com)



Empowering Tribal Women

www.DesireIAS.com

Deepak Khandekar

Empowerment of women is a continuous process and MoTA is committed to it. Despite best efforts there are multiple challenges which are being addressed.

There are around 705 Scheduled Tribes (STs) notified in India. Apart from this, around 75 Particularly Vulnerable Tribal Groups (PVTGs) are also present. ST community constituted around 8.6 per cent of the total population as per Census 2011. In numerical terms, the population of tribals in India has seen a growth from 3 crores in 1961 to 10.4 crores in 2011. The population of tribal women is 5.19 crores which is 49.7 per cent of the total tribal population.

Tribal women have always enjoyed a significant place in the social structure. Sex Ratio (number of females per 1000 males) which has been a matter of concern for the population as a whole has shown improvement from 978 to 990 females per 1000 males in the period from 2001 to 2011 as far as tribal community is

concerned. The literacy rates among STs of India remain below the national average of 73 per cent. The female literacy at 49 per cent compares poorly to 69 per cent among the male counterparts in tribal communities.

Ministry of Tribal Affairs (MoTA) was carved out of Ministry of Social Justice & Empowerment in the year 1999 with a mission to enhance the socio economic status of the tribal population in India, preserving their dignity and culture besides working towards bridging gaps in Human Development Indices (HDI) of tribals vis-à-vis other social groups through an outcome-based approach, through convergence of available resources and re-engineering of processes. Ministry of Tribal Affairs is committed to tribal development through specially tailored educational, infrastructure and livelihood schemes to effectively plug the critical gaps.

In addition to various provisions in the Constitution of India that not only grant equality to women, but also empowers the State to adopt measures of positive discrimination in favor of women, the National Commission for Scheduled Tribes (NCST) was established through an amendment to Article 338 of the constitution by way of Constitution (89th Amendment) Act, 2003. NCST oversees the implementation of various safeguards provided to Scheduled Tribes under the Constitution. The major policies of MoTA aim to ensure overall development of both ST men and women.

Access to Quality Education

One of the flagship interventions of MoTA, the Eklavya Model Residential Schools (EMRSs), focuses on improving access to quality education. More than 50 per cent of students in

these schools are girls and they have performed exceptionally over the years in academics, sports and extra-curricular fields. Same is the case with Ashram Schools where the focus is on ST girls. In order to provide an enabling environment to girl students studying in non ST specific schools, ST girls hostels have been constructed in different places. Financial assistance is provided to girls from the ST community to pursue their education at various levels. The Pre and Post Matric scholarships for ST students, majority of whom are girls is to enable them to pursue their education till 12th standard. At college/university level, under the scheme of "National Fellowship and Scholarship for Higher Education of ST Students", ST students are encouraged to acquire higher qualifications like M.Phil and Ph.D. 30 per cent of the total fellowships is earmarked for ST girls. Similarly 30 per cent awards are earmarked for ST girls under the National Overseas Scholarships (NOS) for pursuing Post Graduation, Ph.D and Post-Doctoral studies abroad. Support is also given to NGOs to run schools in districts having low literacy among ST girls under the scheme of "Strengthening Education among Scheduled Tribe (ST) Girls in Low Literacy Districts."



and support to tribal artisans by Tribal Cooperative Marketing Development Federation of India Limited (TRIFED) also benefit the ST women largely.

Right to Forest Produce

The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, provides for full and unrestricted participation of women at all levels. Another important provision in the Act is that the "right conferred shall be registered jointly in the name of both the spouses". The Forest Rights Committee, provides that atleast two-third members shall be Scheduled Tribes and not less than one-third of such members shall be women.

Under the scheme of Special Central Assistance to Tribal Sub Scheme (SCA to TSS) and Grants under Article 275 (1) of the Constitution skill development and capacity building of ST women are taken up by States with complete support of MoTA. The Tribal Research Institutes conduct training cum awareness programmes and workshops for ST women Panchayati Raj Institutions (PRI) members on several issues like leadership development, women empowerment, awareness on PESA, FRA etc. Steps are also being taken to improve the infrastructure in tribal areas including road connectivity, modernization of tribal haats (markets), improving the processing and storage facilities, etc. MoTA has encouraged tribal festivals at

National and State levels that serves as a window for tribals including women folk to showcase rich skills and talents in varied art forms.

The Ministry is committed to fill the gaps in implementation of various programmes and supplement the efforts of other Ministries. More than 50 per cent of the budget of the Ministry is largely spent in sectors including education, health, nutrition and livelihoods benefitting the tribal population and also the tribal women in specific. Realizing the important role played by Non-Governmental Organizations (NGOs) in reaching the unreached areas, the Ministry has been supporting many NGOs who have been able to extend health and education facilities to tribals in deficient areas.

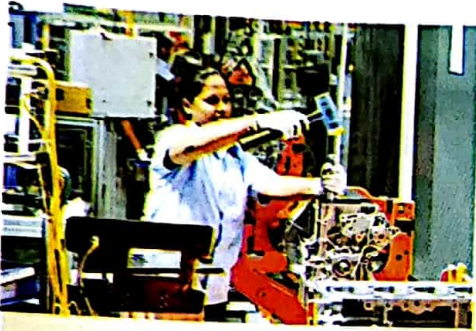
Empowerment of women is a continuous process and MoTA is committed to it. Despite best efforts there are multiple challenges which are being addressed. The gap between the general population and STs in general and amongst ST population in particular needs to be eliminated. Action by MoTA in the recent past towards this objective has yielded encouraging results and the Ministry shall redouble its efforts to bring them to the mainstream while ensuring that they remain connected to their roots and preserve their culture and traditions in perpetuity. □

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In Pursuit of Inclusive Growth in India

www.DesireIAS.com

Brinda Viswanathan
Sanjana Sharma



Caregiving and breadwinning are equally important for improved well-being of the individuals in a nation. Overall, what emerges is that when the policies and institutions favouring development improve so would economic citizenship for all the socially disadvantaged groups including women

In India, adult women's primary role is as homemaker with low numbers in gainful employment which has been further declining during a period of high economic growth. Stereotyping or segregation of women's work, gender wage gaps, and limited or no access to productive resources enhances economic inequality and impedes the 'access to full citizenship' (pp3: Kessler-Harris, 2003¹). Inappropriate allocation of talent and human capital impacts growth rate of GDP. In improving women's participation by 10 percentage points, India could add USD 700 billion by 2025².

Focussing on women's access to the labour market that is also less discriminatory, this note reiterates the stylized facts of female employment in India and the factors shown to influence it including initiatives by the government and other stakeholders.

Stylized Facts for India

The already low female labour force participation rate (FLFPR) in India is declining further when compared to any other region in the world (Figure 1). The gap in male-female rates (Figure 2a), low and stagnant urban rates and declining rural rates, loss of women from labour market in all regions and sectors are

the primary features. Delhi has 17 per cent FLFPR with 24 per cent in other metros while, Ludhiana has highest male participation rate (83 per cent) but a mere 12 per cent FLFPR.

More women are available for additional work and report augmenting income as an important reason for this. Aspirations and need for employment are still high among women with unemployment rates (UR) being higher than men (Figure 2b). The principal status of male UR has remained around 2-3 per cent (3-4 per cent) in rural (urban) while female current daily status of UR are around 3-4 per cent in rural and varying between 7-9 per cent in urban.

India Human Development Survey (IHDS-2) for 2011-12³ shows that both individual and family constraints exist for labour market work (Figure 3).

FWPR declines with education and slightly increases at very high levels, and is more apparent in 2011 (t2) than in 2005 (t1); and more in metros followed by non-metro cities (Figure 4). For any education category, usual status of UR for women is higher by 2-5 percentage points in 2011-12 and high rural rates of 17-18 per cent (only 4-5 per cent for men) among higher secondary and diploma holders.

Nature of employment varies across regions, types and sectors

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of industry. Women in Northern states have lower FWPR compared to Southern states; more women are in subsidiary status employment in both rural and urban areas and they predominate in the agricultural sector⁴. The next largest FWPR is in public services where the state is the primary employer followed by one segment of manufacturing industries like the textile sector⁵.

Determinants of FWPR

Demand side or structural factors and supply side or cultural factors like family roles and societal norms impact FWPR⁶.

The role of caregiving and the limited time spent by men in sharing the household work are primary factors depressing FWPR and studies have shown that with domestic help or

presence of informal support from other family members improves FWPR.

Easier access to transportation would enable women to save time, empowering them to take on economic activities alongside care work. In rural areas where an expansion of transportation facilities by the state is noted, an increase in women participating in non-agricultural employment is observed but is also contingent upon gender norms in the household and the community⁷.

30 per cent reservation in government jobs in some states (Assam, Gujarat, Karnataka, Maharashtra and Tamilnadu) did not seem to have significant impact with public jobs shrinking⁸. As part of corporate governance policies all over the world, India instituted quotas for women in the board since 2013. Increased presence

of women improves the firm's value and performance but this could be affected by the nature of control in family firms⁹.

Better responsiveness of the state to crime rates and sexual harassment, laws extending night working hours for women and incentives for women entrepreneurs, impacts inter-state variation in FWPR¹⁰. Chances of participation in workforce for women increases in regions where there is a higher reported confidence in police/judiciary and lower reported crime¹¹.

Finally, female political representation promotes female employment due to access to public goods like paved roads, primary health centres and banks. Higher receptiveness of female leaders leads to more accommodating work environment for their female constituents¹².

