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## **NARI SHAKTI**

## **Chapter 1: FIGHTING FEMICIDE**

Femicide is generally understood to involve intentional murder of women because they are women, but broader definitions include any killings of women or girls.

- Represents the act of killing women because of their gender. Femicide, in general, is understood to be motivated by misogyny and prejudice against women.
- Several forms of violence against women fit within the definition of femicide: domestic violence, honour killings, dowry deaths, sex-selective abortions, infanticide, domestic violence, and witch-hunting.

The late South African feminist activist and scholar Diana Russell first popularized the word "femicide" in 1976. Russell hoped that a term to describe the killings and murders of women would help rally activists behind the fight to protect women.

The year 2020 marks global anniversaries of landmark policies on women's rights. From the 25th anniversary of the Beijing Declaration and Platform for Action, the 20th anniversary of the 1325 Resolution on Women, Peace and Security, to the 100th anniversary of the passing of the 19th Amendment, and UN Women's 10th anniversary. Instead 2020 has put women worldwide at the crosshairs of a parallel pandemic: escalated domestic violence.

Despite efforts to stop gender-based violence over the past four decades, femicide persists globally. Gender-based violence continues to rise during the <u>COVID-19 pandemic</u> as more victims are trapped at home with their abusers during lockdowns. In countries where homicides are decreasing, the number of women being killed is increasing, according to the United Nations.

- A 53% rise is seen in crime against women in 2020 after lockdown was imposed.
- Dowry Deaths As per NCRB report, on average, every hour a woman succumbs to dowry deaths in <u>India</u>. Dowry related death is closely linked to a woman's age at marriage, her educational level and her exposure to mass media. States with lower female literacy experience higher rates of dowry deaths.
- Sex-selective abortions An estimated 10 million female foetuses have been <u>aborted</u> over the past two decades. Gender-biased sex selection has historically been practiced among educated, middle-class families. There has also been an increase in the practice amongst lower-class and <u>rural communities</u>.
- **Honor killings** in which a male relative or other family member kills a woman or girl over sexual or adulterous behavior to maintain the family's honor.
- Women can also die by femicide indirectly as the result of unsafe abortions, maternal mortality, and harmful practices. Femicides can be linked to human trafficking, drug dealing, organized crime, gang-related activities, neglect, and lack of state action.

At a societal and structural level, femicide is more common in countries with greater gender inequality and less female representation in government, according to the WHO. Reduced government investment in health and education is also a factor.

## **India's Response to Femicide**

## 1. Legislative Actions

• The Dowry Prohibition Act, 1961 bans dowry in any form.

- Pre-Conception and Pre-Natal Diagnostic Techniques (PC/PNDT) Act, 1994 prohibits the use
  of prenatal technologies to determine the sex of a foetus.
- There is no legislation directly addressing honour killings and currently, it is dealt with under the Indian Penal Code or the Criminal Procedure Code.

## 2. Affirmative Actions

- The reservation of 33% of seats for women in India's local government.
- Goa allocated nearly half of the state's representative council seats for women.
- The penalties outlined within the legislation are weak and the implementation of these laws remains limited. As a result, we are witnessing an increase in the cases of femicide.
- For examples various schemes like Gender Budgeting Scheme, Scheme for Adolescent Girls, etc.

## How can we end femicide?

- **Reducing intimate partner violence** is the most effective way to prevent femicide, which requires addressing gender inequality on the individual and societal levels.
- Collecting more data on femicide is key to understanding the phenomenon. Sex-segregated
  data that includes the relationship between the victim and perpetators, and strengthening
  research methods to understand the social contexts under which femicide occurs, are both
  essential to protecting women from future acts of violence.
- Health staff and law enforcement have a role to play as well, and need to be trained to better identify intimate partner violence and if a woman is at risk of femicide, especially during pregnancy.
- Changing laws to ban honor killings and enforcing punishment for perpetrators is another important step in ending femicide. Improving honor killings education and response in countries and migrant communities where honor killings are common is essential.
- Advocates are calling on the international community to step up efforts to reduce genderbased violence and apply a gender lens to COVID-19 recovery and relief. Funding health and social services to support women and girls are especially crucial to help prevent femicide during the pandemic.
- Economic actions: More formal education opportunities will lead to more access to higher
  wages outside the home; and as a result, it will increase control of her in her own life.
   Establishing Microfinance institutions gives them access to loans Rashtriya Mahila Kosh
  (RMK), Working Women Hostel, National Creche Scheme etc.
- Empowerment through Education: Govt initiatives like, Beti Bachao Beti Padhao, Integrated Child Development Services (ICDS) Scheme etc., are trying to address it.
- Role of the Society: Many of the barriers to women's empowerment and equity lie ingrained in cultural norms. Many women are scared of disrupting the status of the women and continue to let societal norms get in the way of development. Recent studies also show that women face more barriers in the workplace than do men. Equal treatment for son and daughter by parents is also boost confidence in woman and improves the mindset of male child towards every woman. Community participation for addressing these is important. Various govt. schemes also focus on Community participation for empowerment. Examples, Pradhan Mantri Mahila Shakti Kendra scheme, Swadhargreh scheme, etc.

### Conclusion

When women move forward, the family moves, the village moves and then ultimately the Nation moves forward. We have learnt the lesson that the country cannot progress with half its resources lagging behind and taking proactive steps to actively reap demographic benefits. Transformatory reforms are needed to bridge the gender gap and effectively reap the gender demography.

## PRELIMS ORIENTED MCQ

Q1: Identify the correct statement from the following regarding the Departmental Committee of the Parliament of India on the empowerment of women?

- a. The Committee will consist of 10 members from the Lok Sabha and 20 members from Rajya sabha.
- b. A Cabinet Minister can be a member of the Committees
- c. The report of National Commission for women is considered by this committee.
- d. The term of office of the members of the Committee shall not exceed two years

Q2: Consider the following statements with reference to Pradhan Mantri Matri Vandana Yojana (PMMVY):

- a. It is a Maternity Benefit Programme that is implemented in all the districts of the country in accordance with the provision of the National Food Security Act, 2013.
- b. It is a conditional cash transfer scheme for pregnant and lactating women of 19 years of age or above for the first live birth.

