

# **STATUS OF WOMEN IN INDIA**



**EAC-PM**  
Economic Advisory Council  
to the Prime Minister

**Economic Advisory Council to the Prime Minister**

**(October 2022)**



**विवेक देवराय**

अध्यक्ष, ईएसी-पीएम

**BIBEK DEBROY**

Chairman, EAC-PM

Tel. : 011-23096594

Fax : 011-23096724

E-mail : bibek.debroy@gov.in



सत्यमेव जयते

भारत सरकार

प्रधानमंत्री की आर्थिक सलाहकार परिषद

नीति भवन, संसद मार्ग

नई दिल्ली - 110 001

Government of India

Economic Advisory Council to the Prime Minister

NITI Bhavan, Parliament Street,

New Delhi - 110 001

26<sup>th</sup> October, 2022

## PREFACE

The Economic Advisory Council to the Prime Minister is pleased to bring out a Report on the Status of Women in India.

Overcoming gender disparity is a major challenge in the developmental cycle of any emerging economy. These disparities have various facets which get manifested across the lifecycle of a woman. Disparities start from gaps in the sex ratio, infant and child mortality, malnourishment, educational attainments and go on till the level of financial freedom, say in decision making in the family and participation in the labour force. Though, all of these are interlinked, each of these has unique aspects that need to be solved individually. In light of this, this Report takes a holistic view on various union government interventions targeting each of these disparities. The gaps identified thereof should be solved by behavioural and economic interventions. However, it is critical to note that this is not an isolated challenge that can be solved through government policy only. In true sense, it requires 'Sabka Prayas' to bring in a change in the mindset of society.

The role of women as a focal force of the nation and civilization cannot be over-emphasized. Hence this Report comes at an opportune time when India takes on its next cycle of growth towards an 'Amrit Kaal'. A renewed focus on half our population set would be indispensable in achieving a sustainable and equitable growth as we approach 100 years of independence.

The Report aims to give an overview of the existing research on various metrics reflecting the status of women in the country. It offers insights into the major trends in recent years in key parameters affecting women's social, economic and political conditions. There is no single pathway that can be utilized to best assess the status of women.

The Report has been prepared by Shivani Kowadkar, Prof. Suresh Babu, Adviser, EAC-PM, Chirag Dudani, Assistant Consultant, EAC-PM and Aditya Sinha, Additional Private Secretary (Research), EAC-PM.

*Bibek Debroy*

(Bibek Debroy)



एक कदम स्वच्छता की ओर



## TABLE OF CONTENTS

<b>CHAPTER 1</b>	<b>1</b>
<b>INTRODUCTION</b>	<b>1</b>
<b>CHAPTER 2</b>	<b>3</b>
<b>RESEARCH EVIDENCE: AN OVERVIEW</b>	<b>3</b>
2.1 Foundation Blocks: Education and Health	3
2.2 The Female Force at Work	7
2.3 Empowering through Security	12
2.4 The Female Presence in Power	14
<b>CHAPTER 3</b>	<b>17</b>
<b>STATUS OF WOMEN IN INDIA: RECENT TRENDS</b>	<b>17</b>
3.1 Education	17
3.2 Health	26
3.3 Employment	30
3.4 Financial Inclusion	32
3.5 Crime	34
3.6 Political Participation	35
3.7 Conclusions	36
<b>CHAPTER 4</b>	<b>37</b>
<b>POLICIES PERTAINING TO WOMEN EMPOWERMENT</b>	<b>37</b>
4.1 Nutrition	38
4.2 Safety	42
4.3 Education	44
4.4 Employment	47
4.5 Conclusions: The Policy interplay	51
<b>CHAPTER 5</b>	<b>54</b>
<b>THE WAY FORWARD</b>	<b>54</b>
<b>A Lifestyle Continuum Approach for Development of Women</b>	<b>54</b>
5.1 Infancy: Major challenges	55
5.2 Adolescence: Major Challenges	57
5.3 Adulthood: Major Challenges	61
5.4 Motherhood: Major Challenges	63
5.5 Elderly years: The Challenge of Social and Economic Security	65
5.6 Concluding Remarks	66
<b>REFERENCES</b>	<b>68</b>
<b>LIST OF FIGURES</b>	<b>73</b>