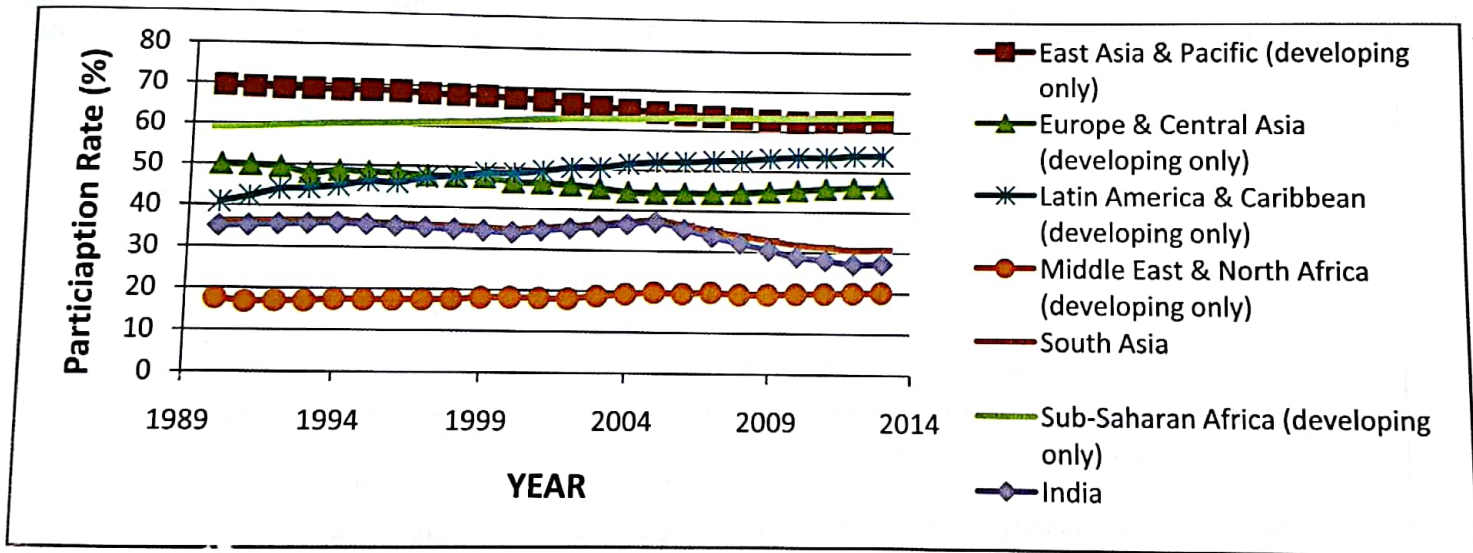


Figure 1: FLFPR, Regions of the World and India, Source: WDI

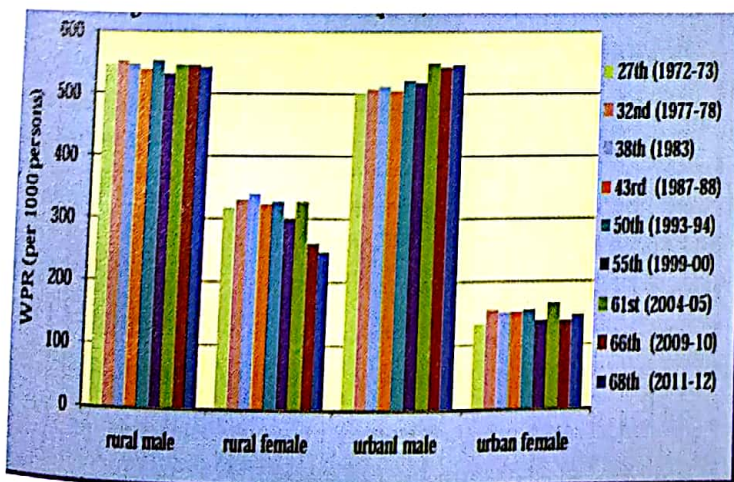


Figure 2 (a) Work Participation Rates (ps+ss)
Note: Source NSSO Report 554 the rates are per 1000 persons

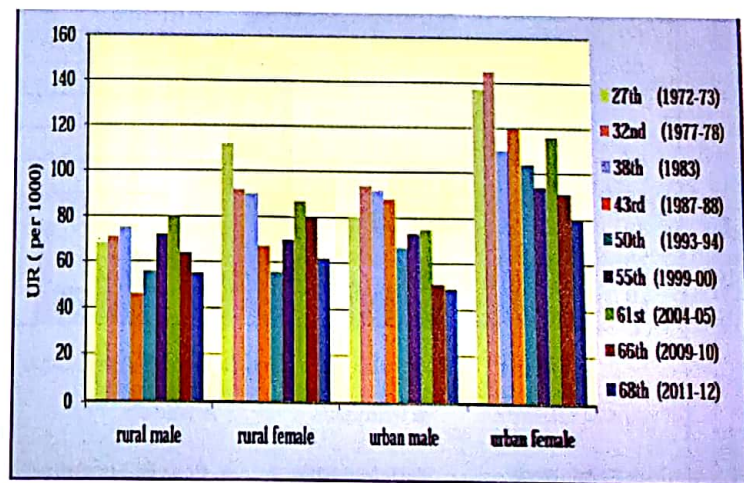


Figure 2 (b) Unemployment Rates

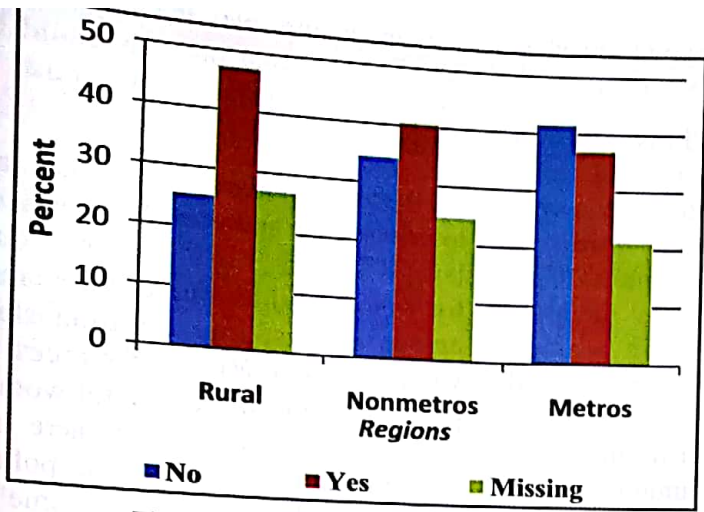


Figure 3 (a) If you found a suitable job would you be willing to work?

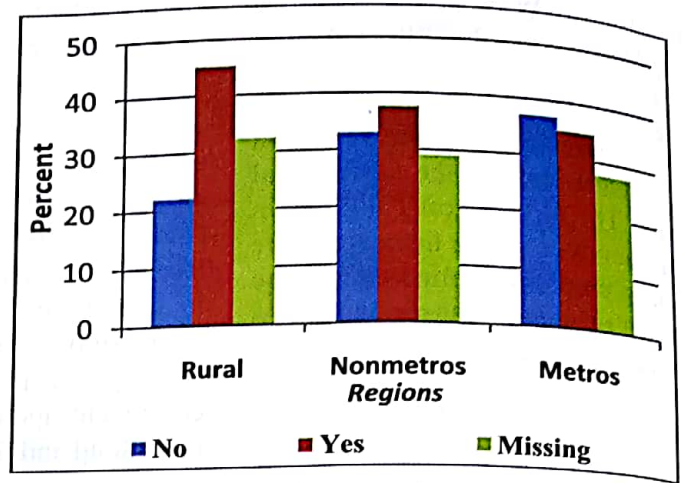


Figure 3 (b) If you found a suitable job would you be allowed to work?

Conclusion

Strengthening economic citizenship of women involves meeting her personal aspirations, while she contributes to household's income and is a caregiver. Pursuit of inclusive growth involves the role of the state as a regulator while providing

public goods and services alongside liberal socio-cultural norms within the household/community.

Fiscal policies like lower taxes did not improve female employment as the gains from it perhaps did not offset the costs involved. With stagnant and low share of formal sector employment,

the announcement in the Union Budget 2018, that contribution by new women recruits to EPFO be reduced from 12 per cent to 8 per cent to increase the take home pay may neither incentivize participation nor retention rates.

Government's policies annul the trade-off between equity and growth.

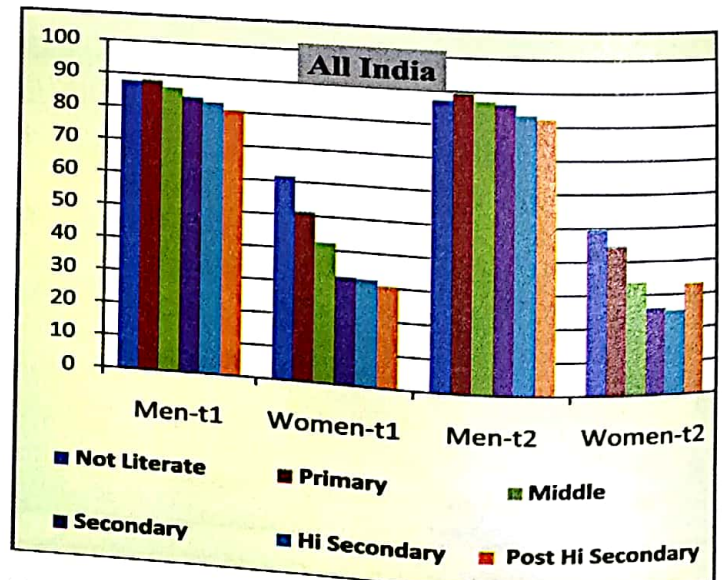
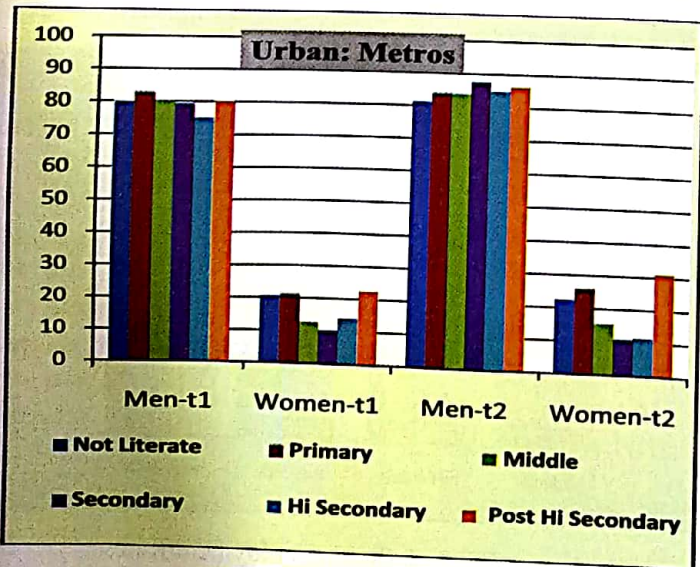
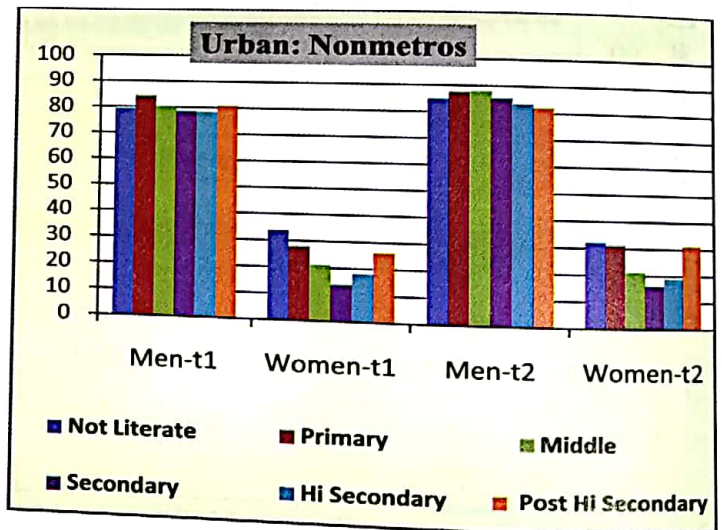
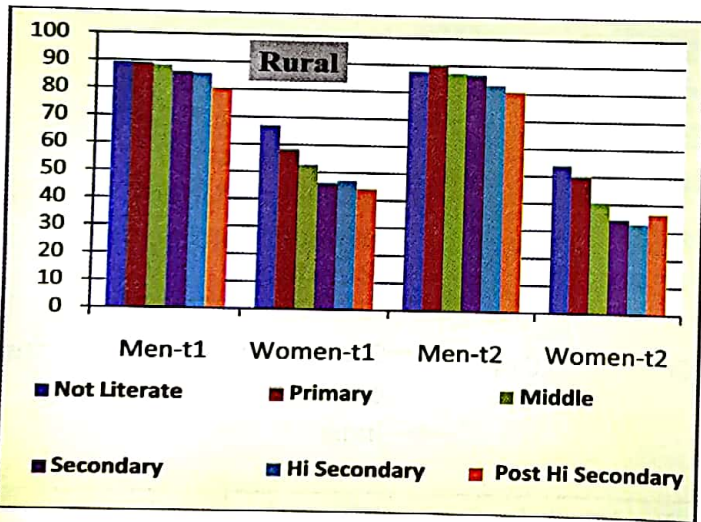