Which of the statement(s) given above is/are incorrect?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

## Chapter 2: MENSTRUATION – A HUMAN ISSUE

One of the most glaring but under-prioritised gender-related issues is menstrual health, which unfortunately gets compartmentalised as a women's problem instead of getting noticed as a public health challenge and a barrier to nation-building.

## Introduction

- According to the National Family Health Survey (NFHS-4) 2015-16, India has over 355 million menstruating women. However, only 36 per cent of women were reported as using sanitary napkins, locally or commercially produced.
- Menstrual health remains a low-priority issue in India marred with taboos, shame, misinformation, and poor access to sanitation facilities and menstrual products.

## **Society and Menstruation**

Societal restrictions during menstruation violate women's right to health, equality and privacy. Several anecdotes reveal that women and girls are kept in isolation, not allowed to enter religious places or kitchens, play outside or even go to schools during menstruation. A survey conducted under the Integrated Child Development Services (ICDS) scheme by the Ministry of Women and Child Development (MoWCD) in 2018-19 reported that more than one-fourth of total girls enrolled in class VI-VIII drop out of school as soon as they hit puberty.

The experience of menstruation for young girls is even more difficult due to inconsistent access to education on menstrual health and puberty. They are dependent on their mothers, grandmothers or women teachers for information and support to access menstrual products — these often come laden with views based on societal constructs and belief systems.

Many employers see menstruating women as a problem as they associate periods with inefficiency in work and reduced participation in the workforce. There are anecdotal examples of corporate workplaces showing insensitivity towards menstruating women fearing loss of productivity.

### Steps taken by Government

- In the last decade, several schemes, including the Menstrual Hygiene Scheme (2011) and the Rashtriya Kishor Swasthya Karyakram (in 2014), have been launched to promote menstrual hygiene amongst adolescent girls in the age group of 10 to 19.
- Through the Suvidha initiative, the government distributed more than 5 crore brand sanitary pads at Re 1 from 6,000 Jan Aushadhi Kendras.
- Apart from central government schemes, state governments have also implemented programmes to distribute sanitary pads in schools in Rajasthan, Uttar Pradesh, Odisha, Maharashtra, Chhattisgarh, Andhra Pradesh, and Kerala. The Bihar government provides Rs 300 under the Kishori Swasthya Yojana to adolescent girls to buy sanitary pads.

## **Challenges**

- A major drawback in these programmes is that out-of-school girls remain left out of the system.
- Access to sanitary pads is, no doubt, important. But without committed efforts to educate both women and men on menstrual health management and its public health and socioeconomic consequences, on ground transformation is likely to be low.
- The lack of sustainable and safe menstrual waste disposal facilities is an additional barrier to improving women's menstrual health in India, as the lack of proper disposal facilities leads to overuse of menstrual hygiene products beyond the recommended time, putting women at the risk for infections.
- The problems that women and girls face in managing menstrual hygiene are exacerbated during emergencies like the **COVID-19 pandemic**. Reductions in income and mobility during lockdowns in 2020 and 2021 have decreased access to menstrual hygiene supplies resulting in an increase in the use of alternative, home-made products, which are known to cause

reproductive infections if not used hygienically. This causes far-reaching negative impacts on the lives of those women and girls who menstruate, including, restricting mobility, reducing participation in work and community life, compromising safety, and causing stress and anxiety.

## Menstruation - Need to be seen as a Human Issue

Foremost is the issue of denial. Women have been programmed not to discuss the topic openly, with most preferring to suffer in isolation and skip work or school.

- The need of the hour is to focus on a strategy that converges key departments in the
  government health, education, women and child development and rural development
  among others and improves accountability towards issues related to menstrual health
  management.
- The way forward lies in a community-based approach in which local influencers and decision-makers are sensitised to champion the issue and behavioural change campaigns targeted at both men and women are deployed to dispel myths and misconceptions.
- There is also a huge opportunity to create public-private collaborations to drive such
  campaigns and increase access to affordable menstrual hygiene products for rural and semiurban regions. This could be done through the installation of sanitary pad vending machines
  at key public places, workplaces, schools, and colleges, as well as Anganwadi centres or
  childcare centres for rural areas.
- By ensuring that sanitary pads are considered essential commodities, we must remove barriers to their manufacture and supply.
- Reducing the cost of sanitary napkins is equally important, with many women unable to
  afford them. The Central government's Jan Aushadhi Suvidha sanitary napkins, sold at Rs. 1,
  have proven to be an effective solution and the unimpeded supply of sanitary napkins
  through this scheme should be prioritized.

First, however, it is crucial to acknowledge that menstrual health is not just a women's issue, but a matter of human rights. Access to hygienic menstrual hygiene products is a matter of health, freedom and choice. When the menstrual health needs of women and girls are met, it ensures that gender equality and inclusive education are attained.

## **Chapter 3: SHG-LED WOMEN EMPOWERMENT**

## Introduction

The last few years have seen interest among policymakers in **women-led rural entrepreneurship**. Much of it has sought to leverage the experience gathered from the estimated 46 million rural poor women mobilised through the Self Help Group (SHG) architecture. These organisations, since their start in the 1990s (introduced based on Prof. Yunus's Grameen Bank model), have been an effective vehicle, especially in providing financial intermediation solutions for unbanked rural women.

SHGs are voluntary associations of economically poor, usually drawn from the same socioeconomic background and who resolve to come together for a common purpose of solving their issues and problems through self-help and community action.

India has witnessed state-led promotion of SHGs through a **three-tiered architecture** of community institutions at group, village and cluster levels. These have been via both Central schemes – the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (NRLM), for instance – and state government initiatives such Kudumbashree in Kerala and Jeevika in Bihar. There are today dedicated autonomous organisations – so-called State Rural Livelihoods Missions or SRLMs – which, even while bureaucrat-led, nurture SHG initiatives with the support of development sector professionals and last-mile community cadre. As the membership in SHGs has grown, there have also been attempts at thrusting new functions – including using them as a delivery channel for government projects, be it toilet construction (Swachh Bharat) or avenue tree plantations (the Haritha Haram scheme of Telangana).