# CHAPTER 1

## INTRODUCTION

1.1 Gender inequality hinders access to opportunities. The magnitude and pervasiveness of unequal opportunities for girls and women have adversely impacted generations, as historically such gender discrimination has had a firm hold in societies worldwide. Hence, gender inclusivity has emerged as an important leitmotif in global policy dialogues. India's gender divide has been a matter of extensive debates and discussions. As per the Global Gender Gap Report 2022 of the World Economic Forum, India ranks 135 out of 146 countries. Achieving higher economic growth with subpar performance in gender equality is reflected in many indicators on the status of women in India. These are outcomes of a lopsided development process, which gets perpetuated, if not addressed as a policy priority. Hence, prioritizing areas to target for narrowing the existing gender gaps is essential for development to be more inclusive.

1.2 As gender discrimination stems from deeply ingrained structural issues it is important to understand it as a systemic problem. Short-term policy fixes have proven to be ineffective, as women continue to face discrimination in each and every area of life. Addressing the long-standing barriers requires an approach that takes into account the strong grip of gender norms in the society. Policies must reflect an understanding of the interconnectedness of women-related parameters. Aiming for a change in any one sphere is bound to have implications for other spheres. While the interlinkages between spheres such as education, health, financial empowerment, security against crime, and political participation, make it a complex space, these interlinkages can be harnessed as well. In this context, a holistic approach towards policies are key. Unless policies are formulated with a thorough understanding of the deep-rooted systemic issues driving the persistence of discrimination against women, the gender divide between will keep resurfacing in different forms. This becomes all the more crucial when we consider the rapid pace of changes in the economy and society. Identifying and acknowledging the various kinds of obstacles women face in reaching their full potential as equal citizens is the first step. In recent years, a host of initiatives have been taken to address the persisting gender divide in India. To bolster the efforts underway, the report presents an assessment of the status of women in India.

1.3 The report begins with an overview of the existing research on various metrics reflecting the status of women in the country. The next section offers

insights into the major trends in recent years in key parameters affecting women's conditions. There is no single pathway that can be utilized to best assess the status of women. Educational attainment, economic participation, health, and political empowerment, and the interlinkages among them, are utilized as the major themes to present a systematic assessment.

## CHAPTER 2

### RESEARCH EVIDENCE: AN OVERVIEW

The literature landscape pertaining to the status of women in India is vast and complex. While there are various parameters that can be used to assess the status of women, these parameters intersect and influence one another. The impact of any one parameter cannot be separated from that of other factors. For a lucid understanding of a complex arena, we present an overview of the existing recent literature through six lenses viz., employment, education, health, political participation, finance, and crime against women. While each of these parameters is interlinked with others, there is a particularly strong linkage between education and health that the report first explores.

#### **2.1 Foundation Blocks: Education and Health**

2.1.1 Education and health form the cornerstones of an able society. Mishra & Mishra (2015) delve into the interlinkages between education, health, and economic growth. They highlight how the connections between health and education have not been studied adequately. Their study points the advantages of improving health and education simultaneously. Guisan and Exposito (2010) conducted a study in the context of Africa and Asia and found increased education expenditure to have an expansionary impact on healthcare expenditure. It is in this context that we present a review of literature on education and health together – both due to their significance as foundational blocks of economic development and their strong linkage with one another.

2.1.2 Barriers to accessing education have been discussed and addressed over the years through various policy measures. While inadequate infrastructure affects schooling across all genders, special attention needs to be devoted to addressing the needs of female students in building a safe and healthy physical environment at school. Multiple studies call attention to a lack of infrastructure in schools as a factor detrimental to availing education, especially for female students (Prakash et. al., 2017). A CARE policy brief on girl education in India throws light on infrastructural barriers hindering greater educational attainment for girls. The report uses UDISE data (2017-18) to bring forth that 54% of schools have functional WASH facilities (Toilet, Drinking Water and Handwashing facilities), and 35% of schools lack a boundary wall. A CAG report in 2020 brought to light that 30 percent of the 2326 constructed toilets in schools across India were non-functional mainly due to lack of

running water, lack of cleaning arrangements, damages to the toilets, and other reasons like use of toilets for other purposes. The lack of basic toilet facilities hinders access to education for girls in a major way (Nair, 2010). Dasra (2015) mentions that the lack of quality sanitation facilities adversely affects the attendance of female students. They tend to miss out on school an average of six days a month, eventually leading to about 23 percent of them dropping out of school. The impact this phenomenon has on their potential workforce participation is massive.