Figure 4: Work Participation Rates, Men and Women, 2005 (t1) and 2011 (t2)

MGNREGA increased FWPR, reduced gender gaps in wages in other markets with positive implications on poverty, child and own nutritional status and empowerment. With the expansion of NRHM, ASHA workers have increased, impacting FWPR¹³. Alongside the ICDS the Creche schemes should be strengthened further, as, in these two schemes, women would be the service providers which could make widespread additions to workforce across all rural India. The crèches would provide daycare for young children making it easier for more women to participate in the labour market.

Additional allocation of 173 cr for women in public transport in the 2018 Union Budget and similarly, subsidized scooter scheme for working women in Tamil Nadu are important steps which will have to wait to see the benefits.

Hostel for Working Women Scheme was brought in as an effort towards creating a safe working environment and providing affordable accommodation for working women away from their home-town¹⁴.

The Maternity Benefit Act, 1961 was amended in 2017 (Maternity Benefit Amendment Bill 2017) to primarily include increased paid maternity leave from 12 to 26 weeks, provide an option of 'work from home' for women after the 26 weeks and also included provision of crèche facility and leave for mothers adopting children¹⁵. The amendment would cover the organized sector and with no provisions for women in the unorganized sector its implications are yet to be analysed.

As a part of 'Make in India' and 'Digital India' the launch of online market platform for Indian women entrepreneurs with e-commerce

marketplaces known as Mahila E Haat will improve market access¹⁶. Pradhan Mantri MUDRA Yojana (PMMY) provides financial support to non-corporate small businesses and extends a 0.25 per cent rebate on refinance interest rates to women borrowers, encouraging female entrepreneurship. Increased awareness and easy implementation of such initiatives helps create a women-friendly economy. For instance, SEWA Bank also enhanced community network by holding an initial workshop while providing financial assistance and with better impacts on self-employment¹⁷.

Additionally, behavioural issues as in the context of Swachh Bharat should be paid attention to, since social norms take lot more time to change but clearly some leverage exists in terms of community participation. Collection of time use data would inform how women spend their time in social production but will also give insights about how men in many families share household work. Caregiving and breadwinning are equally important for improved well-being of the individuals in a nation. Overall, what emerges is that when the policies and institutions favouring development improve so would economic citizenship for all the socially disadvantaged groups including women.

Footnote

- 1 Kessler-Harris, Alice (2003), 'In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th Century America', Oxford University Press, New York
- 2 <http://www.mckinsey.com/global-themes/employment-and-growth/the-power-of-parity-advancing-womens-equality-in-india>

- 3 <https://doi.org/10.3886/ICPSR36151.v5>
- 4 Source: IHDS 1 and 2 for figures 3 and 4.
- 5 <https://www.epw.in/journal/2014/29/special-articles/gendered-labour-india.html>
- 6 Viswanathan, Brinda (2018), 'Inclusive Growth and Women's Employment' mimeograph.
- 7 <https://www.demographic-research.org/volumes/vol38/31/38-31.pdf>
- 8 [https://ihds.umd.edu/sites/ihds.umd.edu/files/publications/papers/Lei per cent20Village per cent20Infrastructure per cent20and per cent20Women per cent20s per cent20Work.pdf](https://ihds.umd.edu/sites/ihds.umd.edu/files/publications/papers/Lei%20per%20Village%20per%20Infrastructure%20and%20Women%20per%20Work.pdf)
- 9 <http://www.ihdindia.org/pesconference/pdf/Neha.pdf>
- 10 <http://www.igidr.ac.in/pdf/publication/WP-201-026.pdf>
- 11 <https://www.csis.org/analysis/wadhwaninathan-breakthrough-index-labor-reform>
- 12 <https://www.isid.ac.in/~epu/acegd2014/papers/SaraniSaha.pdf>
- 13 [https://dash.harvard.edu/bitstream/handle/1/13244606/ghani per cent20Ckerr per cent20Co per cent20Connell_political-reservations.pdf?sequence=1](https://dash.harvard.edu/bitstream/handle/1/13244606/ghani%20Ckerr%20Co%20Connell_political-reservations.pdf?sequence=1)
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- 16 <http://pib.nic.in/newsite/PrintRelease.aspx?relid=159039>
- 17 <https://blog.mygov.in/infographics/mahila-e-haat-online-marketing-platform-for-women-entrepreneurs/>
- 18 <https://www.aeaweb.org/articles?id=10.1257/pol.20140215> □

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YOJANA

Forthcoming Issue

"SANITATION:
FROM IDEA TO REALITY"



The present article seeks to address some of the salient issues which have been discussed by the Constitution Bench of the Supreme Court of India in the recent years. It has been playing an extremely positive role in examining the laws which have become archaic, several of which are provisions of the Indian Penal Code, 1860, including Section 376 which deals with rape, Section 377 which deals with sodomy and sexual relationship between homosexuals and Section 497 which deals with adultery.

Empowering Women: Legal Provisions

www.DesireIAS.com

Geeta Luthra

“To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves”

- Pandit Jawaharlal Nehru

Empowering women to make their own decisions without any limitations and treating them at par with men is imperative for the holistic progress of the nation. Our Constitution guarantees the right to equality and the right to not be discriminated against on the basis of sex. However, gender discrimination has its roots in the Indian society since ancient times.

The present article seeks to address some of the salient issues which have been discussed by the Constitution

Bench of the Supreme Court of India in the recent years. It has been playing an extremely positive role in examining the laws which have become archaic, several of which are provisions of the Indian Penal Code, 1860, including Section 376 which deals with rape, Section 377 which deals with sodomy and sexual relationship between homosexuals and Section 497 which deals with adultery. The details of these pronouncements and discussions are of current interest.

Section 497 penalizes any man who has illicit relations with the wife

of another man without the consent or connivance of that man. This is an extremely gender biased provision and is violative of both, Article 14 and 15 of the Constitution. Firstly, it treats a woman like the property of her husband. It is not an offence if such an act is done ‘with the consent or connivance’ of the husband. Secondly, the offence is said to be committed by the man having illicit relations with the wife of another man and the wife is not punishable even as an abettor as she is treated like a victim. Thirdly, if a man has relations outside the marriage,

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neither him nor the woman with whom he has such relations can be prosecuted. This section has continued without any progressive amendment since it was first drafted in 1860 by Macaulay.

The recommendations by the 42nd Law Report, 1971 and the Math Committee Report, 2003, to amend the definition to make it gender neutral, have failed to materialize. It has been further held to be constitutionally valid by the Courts in various judgments over the years. It has come to light recently in *Joseph Shine v. UOI*, wherein a petition challenging the constitutional validity of this provision was filed in the Supreme Court of India. The bench observed that in this provision, the concept of gender neutrality is absent and it creates a dent on the individual identity of a woman when the emphasis is laid on the consent or connivance of the husband and the time has come when the society must realise that a woman is equal to a man in every field and this provision, on the face of it, appears to be archaic. However, emphasizing on the moral sanctity of marriage in India, the stand of the Centre has been that Section 497 supports and safeguards the institution of marriage and if it is struck down, it will prove to be detrimental to the inherent Indian spirit which gives utmost importance to the institution of marriage. What is peculiar is that adultery is the only ground for dissolution of marriage under the Hindu Marriage Act, 1955 which has been made a criminal offence. Before considering the question of making it gender neutral, one must consider whether there is even a need to make it a criminal offence? Or does it suffice to remain only a ground of dissolution of marriage?