## Self-help groups (SHGs) are the panacea for rural self-reliance

- Credit availability Bank credits are not easily accessible to individual poor, but by forming a SHG, there are make better prospects for bank credits. (Often without collateral). Under the SHG-Bank linkage programme, many SHGs have become institutions of micro-credit.
- **Entrepreneurship** Opportunities for self-employment through setting of micro-enterprise.
- **Skill development** Skill development program undertaken by SHGs improves employability of members involved.
- Rural poverty SHGs have become a vehicle to lift people from below poverty line, generate awareness about welfare and developmental schemes of government, monitor its implementation etc. Positive correlation between SHGs and poverty can be inferred from the fact that southern states with high number of SHGs (71%) have average poverty rate at 9% as against nation's average of 21%.
- **Improved living standards** As a result of increased jobs there is rise in income which enhances access to food, health services and overall rise in living standards.
- Women empowerment By providing employment opportunities, financial and social security SHGs help improve the status of women and creating awareness regarding their rights and responsibilities, as pointed by the 2nd ARC report.
- **Literacy rates** with more women participation and their enhanced status address issues such as nutrition poverty and low literacy rate.
- **Social capital** The SHGs provide a forum in which people can meet on a regular basis and discus various issues or concerns that the members face in their day-to-day life which acts as the basic source of social capital generation.

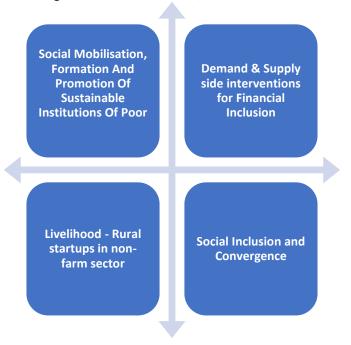
## **DAY-NRLM & Women Empowerment**

## Objectives:

- To eliminate rural poverty through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country.
- To reach out to all rural poor households and impact their livelihoods.

DAY-NRLM aims at mobilizing rural poor households into Self Help Groups (SHGs) in a phased manner and provide them long-term support to diversify their livelihoods, improve their incomes and quality of life. Most of Mission's interventions are being implemented and scaled up by the SHG women themselves who are trained as community resource persons (CRPs) – Krishi Sakhis, Pashu Sakhis, Bank Sakhis, Bima Sakhis, Banking Correspondent Sakhis etc.

Dashasutras Under DAY-NRLM: The Mission is also working on empowering the SHG women through awareness generation and behaviour change communication on issues like domestic violence, women's education and other gender related concerns, nutrition, sanitation, health etc.



## **Way Forward**

The current policy Intent is seemingly to reinvent the SHG movement with an economic development focus, emphasising on women's entrepreneurship as an engine of growth in rural India. The shift in focus from community development to the hard metrics of a market also presents policy challenges of a different kind.

- Calls for a new institution having a deep functional relationship with the SLRMs, to leverage
  the latter's strengths of mobilisation and last-mile presence. Such a state-level institution
  could even be a not-for-profit company registered under Section 8 of the Companies Act,
  2012
- Second, the internal management team of the proposed institution should be a
  combination of young business management professionals and experienced government line
  department staff on deputation. Besides, state governments must engage successful micro
  and small entrepreneurs as mentors to the new women SHG enterprises. This would mean a
  shift from the traditional approach of engaging only state agencies in microenterprise
  development initiatives.
- Third, government financial support to the new promoting institution should be restricted to initial start-up costs, thus putting the onus on it to be lean in structure and generate own revenues to cover operating costs. The government needs to realise that financial inclusion and economic development are two different functions, even if the target group is the same poor rural women. Social cohesion has been the binding factor for SHGs and vital to their success in financial intermediation. But economic development is a function where collectivisation can work only if the business itself favours sharing of resources. And where business logic drives collectivisation, the member-owned institutions should not blindly

- adopt, but adapt, the design principles of SHGs in terms of structure, culture, governance and management processes.
- It is equally important to ensure that working on rural growth via SHGs **should not end up instrumentalising women**. In certain states, policymakers tasked with SHGs have targeted the household as a unit in economic development initiatives. This is based on a flawed assumption that livelihoods are a household function shared by men and women, whereas savings and credit are individual-led with women better-positioned for that.
- Rural micro-enterprises run by SHG members suffer from critical bottlenecks, whether in
  raising funds for start-up, growth and working capital or accessing high-quality technical
  assistance. Governments need to structure financial products addressing these needs,
  calling for a shift from a unit-cost based standardised budgeting approach. Evidence from
  the field should be used to improve access to collateral-free credit through institutions such
  as the Credit Guarantee Fund Trust for Micro and Small Enterprises.
- There is a tendency to club all micro-enterprises, including women-owned ones, into a singular category of subsistence-oriented outfits, i.e. those primarily run by households for own needs. Such categorisation blunts customised support for those entrepreneurs needing specialised support to grow. States should adopt a pyramidal strategy for financial and technical assistance, based on the stage and size of enterprises.
- Lastly, the success of policy should not be measured based simply on the number of enterprises promoted and expenditures incurred.

## PRELIMS ORIENTED MCQ

## Q1: Which of the following statements are NOT correct with reference to intensified Mission Indradhanush?

- 1. It seeks to further intensify universal Immunization Programme.
- 2. It aims to reach each and every child up to five years of age and pregnant women left uncovered under immunization program.
- 3. IMI 2.0 will target the districts which have immunisation coverage of 70% or below.

## Select the appropriate option:

- a. 1 and 2 only
- b. 1 and 3 only
- c. 2 and 3 only
- d. 1, 2 and 3

## Q2: 'SonChiraiya' has been launched by:

Ministry of Information and Broadcasting Ministry of Housing and Urban Affairs

Ministry of Panchayati Raj

**Ministry of Electronics and Information Technology** 

## **Chapter 4: WOMEN IN INDIA'S TOY INDUSTRY**

Spanning thousands of years, toy manufacturing in India is as old as civilisation itself, with some of the earliest evidence of terracotta toys being found in Harappa (2,500 BCE) - a key site of Indus Valley civilisation.