2.1.3 Gender inequality in education is a subject that the SDG India Index drew attention to as a matter of great importance, to be addressed for empowering women and girls. The Index highlighted the declining child sex ratio – from 927 in 2001 to 919 in 2011. It also brought forth the gap between men and women in terms of literacy rate – 65 percent for women and 82 percent for men in 2011. Kumar et al., (2016) highlight Kerala's performance, citing Kerala's overall literacy of 93.91%, with the male and female literacy rate being 96.11% and 92.02% respectively. The study highlights that there is still a huge scope for states such as Haryana, Punjab, Rajasthan, and Bihar to improve literacy, especially among women. The nature of obstacles takes different forms over a girl's educational trajectory and varies across communities, classes, and regions. Draboo (2020) discusses different barriers to accessing elementary education that girls face, right from infrastructural, social, and financial to lack of safety barriers. The study points out that early life challenges have a bearing on life choices made by women later in their life.

2.1.4 The challenges that come in a girl child's educational path have been highlighted by a lot of literature. Most of the studies identify financial constraints, preference for the son's education over the girl child in the family, and lack of functional toilet facilities as barriers. Siddhu (2011), in a study conducted in rural areas in Uttar Pradesh to investigate parental-decision making with regard to secondary schooling of children, finds participation at the primary level to be greatly influential in the transition to secondary schooling. Transitioning from elementary education to secondary education is a challenge for many girls in the country. But what comes across as a bigger challenge, is completing secondary education successfully. Santhya et. al., (2016) conducted a study in rural Gujarat to promote secondary girls' education and successful transition to secondary level for girls by engaging parents and communities. They found slight improvement in girls' attendance at school, but no effect on transition rates. The authors suggest that the focus should also be on creating an overall enabling environment at the school level.

Supply-side interventionstargeting the improvement in quality of teaching and infrastructure need to be undertaken along with a demand-side efforts. Mukherjee & Singh (2017) use panel data from a YoungLives study conducted in undivided Andhra Pradesh, India to assess gender disparity in secondary education completion. The study finds factors such as mothers' education, wealth, high self-efficacy, early reading skills, lower birth order, and not engaging in more than two hours of domestic work and paid work at age 12, to be positively associated witheducational outcomes for girls. Of all factors contributing to persisting the gender gap, their study finds engaging in domestic chores to be one with the most adverse effect on girls' education. Dropout rates of girls in India at the secondary level are alarming. In 2018-19, the average dropout rate of girls was 17.3% at the secondary education level and 4.74% at the elementary level (The Hindu, 2021).

2.1.5 Kundu & Ghosh (2021) study the participation of women in higher education using the Gross Enrollment Ratio and Gender Parity Index (GPI), for the 2011 to 2019 period acrossmajor Indian states. The study finds that women perform poorly in post-graduation and technical education courses, although they perform better in GPI at the undergraduate level. Additionally, they find a positive impact of the following factors – a significant share of female teachers, higher per capita state domestic product, and availability of colleges and girls' hostels – on female GER and GPI in higher education in India. According to AISHE (All India Survey of Higher Education) 2018-19, total enrolment in higher education has been estimated to be 38.5 million, with 19.6 million boys and 18.9 million females. There is more scope to increase female enrolment in higher education. While there is still an element of compulsion in primary and secondary schooling, higher education is still considered an option for a lot of women in the country. A focus on strengthening the participation of a girl at each of the educational levels, from primary to higher education, is imperative to translating gains in this quarter into greater workforce participation.