Issue of Triple Talaq

Another issue with which the Supreme Court of India dealt with was the so-called provision of Instant Triple Talaq. The very question whether it was indeed a part of the Muslim Personal Law was the subject-matter

before the Courts. Instant Triple Talaq is an age-old practice among the Sunni Muslims, most prominently the Hanafi sect, under which a Muslim man can unilaterally and irrevocably divorce his wife by pronouncing the word 'talaq' three times in one sitting. Over the years, this provision had been misused by Muslim men to the detriment of the Muslim women, wherein a husband divorced his wife through a text message, or over the phone. Prior to this, a talaq pronounced under compulsion or in jest was held to be valid and effective (*Rashid Ahmad v. Anisa Khatun* [AIR 1932 PC 25]). The only condition necessary for a valid divorce was that the husband is a major and of sound mind at that time. It need not even be addressed to the wife and it took effect the moment it came to her knowledge (*Pathayi v. Moideen* [1968 KLT 763]). However, in *Hina and Ors. v. State of U.P. and Ors.* [2017 (1) RCR (Civil) 313] the Allahabad

The right to property and the right of women to own property has also been the subject-matter of interpretation of the Courts, judicial pronouncements, amendments and statutory enactments. The amendment to the Hindu Succession Act, 1956 gave women the right to a share in the joint family property of both, the parents and the in-laws. Prior to this, women had a right to a limited estate.

High Court had observed that a talaq pronounced without reasonable cause and without being preceded by attempts of reconciliation by two arbiters would not lead to a valid divorce. Similar were the observations of the Supreme Court of India in *Shamim Ara v. State of U.P. and Ors.* [AIR 2002 SC 3551]. Thus, even a Triple Talaq could not be without contemplation and without any pause or room for introspection. Many Muslim majority countries, including Pakistan, have abolished this practice. Finally, in 2017 the constitutional

validity of Instant Triple Talaq came before the Supreme Court of India in the case *Shayara Bano v. Union of India & Ors.* [(2017) 9 SCC 1]. By a 3:2 majority, it was held to be unconstitutional, arbitrary and violative of Article 14.

However, the question which still remains is whether the declaration of Instant Triple Talaq as unconstitutional has changed the scenario of gender equality in India? Other forms of talaq still exist, wherein Muslim men still have the power to pronounce divorce without resorting to any legal recourse. In December 2017, the Muslim Women (Protection of Rights on Marriage) Bill, 2017 was introduced in the Lok Sabha, which sought to make Instant Triple Talaq a cognizable and non-bailable offence. It has been passed by the Lok Sabha, however, it is pending in the Rajya Sabha.

The Bill, in its present form, cannot be said to be devoid of problems. Is making it a cognizable offence fair to the Muslim men? Under the Indian Penal Code, 1860 the offences related to marriage, where no physical harm is caused to the wife, are made non-cognizable to ensure that prosecution can only be at the instance of the aggrieved party. However, making Instant Triple Talaq cognizable would ultimately mean that a Muslim man can be prosecuted even if his wife has no intention to prosecute him. The Bill, in an attempt to promote the rights of the Muslim women, may inadvertently prejudice the rights of the Muslim men and discriminate against them.

Right to Property

The right to property and the right of women to own property has also been the subject-matter of interpretation of the Courts, judicial pronouncements, amendments and statutory enactments. The amendment to the Hindu Succession Act, 1956 gave women the right to a share in the joint family property of both, the parents and the in-laws. Prior to this,

women had a right to a limited estate. The ouster of women from right to inherent and own property, if they married outside the community, is present under tribal law as well as under various religious laws. Under the Chotanagpur Tenancy Act, 1908, women who married outside the community, were said to have "lost their right to parental property".

Right to Religious Identity

Similar is the situation under the Parsi Laws, where Parsi women who marry outside their community are said to have lost their religious identity. The children of a Parsi man married outside the community, can become a Parsi. However, the children of a Parsi woman married outside the community cannot become a Parsi. A Parsi woman married outside the community is not allowed to visit the Tower of Silence and attend her parents' funeral rituals. This was challenged by a Parsi woman, Goolrukh Gupta in the Gujarat High Court, wherein the Court upheld the decision to debar a Parsi woman from performing religious practices by observing that in all religions, whether Christianity, Parsi, or Judaism, the religious identity of a woman shall merge into that of her husband. When this ruling was challenged in the Supreme Court of India, the Parsi Trust went against its age-old tradition and stated that it would allow her to visit the 'Tower of Silence' to attend her parents' funeral rituals. While discussing the question whether Parsi women who marry outside their community lose their religious identity or not, the Court observed that when a man married outside the community is permitted to retain his religious identity, how can a woman be debarred? Can it be said that a woman mortgages herself to a man by marrying him and she loses her identity, including her religious identity?

Physical Molestation

Since the incidents of rape in India have gone up exponentially, the Courts as well as the legislature have stepped

in with various amendments. Prior to 2013, the definition of 'rape' under Section 375 of the Indian Penal Code, 1860 was a narrow one, including only sexual intercourse within its ambit. It was only after the infamous Nirbhaya gang-rape case that the Criminal Law (Amendment) Act, 2013 (Anti-Rape Bill) was passed under which the definition was enlarged to include acts like penetration, insertion of objects, etc. In 2018, the Supreme Court of India upheld the death sentence of four out of six accused persons in that case. One of the accused persons was a juvenile and despite being the most brutal, he was released after three years only because he was a few months short of 18 years of age. Subsequent to this incident, the Juvenile Justice (Care and Protection of Children) Act, 2015 was passed which provided that a juvenile, 16 years or older, who commits a heinous offence (offence punishable with imprisonment of seven years or more) will be tried as an adult. After the Kathua gang-rape case, the Criminal Law (Amendment) Ordinance, 2018 was approved by the President, under which the quantum of punishment for rape was increased, especially in case of a girl under 16 years of age. A noticeable peculiarity is that the definition of rape, even after the amendment, does not recognise 'marital rape' as 'rape', unless the wife is under 15 years of age. The stand taken against criminalizing it is that it would lead to degradation of the institution of marriage in our society.

Common Civil Code

The preamble of the Constitution of India states that "*We, the People of India, having solemnly resolved to constitute India into a SOVEREIGN SOCIALIST SECULAR DEMOCRATIC REPUBLIC and....*" Secularism means equal treatment of all the religions by the State. A Uniform Civil Code which governs the personal matters of all the citizens irrespective of their religion is the linchpin of true secularism. There is a need for such a code as various personal laws prevalent in India discriminate against women and have a long way to move towards promoting gender parity. According to Article 14,

every citizen is subject to the same set of laws, criminal and civil, the only exception being personal laws. With the increase in the number of women approaching the Courts to protect their fundamental rights, the Law Commission has been asked to probe into the possibility of implementation of the Uniform Civil Code in India, whereby men and the women will be put at par in relation to personal laws. Article 44 (Directive Principle of State Policy) of the Constitution of India articulates a provision for the Uniform Civil Code. It states that "*The State shall endeavour to secure for the citizens a uniform civil code throughout the territory of India.*" The Supreme Court of India has observed in *Mohd. Ahmed Khan v. Shah Bano Begum and Ors.* [AIR 1985 SC 945] that it is a matter of regret that Article 44 of our Constitution has remained a dead letter. No community is likely to bell the cat by making gratuitous concessions on this issue and it is the State which is charged with the duty of securing a uniform civil code for the citizens of the country and, unquestionably, it has the legislative competence to do so. Despite the difficulties involved, a beginning has to be made if the Constitution is to have any meaning. Again, in *Sarla Mudgal v. Union of India* [(1995) SCC 3 635] the Supreme Court discussed the need for a Uniform Civil Code. However, such a Uniform Civil Code is not devoid of difficulties, especially in a country like India where there is tremendous cultural diversity across various religions, castes, etc. It may be perceived as an encroachment on the guaranteed right to religious freedom. No matter how progressive, no such decision can be forced on the people without their acceptance.

Thus, over the years, the need for reform has been recognized in India and the Supreme Court of India has been playing a constructive role in reshaping laws which have become archaic. However, we still have a long way to move towards achieving an equal status for women in the society. □

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Meeting the Challenges of Gender Empowerment

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Nilima Srivastava, Linda Lane, Sunita Dhal



The challenge is to empower women in the construction of a new India, but this will not be achieved until the innate strength, knowledge and experience of 48 percent of the Indian population is fully engaged in gender empowerment goals

Governments and UN agencies have been working on programmes and policies to achieve women's equality and empowerment, fighting against their oppression and subordination based upon biological determinism as women's subordinate position is socially constructed. However, development processes have led to growth without equitable distribution and prosperity alongside rising gender inequality. This article analysis the Indian situation where Indian women have created a space for themselves by sharing their everyday life experiences with other women in similar situations thus, validating and creating a new reality. It is empowering for these women albeit in a non-western and alternative theorization in understanding empowerment.

Since the 1990's, women's equality and empowerment has been at the forefront of government initiatives to secure sustainable development while alleviating the miseries of backwardness, poverty and social exclusion experienced by women in urban and rural environs. In this process, Sharma (2008) argues that feminists working in development have played a significant role in globalising the concept of empowerment as a favoured strategy for promoting gender equality and just development.

Influenced by their work, the World Bank has suggested that empowerment of women should be a key aspect of all social development programs (World Bank 2002). In India, government programmes targeting women's empowerment have not achieved expected goals. Although women constitute 48 percent of India's population (Census 2011), imbalances in empowerment policy for women with respect to social and economic backwardness remain and women's needs and interest continues to remain side lined. As a result, for many women and their organisations, women's empowerment has simply become a useful buzzword thrown in to ensure funding for often-dubious projects and interventions. Acknowledging that women's empowerment is a process in which women increase their choices and freedom to participate, negotiate, influence and hold accountable institutions that affect their lives is a step in the right direction. However, women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal worth striving for. This necessitates harnessing women's power, utilizing their potential and encouraging women to work towards goals defined by them. Creating conditions wherein these goals are a possibility demands the incorporation of women's voice and agency as central prerequisites in gender empowerment policies and programmes (World Bank 2014).