## **Major Employer of Female Workers**

3 million workers employed out of which **70%** are women → Labour intensive nature thereby offering mutually reinforcing pathways of empowerment and for both the women and sector.

## Women Empowerment looks like -

- Socio-economic empowerment, financial security, skill development
- Agents of Change as they get a chance to preserve local toy forms
- Equal task division and partnership between men and women in the toy factory
- Overall growth (\$2-3 billion by 2024) promises strengthened avenues of female employment and women-led socio-economic growth within the sector

### **Government Initiatives**

- In January 2021, it launched 'Toycathon', a hackathon to develop toys and games based on Indian culture and ethos.
- Creation of an 'Aatmanirbhar' eco-system for local manufactures by exploring their untapped potential to promote the indigenous toy manufacturing industry
- Formal recognition and support to the Toy manufacturing clusters across the country
- Process underway to allocate space for Toy parks. For instance, Koppal District in Karnataka has recently been recognised as the country's first toy manufacturing cluster

### Conclusion

As India looks to build its 'toyoconomy — women workers will continue to play a significant role in fulfilling domestic demand, reducing imports and raising India's share of toy manufacturing in the global marketplace. It is vital to promote female-led innovation in India's toy-manufacturing industry, thereby empowering women to transform our nation's growth story.

## **WOMEN AT MSME WORKPLACE**

- The Women Entrepreneurship Platform (WEP) was launched on 8 March 2018 (on the
- Women entrepreneurship is being promoted in a big way in the Northeast and the Ministry

## **Chapter 5: GENDER JUSTICE**

Every day, in every country in the world, women are confronted by discrimination and inequality. They face violence, abuse and unequal treatment at home, at work and in their wider communities – and are denied opportunities to learn, to earn and to lead.

In the mid-twentieth century, the French social philosopher Simone de Beauvoir wrote the magnum opus 'Second Sex'. Here she elaborated the secondary position of the women because of social-cultural factors. She famously written that 'one is not born, but rather becomes, a woman.' She mentions that the 'sex' (biological difference between male and female) in the course of time becomes 'gender' (a socio-cultural construct). It happens due to primary (family peer groups, community) and secondary (school, college, club, public library, offices, sports, etc.) socialisation.

India is amongst the most unequal countries in the world to be a woman according to the latest annual Global Gender Gap Index released by the World Economic Forum places India 17th from the bottom.

## Constitution of India strives to achieve Gender equality through various provisions:

The Constitution of India guaranteed justice-social, economic and political, liberty of thought, and equality to all citizens. Constitution provided for equality of women and called State to take measures to neutralize the socio-economic, educational and political disadvantage faced by women.

- **Article 14:** It guarantees equality before law and equal protection of law with in the territory of India.
- Article 15: It prohibits discrimination on the basis of religion, race, caste, sex, place of birth. According to article 15(3), State can make special provisions for the benefit women and children.
- **Article 16:** Equality of opportunity for all citizens in matter relating to employment. No citizen can be denied employment on grounds of religion, race, cast, sex, decent, place of birth residence or any of them.
- Article 39: Article 39(a) provides for an adequate means of livelihood for all citizen. Article 39 (b) has provisions for equal pay for equal work for both men and women. Article 39 (c) has provisions for securing the health and strength of workers, men and women, and not to abuse the tender age of children.
- Article 42: It guarantees just and humane condition of work and maternity relief. Article 42 is in accordance with Article 23 and 25 of Universal Declaration of Human Rights.
- **Article 325 and 326:** They guarantee political equality, equal right to participate in political activity and right to vote, respectively.
- Article 243 (D): It provides for the political reservation to women in every panchayat elections. It has extended this reservation to elected office as well.

Added to these, Government has come out with number of measures to promote and ensure gender equality. Ex: Maternity Benefit Act, Sexual harassment of women at workplace Act, SHE-box.

However, gender inequality still exists, which is justified by following points.

- **Missing Females**: In India discrimination starts in the embryo with the misuse of ultrasound technology for sex-selective abortion.
- **Inadequate Political Representation**: The share of women ministers has declined sharply from 23 to 9 per cent.
- **Poor Labour Participation**: Indian women's labour force participation has plummeted in the last decade to a mere 21 per cent.
- Sexual Harassment at Workplaces: Before the pandemic, Indian boardrooms had only 15
  per cent of women, even as the #MeToo movement exposed the iceberg of sexual
  harassment in the workplace.

- Poor implementation of Policies: Workplace crèches, though legally mandatory in all offices with more than 50 employees and MNREGA worksites, are rare. Anganwadis, too, have yet to be expanded into crèches.
- **Child Marriages:** Patriarchy is largely instilled at home. Preliminary population weighted averages from 17 states reveals that even before the pandemic, child marriages have marginally increased since the previous survey in 2015-16.
- **Higher Education:** While education is now more inclusive, with three-fourths of women literate, only 37 per cent complete Class 10.
- Financial Dependence: Less than a third of Indian women earn an income.
- **Domestic Violence:** Compounded with the lack of economic independence, more than a quarter of married women also report spousal violence.
- Rape: The National Crime Records Bureau enumerated nearly 88 rapes daily in 2019, with Dalit women in Rajasthan and Uttar Pradesh the most vulnerable.

Despite these prevailing conditions, there is continuous effort to ensure gender equality in the country.

- Supreme Court verdict allowing women of all age groups to enter sabarimala temple.
- As per IFS Services Rules, married women were not allowed to join IFS. This was quashed by the SC.
- In Joseph Shine v Union of India, Supreme Court struck down Section 497 of IPC
   (punishment for adultery) as unconstitutional, being violative of Articles 14, 15, and 21 and
   Section 497 which was based on gender stereotypes on the role of women.
- Recently, SC declared Talaq-e-biddat (triple talaq at the same time) unconstitutional & arbitrary (violative of fundamental right to equality).

## Eliminating the obstacles faced by women in economic participation:

Fiscal and financial reforms that eliminate gender gap can play a vital role.