2.1.6 Apart from efforts taken to improve formal education for women, skill training is of immense significance. There is a need to perceive skill training and continuous learning aspart of the education arena. Tertiary education is not considered compulsory in the 25 to 64-year age bracket (Ravindranath & Viswanathan, 2021). Kumar (2022) discusses the gender gap in skilling in the country. The study recognizes that the skilling of women in India is more challenging than skilling of men. This is because a huge portion of women in the country is engaged in low-skill and low-paying informal work, working as daily- wage agricultural laborers, as self-employed micro-entrepreneurs, or

engaged in home- based work. The study talks about a vicious trap wherein informality disincentivizes women from acquiring skill training. However, employers continue to prefer more mechanization of production processes over inadequately skilled workers. Female informal workers also get paid much less in comparison to male informal workers. The study highlights an insightful statistic from Labour Bureau data from 2013 which said that only 3.8 percent of India's adult women had ever received vocational training at that time, compared to 9.3 percent of men. Of the women who did receive vocational training, 39 percent did not join the labour force following training (Kumar, 2022). There is an urgent need to adopt a holistic approach to education for female learners such that girls' education must extend beyond mere enrolment in schools. It must ensure learning outcomes, safety, completion of all levels of education, and competency in the labour market. It also includes the importance of gaining socio-emotional and life skills needed to adapt to a changing world.

2.1.7 In recent years, the idea that a range of social factors influences health outcomes, has gained ground. There is a substantial body of work investigating the interlinkages between different social factors and health outcomes. Education is one area that is recognized to have high impact in improving the health of the masses. Understanding the socio-cultural fabric and the economic background of women in India is crucial to gaining thorough insights into their health conditions. Mishra et. al., (2021) assess the utility of a maternal health benefit scheme in India. They find variations across states, regions, and social groups in the utility of the scheme. They highlight the difference in availing JSY services between SC/ST (37.6%) and Non-SC/ST (61.8%) women to be 24.2 points. Food security and nutrition for women in India is one of the major themes in addressing health challenges that call for greater engagement.

2.1.8 Swaniti Initiative (2021) sheds light on nourishment and women in the country. They indicate that 35.6 percent of Indian women are chronically undernourished, with Body Mass Index (BMI) lesser than the cut-off point of 18.5. In some regions, the problem is particularly worse for girl children. The study points to the fact 68 per cent of the children admitted to programmes for the severely malnourished are girls. Anemia among women is yet another issue that stands out as a major concern. The report highlights that 55 % of women in India are anaemic as compared to 24% of men. It is widely known that nutrition deprivation among women has implications across generations, causing inter-generational nutritional deprivation. Undernourishment is seen to last not just throughout a woman's life – right from childhood to adulthood,

but also tends to reflect in the progeny. It puts the woman at risk of maternal mortality. UNICEF highlights ways in which the nutrition-related challenges faced by women in India can be dealt with. The suggestions include improving the nutrient level of food at the household level, increasing woman's access to basic nutrition and health services, and improving access to water and sanitation facilities. Building a robust community support ecosystem for women to get help with regard to skilling and education, economic empowerment, decision making, and confidence-building, was also considered an important aspect of promoting better health for mothers. A discussion on nutrition-related challenges among women in India must encompass the shift in lifestyle that has led to a general decline in nutritional intake and promoted an overall unhealthy lifestyle. Suri (2022) discusses undernutrition as well as over nutrition problems among women. A sedentary lifestyle, consumption of low-cost processed food items, and lower energy expenditure have resulted in poor health among women.

2.1.9 The Indian Women's Health Report 2021 studied 1000 working women between the age of 25 years and 55 years across seven cities. Their findings were interesting. The study found about half of the women in the survey not being comfortable discussing one or more women's health issues. Mental health is also one among a list of subjects that women still find it challenging to talk about openly. Malhotra & Shah (2015) discuss the need to investigate determinants of poor mental health among women by shifting focus from individual-related factors to broader social economic and legal factors affecting women. They emphasize taking into account the larger socio-economic, cultural, environmental, and legal components shaping women's mental health.