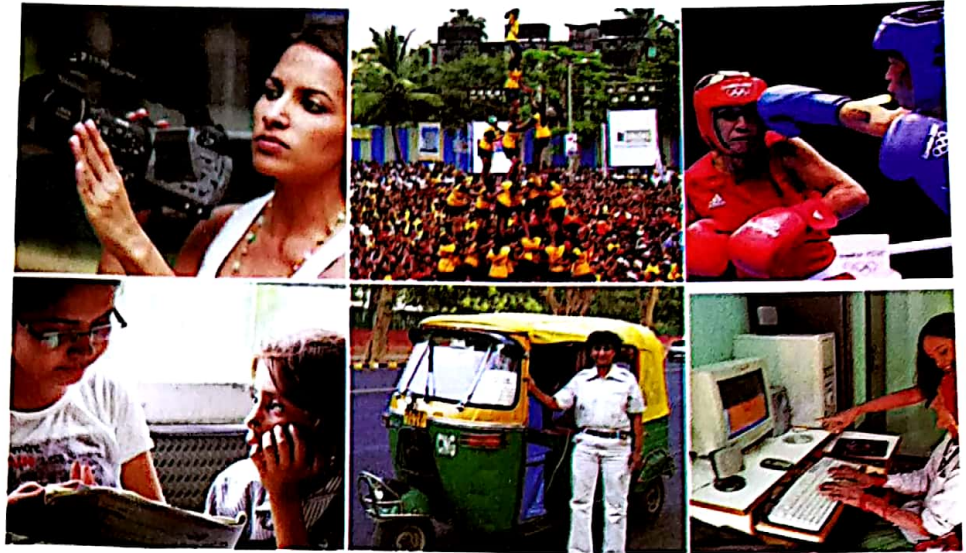
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Defining Empowerment

First, however, creating the pre-conditions for women's empowerment demands that we define empowerment in an appropriate manner. This is not an easy task because although, the notion of women's empowerment has long been legitimised internationally, what actually comprises empowerment, and how it is measured, is debated in development literature (Malhotra et al 2002). The World Bank (2002) identifies empowerment as being about increasing people's choices and freedom of action to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. Although the concept of empowerment continues to be contested, in this paper we find it useful to rely on Kabeer's (2001) conceptualisation: "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." Using Kabeer's concept to study empowerment provides an opportunity to link theory and empirical research and thus to tease out underlying mechanisms that support empowerment. With focus on the lived lives of women, it offers the possibility of a deeper understanding of the subjective dimensions of empowerment by allowing the voices of women to emerge within the cultural, socio-economic and political context in which they are embedded.

Critiquing the Concept

It should be kept in mind that empowerment is not directly observable, and it may be valued differently depending on the subjective views of individuals and the cultural context in which they live. The intersections of various categories including gender, raises questions about the degree to which the concept of empowerment has been adapted to women's needs, priorities and beliefs. Nowadays, governmental and other empowerment policies focus on gender relations but fail to recognize that women are a heterogeneous group. Accordingly, less attention is paid to women as dynamic, spirited individuals with an abundance



of talents and qualities that could contribute to their own empowerment i.e., that include women themselves as a resource in their own empowerment. As result, conventional "one size fits all" empowerment programmes fail to address problems of the most marginalised women because they have not recognised that women's aspirations and needs are complex, sometimes contradictory or that women may have varying motives for challenging or not challenging the existing status quo (Nightingale 2011). Such projects have not included space for women to articulate their needs and have, thus, failed to address long-term underlying constraints to empowerment. Women's multiple identities of class, caste, ethnicity, gender and other forms of hierarchy and difference including social locations in households as daughters, daughters-in-law, mothers, mothers-in-law, wives and widows tend to push women to the margins and make them more vulnerable to discrimination in terms of access to basic human rights, opportunities and resources (see e.g., Crenshaw 1991; McCall 2005). To challenge the dominant beliefs of the society in terms of hierarchy, patriarchy and power politics requires empowerment policies and programmes that seek to and understand how the convergence of multiple identities with gender manifests to impede women's empowerment. Programmes that focus a "bottom up" perspective that includes the voice and opinions

of women is consistent with Kabeer's conceptualisation of empowerment and frees stakeholders to focus on the process of empowerment rather than reliance on measurable indicators that seldom reflect the 'real on the ground' situation of women.

Taking Gender Empowerment Seriously

To have a voice is to be a citizen (Drèze and Sen 2002), but having a voice without being listened to is to deny citizenship. Gender empowerment goals demand that we listen to women and take what they say seriously. If gender empowerment is to be attained, women's voices need to be heard in a broad range of decision-making forums, from households to national parliaments. There must be space for women to voice their needs and challenge gender norms in their community—individually and collectively without fear (Markham 2013). As discussed above, women's vulnerability to discriminatory social norms resulting from the intersection of multiple identities can inhibit women's effective participation in social, economic and political activities. Therefore, programmes that specifically target women and girls should include elements of social learning and practice (Elias et al 2017). This can be achieved in part by decentralizing responsibility and empowering women and their grass-root organisations like Self-help groups, women collectives and

Cooperatives as frontline implementers. However, this requires recognizing that even poor marginalised women have valuable resources in the form of life experiences that can be harnessed for transformative change.

Further, choosing an empowerment process that focuses on the experiences of the women in their everyday life has a number of consequences. When women talk to other women about their personal experiences, they validate it and construct a new reality. When women describe their own experiences, they discover their role as agents in their own world and start to establish connections between their realities. Agency and voice are the keys: "Increasing women's voice and agency are valuable ends in themselves. Moreover, both voice and agency have instrumental and practical value too. Amplifying the voices of women and increasing their agency can yield broad development dividends for them and for their families, communities, and societies" (World Bank 2014: 2).

SHGs: Micro-Credit and Micro-Empowerment

To relate theoretical underpinnings with empirical evidence, we wish to examine the role of SHGs concerning providing an organised space for sharing everyday life experiences among the marginalised women in a rural context where their access to basic rights is embedded in the socio-cultural milieu. In the process of their engagement with various Self-help Groups, these women acquire collective consciousness that is empowering which enables them to be an active agent in household decision making, raise a voice or form an opinion but only in a limited sphere.

SHGs emerged in the late 1980's and early 90's as a strategy to address poverty and gender-based discrimination faced by women in the developing world. Women's access to credit is known to be the significant intervention for bringing transformation in women's economic status eventually leading to social empowerment. Simultaneously, SHGs work for group solidarity,

self-help and awareness through democratic functioning (Kolloju 2013; Sugana 2006). Women have gradually managed to come together supporting each other through inter-lending. Thus, collective savings has been a pathway to find alternatives for their gradual economic and social advancement (Parthasarathy 2012).

Reflections from the Field

Reflections from the field collate certain observations of the researchers in understanding the enabling role of SHGs that have subtly given a social space to marginalised women in raising their voice and negotiating with the status quo for better decision-making within the household. Primary data is drawn from the Mayurbhanj and Kandhmal districts of Odisha as part of the ongoing research in the field area. Field inference is based on our observation of five SHG groups from the field by conducting group meetings among women SHG members.

SHG members during their meetings, strongly reflect upon their concerns for issues such as alcoholism, benefits of alternative energy sources for daily cooking, matters related to childcare and maternal health and wellbeing. In some cases, women have been able to resist incidents of domestic violence at the hands of their alcoholic husbands. Similarly, women in groups have raised their voice with the administration for providing facility of potable water in their village, use of forest products as fuel, which saves their time with regard to collection of fuel and water. SHGs can be conceptualised as "communities for women" that provide social identity to all its members. This framework allows women to acquire the preliminary social abilities of negotiation and decision-making while they are engaged in community level actions. They often transgress their household boundaries and engage in collective activities such as alcohol banning, indigenous seed saving practice, organising campaigns for maternal health and safe immunisation, and marketing Non-timber forest (NTFs)

products. These activities, which reinforce a sense of "the self" can be individual or collective self among women; thus, empowerment begins in a contextualised manner.

Thus, in the field areas, SHGs have become an organised space to offer solidarity and collective identity to marginalised rural women and provided the possibility of credit at the doorsteps. On the contrary, field data also reveal an increasing burden on women to repay the loans that they have drawn through micro-finance institutions. In this sense, we can infer that gains in women's economic status and their entitlements may be symbolic or limited in nature due to the prevailing patriarchal attitudes within the household.

Conclusion

In conclusion, creating conditions for gender empowerment demands that empowerment policies and programmes incorporate women's voice and agency as fundamental conditions. To ensure that women are heard at all levels – as individuals, in communities and nationally, empowerment must be defined in a manner appropriate for the task. If the goal is to understand the process that leads to empowerment, then we need definitions that can be theorised and empirically analysed. These commitments must also recognise women as belonging to heterogeneous groups that suffer from discrimination and patriarchy and in a multiplicity of ways, in various localities, and times. When viewed in the broader context, gender empowerment will not be attained simply by listening to the voice of women and creating space for agency as this is not enough to end the marginalization and entrenched patterns of discrimination against women. However, it is a step towards creating a vision that goes beyond merely paying lip service to women's needs. The challenge is to empower women in the construction of a new India, but this will not be achieved until the innate strength, knowledge and experience of 48 percent of the

Indian population is fully engaged in gender empowerment goals.

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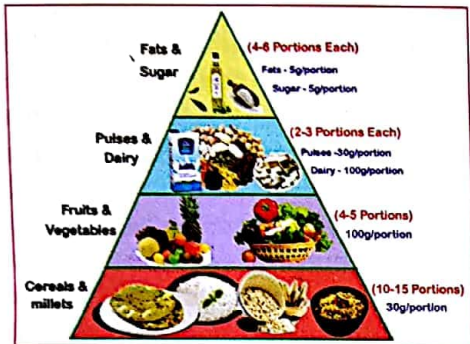
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Women, Health and Development

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Efforts to undertake screening for under-nutrition, over-nutrition, anaemia and NCDs in women as an essential component of preventive health care at all levels, will go a long way in accelerating the pace of women becoming healthy and well nourished. They will then be able to bring about improvement in health and nutritional status of households. The country can benefit from women fulfilling their role as agents of national development

From time immemorial it has been recognized that women- especially pregnant and lactating women- form one of the most vulnerable segments of the population from the nutritional point of view. Low dietary intake, repeated pregnancy and lactation and infections were major factors responsible for under-nutrition and anaemia in women. Under-nutrition and anaemia in pregnant women is a major factor responsible for low birth weight of the offspring. In the new century under-nutrition and anaemia continue to be major nutrition problems; in addition there has been progressive rise in over nutrition in women in all segments of the population both in urban and in rural areas. The rise in over-nutrition is associated with increase in the prevalence of non-communicable diseases. This article reviews the problem of triple burden of malnutrition (under-nutrition, over-nutrition and anaemia) in women and health hazards associated with these. The article also suggests why prevention, early detection and effective management of the triple burden of malnutrition in women is feasible and how such interventions can enable women to fully realize their potential in family and national development.