## **Gender budgeting:**

- Gender budgeting improves gender equality through well-structured fiscal policies and adequate and properly monitored spending on gender-related goals.
- In some countries, gender budgeting has inspired fiscal policies in key areas of the budget, such as education, health, and infrastructure, that contributes to the achievement of gender-related goals.
- It has also improved systems of accountability for public spending for gender-related purposes.
- Some 60 countries, including Rwanda and Mexico, have already introduced gender budgeting.
- Gender budgeting efforts need to address key gender-related education and health goals as well as public infrastructure deficiencies, such as household access to clean water or electricity, that impose high unpaid work burdens on girls and women.
- Gender budgeting efforts can also contribute to improved administration of justice, law, and order, to help reduce violence against girls and women.

**Gender-focused structural reforms:** It can increase women's contribution to productivity growth, job growth, and improve advancement practices that promote talented women into leadership and managerial roles.

**Increasing female labour force participation:** National Sample Survey (NSS) data for India show that labour force participation rates of women aged 25-54 have stagnated at about 26-28% in urban areas, and fallen substantially from 57% to 44% in rural areas, between 1987 and 2011.

**Improved access to land and bank loans:** Women disproportionately face financial access barriers that prevent them from participating in the economy and from improving their lives. Access to credit can open up economic opportunities for women, and bank accounts can be a gateway to the use of

additional financial services. However, women entrepreneurs and employers face significantly greater challenges than men in gaining access to financial services.

## Higher levels of political representation:

- India ranks 20th from the bottom in terms of representation of women in Parliament, as per the World Economic Forum's Global Gender Gap Report 2012.
- To remedy the low participation of women electors, India in 1994 established quotas (reservations) vide the 73rd and 74th constitutional amendments to reserve 33 per cent of the seats in local governments for women.
- The Women's Reservation Bill (108th amendment) that seeks reserve 33 per cent of the Lok Sabha seats for women is yet to be passed.
- Though increasing the number of women in national government may not guarantee an impact on governance, a critical mass of women in power can bring about transformation in leadership.

## Progress of Indian Women as per NFHS (2019-20)

- Sex ratio at birth in 2020 increased to 952,
- Due to PMJDY, women's bank accounts increased by 28% (2015-2020).
- Participation in household decision making increased marginally to 85%.
- Share of women marrying before 18 years is about 30% (2015, 2020).
- Domestic violence stagnating but during the Covid-19 lockdown it surged to 60%
- Share of Union Budget spent on women-related schemes has stagnated at about 5.5% since **20**09, and less than 30% of which is being spent on 100% women-focused schemes.
- Spending of budget of Ministry of Women and Child Development on women empowerment decreased to Rs 310 crores in 2019-2020
- Stunting of children rose in 11 states: Bihar has the highest prevalence of NMR (34), IMR (47), and under 5 MR (56) across 22 states/UTs surveyed.
- IMR in India is 32, much higher than in developed countries.
- Total Fertility Rate (TFR) declined in most of the states
- More than 2/3rds of children below 5 years are immunised fully in all states, except Meghalaya, Nagaland and Assam

To achieving gender equality, there is a need for changing the mind set of people. It requires systemic efforts in various spheres (social, political, economic) with focus on children through education. Inequality, be it gender inequality, is an ideal. We must always strive to achieve this ideal situation.

## **PRELIMS ORIENTED MCQ**

Q1: Consider the following statements with respect to Integrated Child Development Scheme (ICDS)

- 1. It is implemented by Ministry of Health.
- 2. It was launched in 2001.

Which of the statement(s) given above is/are incorrect?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

Q2: The 'Every Woman Every Child (EWEC) Movement' was launched by which of the following?

- 1. Women for Women International
- 2. World Health Organisation (WHO)
- 3. United Nations
- 4. Beijing Platform for Action

## **WOMEN EXCELLING IN SPORTS**

Sport has the power to change lives. The ability to drive gender equality by teaching women and girls teamwork, self-reliance, resilience and confidence. Women in sport defy gender stereotypes and social norms, make inspiring role models, and show men and women as equals.

Tokyo Olympics 2020 will be considered as the most diverse and gender-equal Olympics out of all the 206 Olympics that have been held so far. But, of course, this is just the beginning. According to the International Olympics Committee (IOC) press release, almost 49 per cent of the athletes that have participated are women and this is the first gender-balanced game in history.

To look at Paralympic Games, almost 40.5 per cent are women which leads to the participation of 1,782 women athletes as compared to 1,671 athletes who had competed at Rio 2016. Thus, Tokyo 2020 Olympics does have the right step in the right direction. The only thing that one should be doing now is encouraging and making things easier for women by supporting them.

- P V Sindhu has become only the second Indian and the country's first woman to win two Olympic medals.
- Weightlifter Mirabai Chanu (49kg) secured a silver
- Lovlina Borgohain won a bronze medal at the Tokyo Olympics in the Women's 69kg
   welterweight event, becoming only the third Indian boxer to win a medal at the Olympics
- Aditi Ashok finished 4<sup>th</sup> in the Golf tournament
- Kamalpreet Kaur finished sixth in the finals in the discus throw category
- Indian women's hockey team scripted history by playing the semi-finals for the first time at Olympics. They achieved their best performance since their Olympics debut in 1980.

From training to qualifying, these female athletes go through several challenges and hardships to reach the highest sporting events, like the Olympics or World Cups. The graph shows upward curve in female representation from India at Olympics, with some positives to look forward to, but still, more efforts are needed so that negatives like poor health management, lack of training facilities, lesser promotion etc do not create hurdles.



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## **Chapter 6: GIRL CHILD PROTECTION**

Child protection is a human rights issue, and it comes under the purview of the legislative framework. In 1989, an international agreement, 'The United Nations Convention on the Rights of the Child' (UNCRC) was adopted, that legally binds the governments to set out the civil, political, economic, social, and cultural rights of every child. On 11 December 1992, India ratified UNCRC, making it a landmark encouragement for the Indian Government to develop progressive legislation to safeguard child rights.