## **2.2 The Female Force at Work**

2.2.1 Women constitute about half of the human capital in India and about one-third of the total workforce. Their contribution to the economy, the various ways in which they do so, and their untapped potential, are themes that have been discussed extensively. The ways in which the economy utilizes their potential is a matter of immense economic as well as social value for the country. The employment scenario in India has undergone drastic shifts in terms of a number of factors including occupational structure of the population, rural-urban composition of the economy, reforms related to particular industries, etc. The hold of primary sector activities on the country's economy has been well known. The reforms of 1991 brought about a change in its level of dominance by reducing our dependence on this sector. However,

a major chunk of female labour force from rural areas is dependent on agriculture and allied activities for a livelihood (Meher & Kumar, 2018). The service sector and manufacturing-related activities are the major sources of employment for women in urban areas. The study points to the significant difference between the structure of female workforce across rural and urban areas in India.

2.2.2 Sector-wise variations in female employment are revealing of the underlying factors shaping how women work. A vast majority of the literature on women's employment in India recognizes that female employment is heavily influenced by economic and social factors both at a household as well as the macro level. The nature of one's work and the working conditions are dependent on the 'formal/informal' classification. India's pervasive informality has also been an important theme of discussion. Informal employment is characterized by low earnings, poor and insecure working conditions, weak or absent social protection, and an unreliable source of day-to-day earnings. In India a slightly higher percentage of women workers are in informal employment as compared to men. The report by IWWAGE points to the prevalence of gender discrimination which is more in the informal labour market than in the formal labour spaces. It also raises concerns regarding the wages received by female informal workers that are less than half the male wage rate. Additionally, the wage rate varies across social groups. One of the main reasons why the wage gap is higher in the informal market in India is because women tend to work in lower-end informal jobs that are low-paying. They include women working as domestic workers or in home-based activities, who receive a wage much lower than their male counterparts in construction work. Moreover, according to the PLFS, workers residing in rural areas were more likely to be informally employed as compared to those in urban areas and a higher percentage of rural women were found to be informally employed than urban women in 2017-18. A lack of certification or prerequisite for informal sector employment is one of the reasons why the sector is a dominant source of employment for women (Cooke, 2014).

2.2.3 In addition to informality and the occupational structure that shapes women employment in the country, there are other trends that have been a centre of attention. A decline in female labour force participation has been noted by a wide range of studies (Cooke 2010; Meher & Kumar, 2018; Sharma & Saha, 2015). Comparing patterns of women's employment in four major Asian economies: China, India, Japan and South Korea, Cooke (2010) contributes to the theoretical debates on gender and employment. The study uses an inter-disciplinary analytical framework that incorporates socio-

cultural, politico-economic and institutional perspectives. The study highlights that unlike China, Japan and Korea, the percentage of women in the total labour force in India has been in decline since the 1970s in both organized and unorganized sectors' despite immense efforts taken to increase labour force participation of women. Meher & Kumar (2018) point to the decline in women workforce participation especially in the post reform period. Sharma & Saha (2015) highlight how the decline is more for urban women in comparison with their rural counterparts. They suggest that regular employment for urban women may have taken a hit in the post-2008 global recession period.

2.2.4 The SDG India Index (2018) of the NITI Aayog outlines the national target for India to achieve equal LFPR by 2030 for men and women. The Global Gender Gap report (2021) remarks that only 22.3% of women in India participate in the labour market, leading to a gender gap of 72%. (Ghosh et al, 2018) also discuss the significant decline in women's workforce participation rates. They highlight evidence from NSS large sample surveys on employment. The work participation rate of rural women aged 15-59 years declined from