Dietary Intake in Women

Surveys carried out by National Nutrition Monitoring Bureau (NNMB)

in rural areas between 1975 and 2012 documenting dietary intake of food showed that, over this period, there was a small but sustained reduction in the intake of cereals. Pulse intake showed a reduction till 1997 and then the trend got reversed. There has been a small but progressive increase in the intake of fats and oils. The intake of vegetables, especially green leafy vegetables, and milk remains lower than the recommended intake. There is a need to increase the pulse and vegetable intake so that the protein and micro-nutrient requirements of women are met. Over the years, there has not been any increase in the intake of animal products, except eggs. There was not much difference in the dietary intake between vegetarians and non-vegetarians because non-vegetarians consumed animal products (such as poultry, meat and fish) either in small quantities or only once in a week or once a fortnight.

Physical Activity

In the 1950s and 1960s moderate physical activity was needed for routine household chores. Women trekked long distances to access potable water and gather fuel and fodder for their cattle. Periodical agricultural activity was strenuous. Walking was the major mode of getting from one place to another. Their energy intake was not adequate for this level of physical activity and this was one of the major factors responsible for high under-nutrition

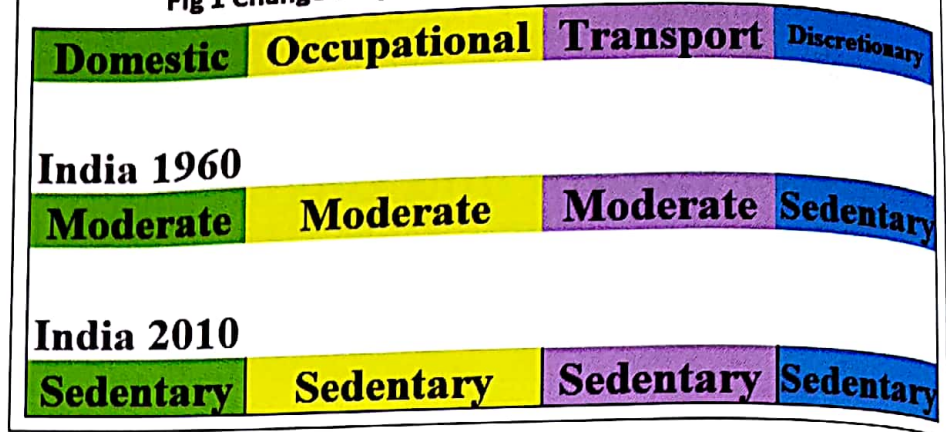
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rates in women. Over time, there has been a vast improvement in access to mechanised transport; consequently there has been a steep reduction in walking. Improvement in access to water and fuel has considerably reduced the physical activity associated with these tasks in women. Mechanical appliances for grinding dough for idli and dosa, washing clothes, dish washing are readily available; majority of women from middle income groups use these appliances and so physical activity associated with household chores has been reduced substantially. With the pervasive presence of TV in every home and use of digital devices for entertainment, people spend more and more time sitting and less time on their feet (Fig 1). Research studies in urban areas and surveys carried out by National Nutrition Monitoring Bureau (NNMB) in rural areas showed that, by the mid-1990s a majority of Indian women had become sedentary. Moderate physical activity is essential for maintaining optimal weight, health of muscles, bones and joints and for prevention of non-communicable diseases. There is an urgent need to ensure that all women do undertake moderate physical activity; the simplest and most feasible one is walking for 30-45 minutes per day. If they could not spare 45 minutes at one time this could be done as and when they can find time in two or three 10-15 minute walks.

Economic Growth and Energy Consumption

Between the years 1960 and 1990, the Indian economy grew relatively slowly. In the new century, India became one of the fastest-growing economies in the world. Global experience has shown that when developing countries experience rapid economic growth, there is an increase in total energy intake and consumption of animal foods. This did not happen in India. Data on Gross Domestic Product (GDP) growth in India at constant prices (2004-05) and the per capita energy intake of both urban and rural households from surveys carried out by the National Sample Survey Organisation (Fig 2) showed that the

Fig 1 Changes in physical activity 1960 and 2010



higher GDP growth and rise in per capita incomes in the last three decades was associated with a progressive reduction in per capita energy intake in both urban and rural areas. Data from surveys carried out by National Nutrition Monitoring Bureau (NNMB) showed similar trends. It is possible that perceptive Indians realized that there has been a steep reduction in their physical activity, and, therefore voluntarily reduced their energy intake. This could partly explain the relatively slower increase in over-nutrition rates in India as compared to other developing nations that are undergoing rapid economic transition.

Nutritional Status of Women

NNMB repeat rural surveys showed that, between 1975 and 2012, there was a reduction in under-nutrition from 52 per cent to 33 per cent in women.

Over the same period, the prevalence of over-nutrition increased from 3 to 16 per cent in women. Data from NFHS 2, 3 and 4 showed that in women there was a sustained fall in under-nutrition rates and a steady rise in over-nutrition rates between 1998 and 2015 (Fig 3). It is a matter of concern that the reduction in under-nutrition was matched by the rise in over-nutrition, and so the proportion of normally-nourished persons remained unchanged at around 60 per cent.

Nutritional status in women changes with age. Under-nutrition rates are higher in women in their twenties (Fig 4). Under-nutrition rates are higher in the northern and eastern states (Fig 5). Under-nutrition in women is associated with low birth-weight in the offspring. Currently, all pregnant women have access to antenatal care and take-home rations are provided to pregnant women

Health Education to Women

- Undue weight gain is harmful to health
- Over-nutrition is associated with increased risk of hypertension, cardiovascular disease and diabetes;
- These diseases occur right from forties in Indian women
- All these diseases are asymptomatic in the early stage;
- Only by undergoing periodic health check-up can these diseases be detected early and effectively treated
- Health check-up should be done atleast once a year in women over 30 years of age
- Early detection and effective treatment of NCD is inexpensive
- Early detection and management this will improve both the quality and longevity of life substantially

under Integrated Child Development Services (ICDS). As a part of the antenatal care, all women get weighed. If under-nourished women and women with low pregnancy weight gain coming from food insecure families are identified and provided with take home supplements regularly, there may be improvement in pregnancy weight gain and reduction in low birth weight births.

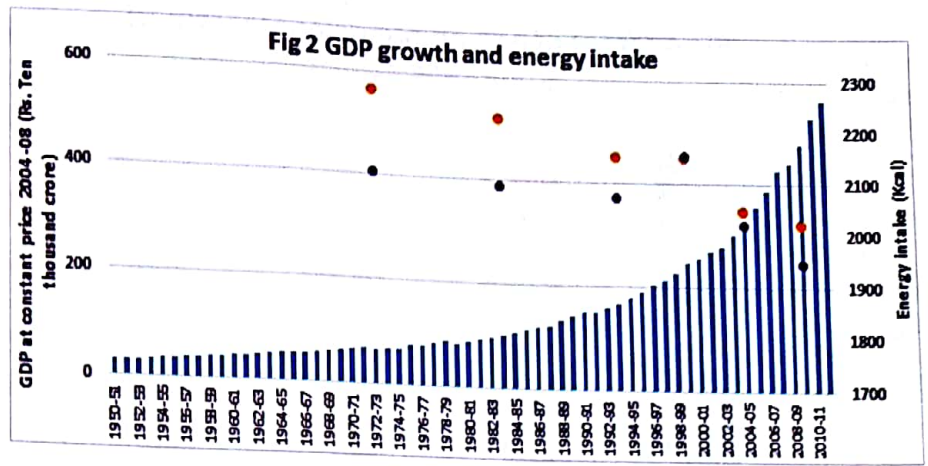
With increasing age there is a steady and substantial increase in over-nutrition rates in women (Fig 4). Over-nutrition rates are higher in women living in southern and western states of India (Fig 5). There has not been any increase in energy intake in women over years, but there has been a steep reduction in physical activity. It is, therefore, likely that the steep fall in physical activity is the major driver for the rising over-nutrition rates in women.

Over-nutrition is associated with increased risk of non-communicable diseases (NCDs) such as hypertension and diabetes. In view of this, prevention, early detection and effective management of over-nutrition are of paramount importance. NCDs:

- are asymptomatic in the early stage (detection is delayed in the absence of routine screening programmes)
- require lifelong lifestyle modification (which is not easy) and
- life-long medication (with cost and compliance implications)
- if not detected and treated effectively these lead to chronic heart, brain, kidney and eye ailments.

It is, therefore, essential to ensure that women do seek periodic health check-ups.

All women know about antenatal care, and majority have seen that during antenatal check-up weight, blood pressure and blood examination for anaemia and diabetes are carried out to detect any health problems.



They also know that, when these problems are treated, both the mother and the baby benefit. However, after pregnancy, women do not bother to seek any health care. Women in their forties tend to ignore weight gain because they believe that it may be related to menopause.

Health education (Text Box) to women clearly informing them that undue weight gain is harmful and it is essential to seek periodic check-up for early detection and effective management of non-communicable diseases has to be done using all modes, of communication. Simultaneously, arrangements for providing check up at village/ward level, as is currently being done for maternal and child care (Fig 6) have to be made. A schedule has to be drawn up, as is being done for child immunisation and information on the days when over-nutrition, NCD detection services are available have to be disseminated. Once the messages

reach the women, they will make effective use of available services. Efforts to undertake screening for over-nutrition and NCDs in women (Fig 7) as an essential component of preventive health care at all levels, will go a long way in reducing the projected increase of over-nutrition and NCDs and enable the country to achieve the World Health Assembly targets of reduction in premature mortality rates due to NCD.