## Measures for welfare of girl child:

- Improving sex ratio—Beti Padhao, Beti Bachao Scheme, Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act are meant to prevent sex selective abortions and improve sex ratio in the country.
- **Female education** Sukanya Samridhi Yojana creates a fund for the future education of the girl child and Udan for higher education of girl child.
- **Child Marriage** Prohibition of Child marriage Act 2006 has been enacted to prevent marriage of girls below 18 years of age.
- Health and nutrition— Supplying iron and folic acid tablets, Kishori Shakti Yojana, POSHAN
  abhiyan, Mid-day meal scheme have been undertaken to provide sufficient nutrition to girl
  child.
- Hygiene

   Ujjwala sanitary napkin at minimal cost under Suvidha scheme will support
  menstrual hygienic among girls.
- **Child labour** The Child Labour (Prohibition and Regulation) Amendment Act, 2016 has been enacted to make sure girls are not indulged in child labour and instead get education.
- **Sexual abuse** Protection of Children from Sexual Offences (POCSO) Act, 2012 provides strict punitive action in case of sexual abuse against the child.
- Human trafficking—Ujjawala scheme to prevent, rescue and rehabilitate trafficked girl.
- Juvenile Justice (Care and Protection of Children) Act, 2000 seeks to safeguard the rights of children in conflict with the law, and those in need of care and protection.
- Integrated Child Protection Scheme (ICPS) was launched in 2009 to build a protective environment for children in difficult circumstances.
- A National Tracking System for Missing and Vulnerable Children, State Child Protection Societies, Juvenile Justice Boards are established across all States.
- In 2020, the **National Commission for the Protection of Child Rights** launched Standard Operating Procedure for Care and Protection of Children in Street Situations.

## **Covid-19 and Girls**

**Socio-economic impacts of Covid-19 are gendered**, evident in the form of educational inequality, sexual violence and increased household burden.

- In India, the National Commission for Women reported **2.5 times increase in domestic** violence during the initial months of nationwide lockdown.
- According to research by the United Nations Office on Drugs and Crime, the socio-economic consequences of Covid-19 have increased migrant smuggling and cross-border trafficking.
- UNESCO's Global Education Monitoring Report (2021) throws light on increased
  educational inequalities for adolescent girls during the Covid-19 crisis. UNESCO estimates
  that around 11 million girls may not return to school. The digital gender gap deters girls'
  remote education and access to information.
- School Closures pushed <u>Children</u> into Labour: With 1.5 million schools closed for the last one year and more. In 2021, says UNESCO, 24 million children may not find their way back to schools after the pandemic. Any child who is not in school is a potential child labourer
- **Child Marriages:** India witnessed an increase in the number of child marriages since 2020. Girls are further at risk married off early, these child brides are also often child labourers. Save The Children puts half a million more girls at risk of early marriage

- Abuse & Trafficking: Closure of schools and pandemic induced poverty has increased the vulnerability of children especially the girl child to abuse and trafficking
- **Reduced Education Budget:** Despite knowing the impact of Pandemic on education system & thus on Children's future, the Union budget has Rs 5,000 crore less to spend on education for children this year.

### **Way Forward:**

- The problem should be tackled by eliminating the root causes, especially gender-biased norms.
- Focus on keeping girls in school longer and teach them life skills and to engage men and boys in social change.
- Provision of cash transfers conditional on school attendance; or support to cover the costs of school fees, books, uniforms and supplies.
- Successful cash-transfer initiatives should be widened in its reach & capacity
- Educate girls about cyber safety particularly adolescent girls, on climate change and how to act on it
- Campaigns that celebrate women's progress and achievements may resonate more where daughter-only families can be shown to be prospering
- Ensure that girl safety is a collective responsibility by promoting child safeguarding
  practices in community, neighbourhood, family, and school. Form community networks of
  whistleblowers.
- Countries that have ratified international treaties such as the Convention on the Rights of the Child, have a duty to end the harm, whether it's inflicted on girls by family members, religious communities or by States themselves

## PRELIMS ORIENTED MCQ

## Q1: Poshan Vatika' (Nutri Garden) for alleviation of malnutrition is by

- 1. Ministry of Women and Child Development
- 2. Ministry of Ayush
- 3. None of the above
- 4. Both of the above

## Q2: Consider the following statements with respect to Nai Roshni:

- 1. It is a scheme for Leadership Development of Minority Women.
- 2. The scheme is by Ministry of Minority affairs

Which of the statement(s) given above is/are incorrect?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

## **RURAL MARKETING**

## **Chapter 7: RURAL MARKETING INFRASTRUCTURE**

### Introduction

Agriculture is a primary activity in India and is the largest source of employment in India, where food accounts for about half of consumer expenditures. Moving agricultural products from the farm to consumers more efficiently could result in large gains to producers, consumers, and India's overall economy, which clearly highlights the need for improving this sector.

Includes: Road, Fuel, Electricity, Post-harvest infrastructure, Markets, Government Schemes

- Development of rural infrastructure can lead to improved access to market centres for the rural producers, better availability of inputs and raw materials at reduced prices and improved mobility.
- Provides mobility, connectivity, the much needed boost to agricultural activities by making available water, seeds and other raw materials to the farmers
- Rural electrification infrastructure basically caters well to the requirements of agriculture and other activities including irrigation pumpsets, small and medium industries, khadi and village industries, cold storage chains, healthcare and education
- Rural water supply system leads to sustainability of systems and sources and tackle the problem of water quality, thereby, increasing good health of people.

## **Steps being taken by Government**

- Agri-infrastructure utilising such post-harvest facilities as storage and transportation contributes to market linkage and appropriate additional gains to agri-value chain actors, including farmers. The Ashok Dalwai committee on secondary agriculture estimated that an investment of ₹89,375 crore is needed for storage and transportation facilities for primary agricultural produce.
- Upgrade existing 22,000 rural haats into Gramin Agricultural Markets (GrAMs). In these GrAMs, physical infrastructure will be strengthened using MGNREGS and other Government Schemes.
- Set up of an Agri-Market Infrastructure Fund for developing and upgrading agricultural marketing infrastructure in the Gramin Agricultural Markets (GrAMs) and Agricultural Produce Market Committees (APMCs).
- Agriculture Infrastructure Fund (AIF) is aimed at strengthening and expanding the scope of Agricultural Produce Marketing Committees (APMCs) — where agricultural produce is traded and a congregation of commission agents, merchants or artiyas, and large buyers influence auctioning and price discovery. This scheme can provide support facilities to farmers and value chain actors for risk-sharing and market access.