2.2.5 51.6 per cent in 1993-94 to 37.2 per cent in 2011-12, while the rate for urban women declined further from an already low rate of 23.3 per cent in 1993-94 to 21 per cent in 2011-12. Similarly, Pieters & Klasen (2015) also highlight the decline on this front. The study discusses how female LFPR in urban India. Desai & Joshi (2019) investigate the various explanations for low female LFPR in India using NSS and IHDS surveys. Highlighting that the fall in female employment is mostly coming from women from the financially backward sections and those least educated. The decline in female employment is mostly reported for the least educated and for those from financially poor backgrounds. The study suggests making alternative work programmes accessible for women and strengthening transport systems to facilitate commute, to increase their participation. The emphasis on making available jobs accessible to women is a noteworthy suggestion that the study makes. Khan & Mamgain (2022) analyze NSSO as well as PLFS data, and put forth that the decline in workforce participation for women between the ages of 15 and 24 years largely for educational purposes. Whereas for the other age-groups, the decline is associated with choosing 'domestic works'. They also observe the decline to be more pronounced in certain groups such as 'unpaid family labour' in agriculture, 'casual wage labour' in farm and non-farm sectors, and the non-literate section.

2.2.6 The immense economic value that greater female workforce participation in India can bring has been discussed extensively. Different

studies put forth estimates on how immensely advantageous greater female workforce mobilization can be for the GDP and the economy in general. For instance, a McKinsey report suggests that in a hypothetical 'full-potential' scenario wherein women participate in the economy identically to men, India would add \$2.9 trillion to its annual GDP in 2025 (McKinsey, 2015). India could gain 1.5 percentage points in terms of economic growth, boosting it to 9 percent per annum, if about 50% of women join the workforce (World Bank, 2018). An IMF study concludes that the barriers to women entering the labour force are even more costly than initially thought, and benefits from closing gender gaps are likely to be larger than initially thought (Ostry et., al, 2018). Emphasizing the costs of low participation of women in the workforce and the benefits of greater participation does help highlight the gravity of the situation.

2.2.7 To understand labour force participation of women, it is imperative to assess their employment transitions, entry and exit decisions. One strand of the literature tries to associate macro-level structural factors, forming a relationship between economic development and female LFPR, forming the well-known 'U Shaped' curve. The theory states that women extensively participate in the labour market at a low level of development to ensure their household's survival. As the economic condition improves with development, various factors integrate to push women out of the labour force. However, at higher stages of development, the substitution effect of the same factors overshadows their income effect, encouraging women into economic activities. The existence of such a pattern is debated among scholars, as individual countries display significant heterogeneity in how female labour force participation rates change over time in response to both short and long-term movements in economic growth and other factors. In India, this notion is found to be weak and sensitive at both the national and state level (Lahoti and Swaminathan 2016).

2.2.8 Studies emphasize different reasons driving the decline in female labour force participation rates. A negative income effect, where higher education attainment for a woman and an increase in her husband's income leads to women stepping out of the labour market, has been cited by a lot of studies. Of all the reasons highlighted by numerous studies, increase in husband's income which encourages women to withdraw from the workforce, has received significant attention as a driving force. Himanshu (2011) points that women are often seen as reserve labour force to be utilized for income generation only in times of distress. SWI 2018. Yet another study points to a combination of supply side and demand side effects that have led to a

stagnation in female LFPR. The study highlights rising household incomes and husband's education as well as the selectivity of highly educated women as supply side factors. On the demand side, the sectors that draw in female workers have expanded least, so that changes in the sectoral structure of employment alone would have actually led to declining participation rates (Pieters & Klasen, 2015). Parida & Mehrotra (2017) discuss the fall in female employment in agriculture due to growing mechanization in this field. The study also points that greater capital intensity in manufacturing sectors has restricted opportunities for women because of lack of requisite skills to be employed in the transformed sectors. Various studies assess the impact of an economic crisis on women in India. Using panel data from India to study the differential impact of the COVID-19 shock on labour market outcomes for male and female workers, Basole et. al. (2021) posits that depending on whether or not one was in the workforce before the pandemic, women were seven times more likely to lose work during the nationwide lockdown, and conditional on losing work, eleven times more likely to not return to work subsequently.