Anaemia in Women

Indian women had and continue to have the highest prevalence of anaemia in the world. Being a country with a billion plus population, India is home to the largest number of anaemic persons in the world. In India, the prevalence of anaemia is high because of:

- low overall dietary intake, poor iron and folic acid intake,
- poor bio-availability of iron in the phytate fibre-rich Indian diet

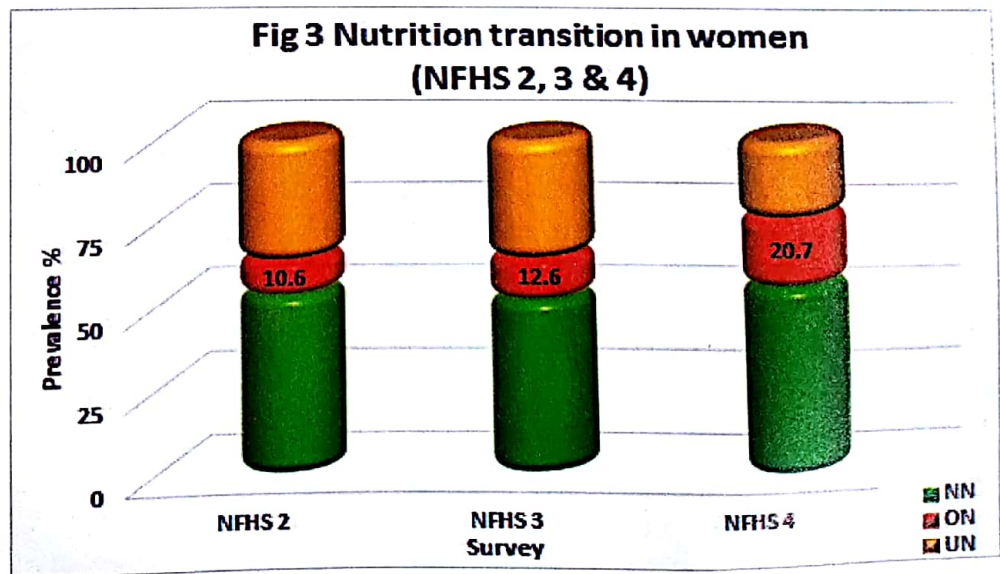


Fig 4 Effect of age on nutritional status of women (NFHS 4)

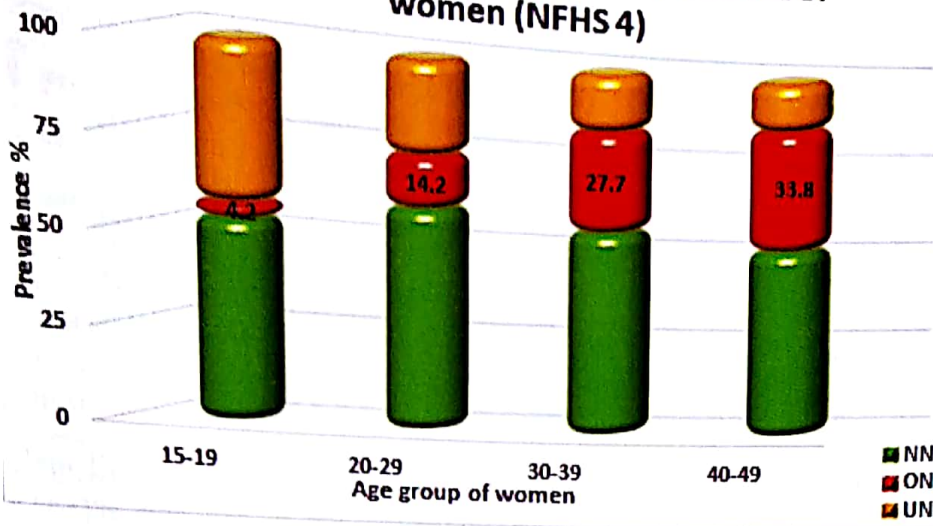


Fig 5 Nutritional status of women (DLHS 4 & AHS)

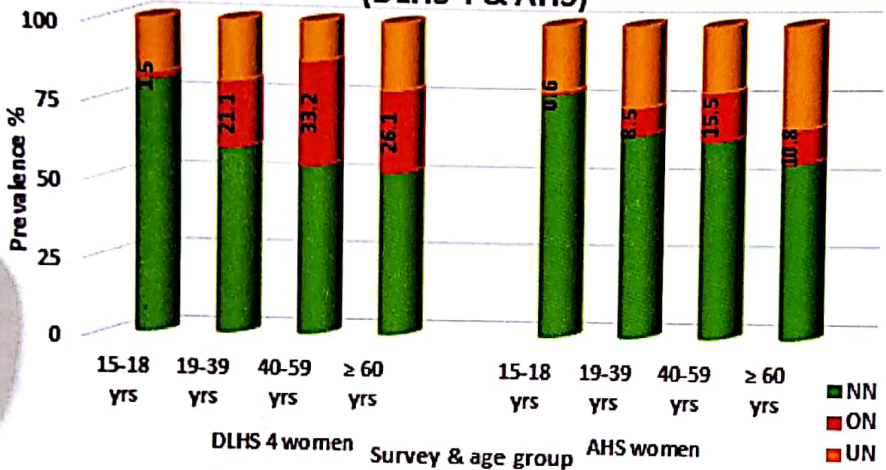


Fig 6 BP Checkup for Expectant Mother



resulting in widespread iron and folic acid deficiencies and;

- chronic blood loss due to infections such as malaria and hook worm infestations.

Anaemia is associated with easy fatigability, poor concentration, and increased risk of infection; in pregnant women anaemia is associated with increased risk of low birth weight deliveries. In the last decade, there was some reduction in the prevalence of anaemia but even now prevalence of anaemia in women is unacceptably high. Prevalence of anemia is higher in the northern and eastern states as compared to southern and western states (Fig 8). In India, anaemia begins right from infancy, continues into childhood, increases in severity during adolescence in girls, gets aggravated during pregnancy and among the elderly. The prevalence of anaemia is high not only among under-nourished persons but also in normal and over-nourished individuals.

There is an urgent need to use all available interventions to accelerate the pace of reduction prevalence of anaemia. The three-pronged strategy of:

- increasing iron intake of all persons of the household through dietary diversification and use of iron-fortified iodized salt,
- iron and folic acid supplementation to women and
- testing for, detecting and treating anaemia as and when women access health care for any reason will accelerate the pace of reduction in anaemia and enable the country to achieve the SDG target for reduction in anaemia.

Conclusion

In the last century poverty, low dietary intake, repeated pregnancy and lactation and infections were common and, as a result, under-nutrition and anaemia were major nutritional problems in women. In the new century under-nutrition and anaemia continue

Fig 7 Explaining the Nutritional Chart for expectant Mother



to be major nutritional problems; in addition there has been progressive rise in over-nutrition in women in all segments of population both in urban and in rural areas mainly due to steep reduction in physical activity.

Nutritional status in women changes with age. Under-nutrition rates are higher in women in their twenties. Under-nutrition in women is associated with low birth-weight in the offspring. As a part of the antenatal care all women get weighed. If under-nourished women and women with low pregnancy weight gain coming from food insecure families are identified and provided with take home supplements regularly, there may be improvement in pregnancy weight gain and reduction in low birth weight births.

With increasing age there is a steady and substantial increase in

over-nutrition rates in women. Over-nutrition rates are higher in women living in southern and western states of India. The rise in over-nutrition is associated with increase in the prevalence of non-communicable diseases (NCD).

NCD are asymptomatic in the early stage. Detection is possible only through routine screening programmes. Health education to women clearly informing them that undue weight gain is harmful and it is essential to seek periodic check-up for early detection and effective management of non-communicable diseases have to done using all modes of communication.

Indian women had and continue to have the highest prevalence of anaemia in the world. The three-pronged strategy of dietary diversification and

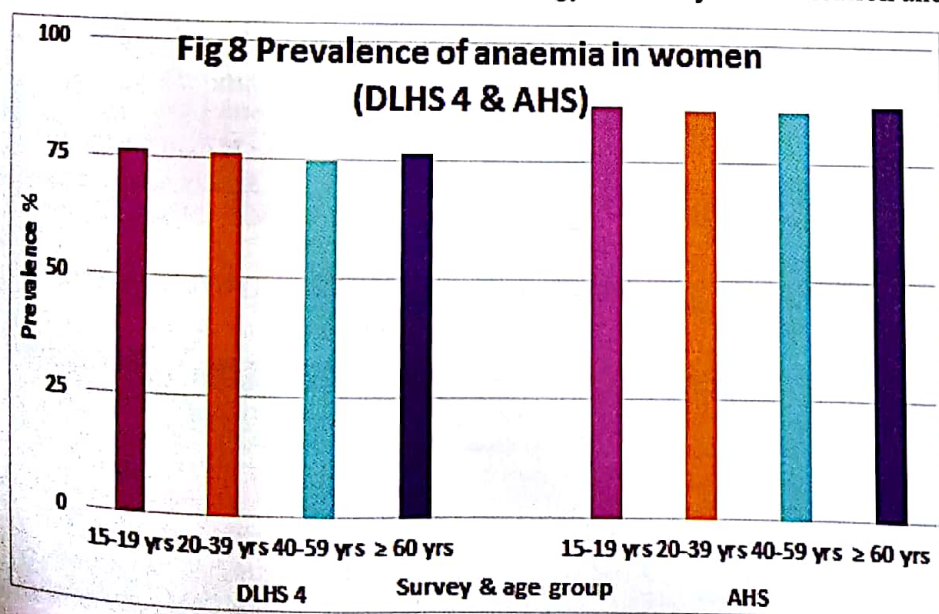
use of iron-fortified iodized salt, IFA supplementation and detecting and treating anaemia will accelerate the pace of reduction in anaemia.

Efforts to undertake screening for under-nutrition, over-nutrition, anaemia and NCDs in women as an essential component of preventive health care at all levels, will go a long way in accelerating the pace of women becoming healthy and well nourished. They will then be able to bring about improvement in health and nutritional status of households. The country can benefit from women fulfilling their role as agents of national development.