## Major bottlenecks in creating an efficient nation-wide agricultural market

- Minimum Support Price (MSP) for different crops announced by the Union Government. But there is a wide gap between the cost of production and the MSPs announced for the year.
   MSP is not available to Dairy products, vegetables, fruits etc.
- Not many private markets could come up during the last 15 years as the local APMCs felt threatened by them.
- There are hindrances when it comes to establishing market for livestock sector which is a very important sector of the agribusiness economy.
- India has surplus production in most agri-commodities but farmers have been unable to get better prices due to lack of investment in necessary infrastructure such as Ware house, Cold Storage etc. Almost 40 per cent produce of all fruits and vegetables production lost annually in India due to less number of cold storages, ware houses etc.

- The imposition of the curbs on stocking of farm produce and regulation of the prices of commodities, etc. under Essential Commodities Act (ECA) are some of the factors responsible for less interest of entrepreneurs. Hence, less investment in the farm sector.
- There are restrictions for farmers in selling agri-produce outside the notified Agricultural Produce Market Committee (APMC) which in turn put less money in the hands of farmer.
- The farmers are also restricted to sell the produce only to registered licensees of the State Governments, which restricted farmers option to explore new markets in other states.
- Further, barriers exist in free flow of agriculture produce between various States owing to the prevalence of various APMC legislations enacted by the State Governments.
- Climate change is expected to make the situation worse by posing some unprecedented challenges such as floods, sea level rise, disturbed monsoon cycle etc.

These structural, operational & natural bottlenecks resisted the creation of efficient nation-wide agriculture market. Hence, Union government recently introduced major agriculture market reforms through three ordinances & other initiatives:

- The Essential Commodities (Amendment) Ordinance 2020. (ECA)
- The Farming Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020.(FPTC)
- The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020.
- Besides earlier to it the Department of Agriculture & Cooperation formulated a Central Sector scheme for Promotion of National Agriculture Market through Agri-Tech Infrastructure Fund (ATIF) through provision of the common e-platform.
- Also, Pradhan Manthri Fasal Bima Yojana provides insurance coverage and financial support
  to the farmers in the event of failure of any of the notified crop as a result of natural
  calamities, pests & diseases.

It will help to create efficient nation-wide market in following ways:

- The amendment to ECA would deregulate the commodities such as cereals, edible oils, oilseeds, pulses, onions and potatoes. It will help to lessen the fears of private investors of excessive regulatory interference in their business operations.
- The freedom to produce, hold, move, distribute and supply will lead to harnessing economies of scale and attract private sector/foreign direct investment into the agriculture sector.
- It will help drive up investment in cold storages and modernization of the food supply chain.
- An amendment to FPTC will create an ecosystem where the farmers and traders would enjoy freedom of choice of sale and purchase of agri-produce.
- It will also promote barrier-free inter-state and intra-state trade and commerce outside the physical premises of markets notified under State agricultural produce marketing legislations.
- It empowers farmers for engaging with processors, wholesalers, aggregators, large retailers, exporters etc. and thus eliminating intermediaries resulting in full realization of price.
- It also provides an effective dispute resolution mechanism with clear timelines for redress.
- These reforms are expected to build necessary agrarian infrastructure in the country which will lead to build "One India, One Agriculture Market" i.e. an efficient nation-wide agricultural market.

These reforms will promote efficient nation-wide market under the slogan of one nation one market. But, there are some challenges which still persists:

- Agricultural marketing is mainly a state entitlement, as Union government introduced these reforms, it might keep away the state from its limited revenue resources.
- The peasantry may be at large will be at the mercy of the Agri Business Corporations since there will not be any arrangements for price support and price stabilisation for crop.

## **PRELIMS ORIENTED MCQ**

## Q1: Consider the following statements

- 1. In terms of short -term credit delivery to the agriculture sector, District Central Cooperative Banks (DCCBs) deliver more credit in comparison to Scheduled Commercial Banks and Regional Rural Banks.
- 2. One of the most important functions of DCCBs is to provide funds to the Primary Agriculture Credit Societies.

## Which of the statement(s) given above is/are incorrect?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

## Q2: Consider the following statements regarding Agriculture Infrastructure Fund:

- 1. It is a Central- Sector Scheme.
- 2. It provides a medium long term debt financing facility for investment in viable projects for post-harvest management Infrastructure.
- 3. It provides interest subvention of 3% per annum up to a limit of Rs. 2 crore.

## Which of the above statements is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

## Q3: The economic cost of food grains to the Food Corporation of India is Minimum Support Price and bonus (if any) paid to the farmers plus

- a) transportation cost only
- b) interest cost only
- c) procurement incidentals and distribution cost
- d) procurement incidentals and charges for godowns

## **Chapter 8: EFFECTIVE RURAL MARKETING**

## Key areas that require immediate reforms to improve the efficacy of agricultural marketing

Agricultural marketing refers to process which involves moving the agricultural produce from place of origin to that of consumers. An efficient marketing system is essential for developing and also maximizing returns from agricultural production but there are many challenges in this regard, where the key areas that require immediate reforms to improve the efficacy of agricultural marketing include –