2.2.9 In recent years, work that was unseen, and assumed to be naturally taken care of by women, came to be understood and underscored as unpaid work. The discussion on women engaging in unpaid work gained momentum in the last few years. A large number of women not included in the 'employed' statistic are actually engaged in unpaid work on a daily basis. If these women outsource the unpaid work to other professionals, that would get accounted for in the GDP. The essence of the argument supporting the idea of accounting for unpaid work is this. According to the 2019 NSS report, women spend 299 minutes a day on unpaid domestic services while men spend 97 minutes. Ghosh et. al., (2018) rightly emphasize that to understand the nature and the breadth of work performed by women, broadening the definition of 'work' is a prerequisite. Pattanaik & Singh (2018)'s study reveals an increase in the unpaid work status for women in India especially during the high growth period of the economy (2004–2005 to 2011–2012). They note this increase to be more prominent for the less educated, marginalized and those belonging to poorer households (Pattanaik & Singh, 2018, Ghosh et.al., 2014). When more women engage in unpaid work, it takes away time and energy from the paid work that could have been potentially performed. The Time-use Survey showed that 21 percent of women were engaged in paid work as opposed to 69 percent of men. This statistic becomes all the more glaring because of the fact that almost all women were engaged in unpaid caregiving and domestic work in India in 2019 (IWWAGE, 2021). Despite spending hours on unpaid work in a day, women earn substantially lesser than men. An overview of their

contribution to the economy as workers is overwhelming. However, there is a massive gap between their contribution and their earnings. The ability to work and avail of education and training depends on whether or not women feel 'secure' in society. Security, seen both through the financial and the physical lens, is fundamental to the ability of women to thrive in society. Thus, the next section delves into fundamental security for women in India, considering both financial security as well as security from various crimes.

## 2.3 Empowering through Security

2.3.1 Financial empowerment of women is key to transforming the skewed power dynamics between men and women. Financial inclusion has been perceived as a powerful facilitator for achieving gender equality and other sustainable development goals. Financial empowerment must be approached using a broad lens that extends beyond mere earnings from work. It includes having control over one's earnings, access to formal financial services, awareness of various financial schemes and benefits available, and having own property or assets and the control over them. Chatterjee et al., (2019) report that it is difficult to understand what really hinders women's access to formal financial services. The study mentions that even after India's improvement in the gender gap quarter related to access to bank accounts in recent years, there is still a lack of a clear understanding as to what drives a woman to open a bank account or what does not. There is still a huge scope to learn why the usage of bank accounts is low, what is the prevailing level of usage mostly for, etc. Just like women's conditions related to various parameters discussed above vary across states, communities, and classes, challenges to the financial empowerment of women in India are also varied in nature. Chatterjee et. al., highlight how a blanket approach to promoting financial inclusion would not deliver substantial results. The study puts forth an interesting concept to assess what makes a woman access formal financial services. It is termed 'Financial Services Space' that runs across three dimensions – volume and frequency (regular inflow of cash into the woman's account), convenience (convenience to access the nearest financial outlet), and motivation. The study highlights that the absence of an FSS is the reason 23% women are financially excluded and 42% are dormant account holders. Yet another insightful aspect used by this study is their segmentation of women to understand reasons underlying the financial exclusion and to map out potential drivers of inclusion. It divides women into various segments such as dormant account holders, financially excluded, proxy users, irregular basic users, and regular basic users. The study shows the importance of adopting a segmented approach to understanding financial inclusion.

2.3.2 The ILO Gender wage gap report (2018-19) assesses the reasons behind the persisting gender wage gap across the world. The report suggests that educational attainment is not the main issue. In fact, it highlights how female employees across the world are qualified on par with men, if not more. The report shows occupational segregation and polarization by gender of industries as a key factor underlying the persistence of a gender wage gap. The report also shows motherhood to be associated with a wage penalty across the woman's lifespan, while fatherhood is associated with a wage premium. Gupta (2014) studies the gender wage gap in the Indian context. The paper examines changes in the gender wage gap in India between the years 1999-2000 and 2009-2010 and offers insights into the determinants. The study finds out that the gender wage gap in the last ten years in India has decreased from 58.9% to 52.1%. The crucial insight that the paper offers on the explained and the unexplained part of the trend. In 1999, around 35 percent of the gap could be explained by human capital endowment differences between men and women while around 60 percent of the gap was unexplained or purely a reflection of gender discrimination, as the report states. Contrastingly, in 2009, the study points to a decrease in the explained component and an increase in the unexplained aspect. With more than half of the gap in the latter period being unexplained, it gives us an idea of the immense scope policymakers have to delve into the determinants of the gap. It shows that persisting gender discrimination and gender-related social norms may have a role to play in the increased unexplained component.