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Communication: Overarching Role in Women Empowerment

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..there is no doubt that mass media has played a critical role in yielding beneficial results from the schemes for women's empowerment and in highlighting the issues of gender rights to a larger audience base. The immense power of communication and new technologies has indeed triggered a motivation for enhanced participation and also generated an urge in articulating a demand for change

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ommunication has an overarching role in human society. It unleashes a process of social interaction through various modes for exchange of information-verbal, non-verbal, words in print or audio-visual format. Communication, in fact, injects life blood into our day to day life. At the macro level, it sets the ball rolling in the process of development and social change, by reaching out to people, and influencing them into action, either by participation or through behavioural change.

Modern technology-enabled society with the help of mass media is making the best use of the power of communication in ameliorating the lives of people. The amalgamation of human lives and mass media in the present era has given rise to a tremendous force in stimulating a sense of involvement among masses, an essential prerequisite for transformation in society.

If we look back, our ancient scriptures extol the virtues of womanhood. According to Upanishads, man and woman are the

two manifestations of one supreme power and are equal in strength, power and disposition. Over the ages, women became subject to social exclusion, multiple deprivation and mental and physical abuse. The vicious cycles of inequality perpetuated a decline in the status of women and fostered lop-sided development.

The 21st century, however, presents a paradoxical situation. Now, a section of women enjoys the fruits of socio-economic development, and they have made a place for themselves in the society. But, a large number of their counterparts remain deprived even of the right to live with dignity. A girl child is, sometimes, considered unworthy of life itself.

The uneven representation of women in all economic and social services holds true in case of mass communication media scenario too.

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Mass Media, nowadays, equipped with improved communication tools, a powerful force to reckon with, is making a deep impact on our life and living, our attitude and belief. In today's India, print, visual and electronic media wield tremendous potential as effective messengers and change agents,

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potential as effective messengers and change agents, and thus, in uplifting a large chunk of disadvantaged women from the fringes to the mainstream of development.

Undoubtedly, the world of media in this age of satellite technology offers a wide variety of platforms for public debate, discourse and engagement. Social media has opened up a new form of interactive communication and engagement, without being hindered by any traditional limitation of time, space and quantity of information exchange.

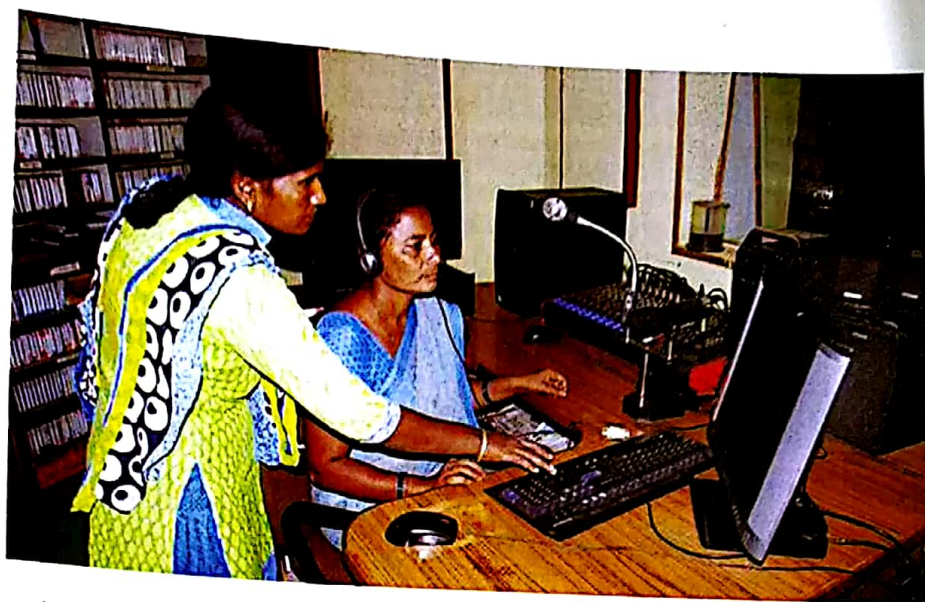
The growth in ICT has further boosted the scope and outreach of communication coverage and enhanced opportunities for education, both formal and informal, skill development, capacity-building, financial inclusion, health care, etc.

The overwhelming expansion of communication facilities has been instrumental in bringing to the fore myriad gender issues, hitherto remaining outside the limelight. This has significantly led to the rising up of a large number of women, both as key beneficiaries to avail the fruits of targeted developmental interventions and also as protagonists, to narrate their untold stories of denial, deprivation and injustice.

Stereotyping of women continues. News stories of violence or sexual harassment against women do appear on front pages in mainline papers, but often with a bias in reporting.

Women, as serious decision-makers or as hard core professionals are mostly being overlooked. Their success stories only find place, when they have been able to break the glass ceiling and or have reached the pinnacle of success. Such disengagement betrays the role of communication as a great equalising force.

But, a silver lining is emerging on the horizon! Women as communicators, whatever may be their numeral strength, are gradually coming forward and raising their



voice. They tend to give a new approach, perspective, and edge to the gender issues, and are unravelling the stories of sufferings and human rights violations with sensitivity. This empathetic receptivity is sure to re-establish a new connect between the mass media and the deprived lot. More and more people will get to know the live experiences of the marginalised women in the right perspective.

In such a slowly changing scenario, mass media is also gradually gearing up in popularising a plethora of women-oriented programs for empowerment. The focus of such programs over the decades shifted from welfare to empowerment with a strong component of awareness generation and community mobilisation. Further, to create a supportive environment, institutional and legislative interventions too came in the wake. In such an enabling situation, mass media too, must rise to the occasion, and make conscious efforts to act as a strong catalytic force in bettering the lives of people on the periphery.

The recent policy statements bear a mark of the nation's persistent determination to reach the goals of inclusivity and empowerment. The National Policy for Women (NPW), 2016, is a landmark document, which pronounces the resolve realising the constructive engagement of

women in nation development. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, is a path-breaking law, enforcing an obligation upon every employer for ensuring a safe working space. The Act specifically emphasises sensitisation of employees about the safeguards provided in it for women's safety.

National Mission for Empowerment of Women (NMEW) Scheme 2016-17, is a combined strategy for inter-sectoral convergence of programs for women, with the use of multiple communication tools in advocacy campaigns. Women's Helpline came into existence to reach out to women in distress. Support to Training and Employment Program (STEP) is aimed at adding new skills to women. Women's Self Help Groups (SHGs), as grass roots institutions, have mobilised and facilitated women in availing facilities for development, be it information, financial or material resources or services.

In all such women-centric programs, Information, Education and Communication (IEC), forms an inseparable part. Integrated media communication strategy, is a part and parcel of such schemes. It has been instrumental in bringing on board multi-media platforms like electronic, print, film, inter-personal and also social. This renewed thrust on communication initiatives

eventually helped in evoking positive stimuli and constructive engagement of the intended audience and also in receiving feedback from them.

In this content, the Public Service Broadcaster, with its country wide footprint, and two wings, All India Radio (AIR), and Doordarshan, is a front-runner in public communication. Women's empowerment has remained at the top of its agenda.

'*Stree Shakti*', a one-hour show on DD National, highlights the success stories of women achievers. DD News airs '*Tejaswini*', which has already crossed more than 100 episodes. The show showcases stories of exemplary women who dared to tread unbeaten tracks, and reached goals. '*Main Kuch Bhi Kar Sakti Hoon*', another program on Doordarshan, has earned many laurels as being one of the most watched shows in the world, with a viewership of over 400 million across 50 countries. The program has been translated in 14 languages, and 170 episodes are already over. It has been transmitted over by 240 radio channels and Internet as well. The show, with a hotline for feedback, indeed, bears a testimony to the fact that public communication in entertainment mode could act as a real motivator for change in attitude and behaviour. The third season of the show is being filmed, which indicates its mass appeal and popularity.

AIR, with its country-wide network, and rich history in public communication, was a pioneer in mounting a number of multi-lingual programs on family welfare, entrepreneurship development and gender issues. Further, Community Radio, as a grass roots institution, has held out a new promise to women in raising area-specific issues, relating to health, sanitation, education, food habits, family systems, etc. It, in fact, generated a micro-level movement in leadership development and political participation, apart from helping the women listeners in adapting to

new job skills and encouraging them to venture into gainful livelihood opportunities.

Development communication is also slowly and surely being inducted into the world of print media in our country. The print industry which is on a declining trend in the rest of the world, is still surging ahead in India, especially the language press in rural hinterlands. These days, stories of women's trials, tribulations and triumphs are finding place on newspaper pages, even sometimes as anchor stories on front pages.

TV industry, too, with its huge mass appeal is not far behind in showcasing stories of women achievers and providing a platform for serious discussion on gender issues.

The issue of women's empowerment has caught the entire nation's imagination, when the Prime Minister launched the 'Beti Bachhao Beti Padhao' program at Panipat in Haryana in 2015, one of the worst affected districts in the State, with an abysmally low Sex Ratio at Birth (SRB). The program has already begun showing positive gains in terms of SRB, ANC registration and institutional deliveries, and a significant rise in enrolment of girls at the primary and secondary levels of education. Reasons for its success are not far to find. It was the success of a public communication strategy which is based on innovative local level interventions. On the one hand, local celebrities, opinion leaders and grass root workers have been roped in for popularising the logo, brand and USP of the program; on the other hand, community participation was ensured by celebrating events such as the birth of a girl child or school enrolment drives like '*School Chalein Hum*', '*Aao School Chalein*', etc.

Our country continues to progress towards achieving the goal of women having increased economic independence and acquiring means for self-sustenance. The recently

launched Pradhan Mantri Jan Dhan Yojana, has within two years brought in 16.34 crore women under the banking system, and in terms of new accounts opening, women have stolen a march on men. Similarly, under the Sukanya Samridhi Yojana, which is an attempt to secure the future of a girl child, more than 1.26 crore new accounts have been opened in the name of girl children up to November, 2017, within two years of its launch. Women again far surpassed men in garnering more than 75 per cent of sanctioned loans under the Mudra scheme for entrepreneurship development.

There is no doubt that mass media has played a critical role in yielding beneficial results from the schemes for women's empowerment and in highlighting the issues of gender rights to a larger audience base. The immense power of communication and new technologies has indeed triggered a motivation for enhanced participation and also generated an urge in articulating a demand for change. Today, majority of women are in a position to fight for their rightful place in society. This newly earned confidence will go a long way in heralding a new era for women's multifaceted development.

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