- **1. Movement, storage, and pricing restrictions on food commodities:** The Essential Commodities Act allows central and state governments to administratively impose movement, storage, pricing, and quality restrictions on most food commodities. These restrictions are a major source of policy risk for agribusiness investment, particularly in larger scale firms that hold relatively large stocks or operate across state borders.
- **2. Middlemen Menace:** Presence of too many middlemen result in higher cost of marketing of agriculture produce. As per a study, the share of middlemen in case of rice was 31 per cent, in case of vegetable was 29.5 per cent and in case of fruits was 46.5 per cent.
- **3. Agricultural marketing restrictions:** State agricultural marketing laws have historically required all farm produce to be sold in government regulated markets and prohibited private investment in markets and vertical coordination or integration between agribusinesses and farmers.
- **4. Lack of storage facilities in markets:** There is no proper storage or warehousing facilities for farmers in the villages where they can store their agriculture produce. Thus causing farmers to sell their surplus produce at very low and un-remunerative price.
- **5. Scale limitations on agricultural processing firms:** Although most scale restrictions have been removed, agricultural marketing and processing remain dominated by small-scale firms.
- **6. Inadequate Transportation facilities:** Poor road transportation facilities and links in rural areas affect movement of agriculture produce. Indian farmers cannot reach nearby mandis to sell their produce at a fair price.
- **7. Credit policies:** The high cost and limited availability of credit likely restricted new investment in agriculture and agribusiness during the 1990s. Terms and availability for institutional credit have improved significantly since 2000, but a large share of farmers and agribusinesses still depend on high-cost credit from traditional moneylenders.
- **8.** Absence of grading and standardisation as well as market information: Lack of knowledge of grading affects Indian farmers to fetch good price Indian farmers. Also, there is absence of market intelligence or information system in India. Indian farmers are not aware of the ruling prices of their produce prevailing in big markets.
- **9. Adulteration of Commercial Crops:** Adulteration i.e., mixing of inferior produce freely with superior produce is very common. Adulteration in cash crops and food-crops has assumed tremendous proportion in India.

## Measures by Government to overcome the Challenges -

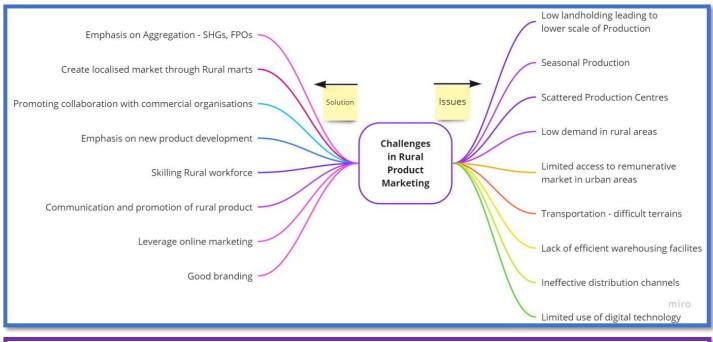
- The three farm laws which were recently brought in to overcome the challenges of agromarketing. These include: The Essential Commodities (Amendment) Act, 2020 (ECA), The Farming Produce Trade and Commerce (Promotion and Facilitation) Act, 2020 (FPTC), The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act, 2020.
- The Department of Agriculture & Cooperation formulated a Central Sector scheme for Promotion of National Agriculture Market through Agri-Tech Infrastructure Fund (ATIF) through provision of the common e-platform.
- **Electronic National Agriculture Market (e-NAM)** to connect all APMC mandis across states through an electronic portal, thus benefitting both farmers and consumers.
- Agriculture export policy, 2018 which aims to double agriculture exports from \$30 billion to \$60 billion by 2022.

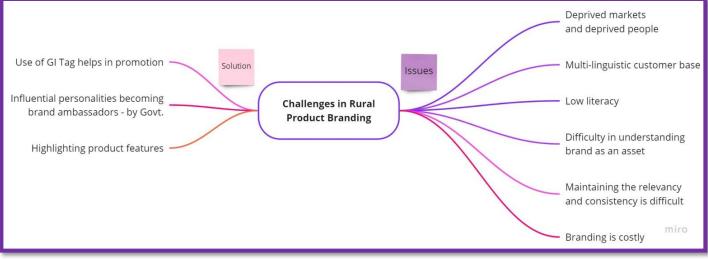
- Development and Strengthening of Grading and Standardization System: Assigning
   'AGMARK' to graded products which ensure good quality and also command a better price
   in the market.
- **PM Kisan SAMPADA Yojana** for creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.
- Farmer Producer Organisation- SFAC has been promoting Agri-Business by encouraging institutional and private sector investments and linkages to ensure the empowerment of all farmers in the country.
- Encouragement to contract farming: Model Contract Farming Act 2018 by government to
  integrate farmers with bulk purchasers including exporters, agro- industries etc. for better
  price realization through mitigation of market and price risks to the farmers and ensuring
  smooth agro raw material supply to the agro industries.

## **Conclusion**

As NITI Aayog's three year agenda focuses on reforming the agricultural market so that farmers are empowered to sell their produce to whomsoever they wish. The recent measures are taken by the government in this light will be helpful to create an efficient nation-wide market and will also ensure rise in income of farmers in turn contributing to achieve the target to double farmers income by 2022.

## Chapter 9: RURAL PRODUCT: MARKETING, BRANDING & COMMUNICATIONS

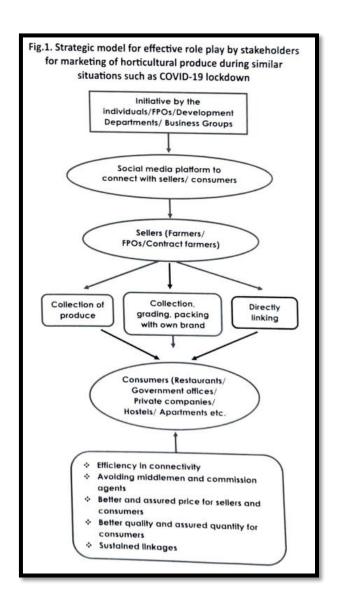






## e-NAM

- Launched in 2016 as a pan-India electronic <u>agricultural marketing/trade</u> portal linking APMCs across the States.
- It is managed by Small Farmers' Agribusiness Consortium (SFAC)
- e-NAM provides for contactless remote bidding and mobile-based any time payment for which traders do not need to either visit mandis or banks for the same.
- Presently, 585 mandis in 16 States and 2 UTs are integrated on e-NAM portal.
- Two new features Warehouse based trading module and FPO Trading module- added on e-NAM platform to reduce the farmer's need to come to wholesale mandis



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