2.3.3 Bhatia & Singh (2019) study the impact of various financial inclusion schemes like PMJDY, PMJJBY, PMSBY, and APY on women residing in urban slums in the industrial town of Ludhiana. They find a positive association between higher access and usage of financial services by and their social, political and economic empowerment. The study serves as an insightful resource for understanding linkages between financial empowerment of women and women's bargaining power in society. There is still a huge scope to explore how financial inclusion influences women's agency, across different segments in society. Additionally, it is important to note that increase in women's earnings, access to formal financial services, may not necessarily reflect a greater control over their finances. Women may have restricted access, if at all, to their earnings, at a household level. Exploring household dynamics around a woman's financial power at the household-level is a must. There is a growing recognition around the world of financial empowerment of women as a positive contributing factor to her overall empowerment and safety. Agarwal (2007) presents a study on how property ownership by women can potentially act as a security against spousal violence. The ownership of

property, such as a house or land, indicates a strong exit option or a fall-back option for a woman. The study highlights the fact that women without financial independence of any kind, when faced with domestic violence, usually have a choice between homelessness and injury. In such scenarios, property ownership is crucial. Gupta (2006) also highlights the linkage between property ownership and the significantly fewer chances of facing domestic violence. This further underscores the need to emphasize the promotion of women's rights in land and housing in India. Dave & Solanki (2000) found that more working women were able to exit abusive relationships as compared to the number of non-working women, further reinforcing the relationship between economic independence and security from violence. Fear of loss of shelter and lack of economic options are one of the reasons why women continue in abusive relationships.

2.3.4 Singh (2016) analyses heinous crimes against women in India from 1991 to 2014. The study shows an alarming spike in heinous crimes against women in India close to 6% per year since 1991. It finds great variation in the rate across states and union territories. The study points out that from 1991 to 2014, 15 out of 35 states and union territories recorded a higher increase in the crime rate than that in the country. Crime must not be approached through a micro lens, focusing on the 'individual'. It must adopt a macro lens in order to identify underlying gender-based discrimination, gender norms, socio-cultural context and the imbalance in gender power relations. Addressing structural issues is the way in which crime against women can be dealt with in a substantial manner. A holistic women empowerment approach encompassing different but interlinked parameters discussed above – education, health, workforce participation, financial inclusion, promotion of safety – is the need of the hour. This approach holds immense promise for enhancing the development process of India. India, known as the largest democracy in the world, will be further enriched with greater gender inclusivity in the political arena. In addition to the factors elaborated above, yet another component crucial for a robust development process is the political representation of women.

## **2.4 The Female Presence in Power**

2.4.1 An increase in women's political participation reflects that she has an equal say in the decision-making processes of the nation. A gender-equal democracy requires greater political participation of women. Political participation of marginalized groups must not be seen as an 'add-on' but instead as a central benchmark of a robust democracy (Breckenmacher, 2020). Female voter

turnout rates have increased over the years, and the gender gap in turnout has also declined over the last few decades (Chhibber, 2002). However, there is still a lot to be achieved in terms of women's representation in political institutions. While the 73<sup>rd</sup> amendment in India provided for greater participation of women in local decision-making, Chhibber (2002) highlights that many women are still not as aware of the reservation provisions made for them at the local level. While a woman's socio-economic status does impact her participation in politics, her position in the household is also a significant factor (Chhibber, 2002). Quraishi (2022) brings forth a paradox that plays out in multiple South-Asian democracies – a strong women representation in the higher echelons of power, but persisting poor social conditions for women. Even though policy interventions over the years have brought more and more women into local political institutions as well, efforts have to be taken to ensure that political participation leads to positive social transformation at the grassroots. Based on 8453 surveys of adolescents in the 11–15 age group and their parents in 495 villages in West Bengal, Duflo et. al., (2012) conducted a randomized natural experiment in India. Their findings show a positive impact of female leadership on adolescent girls' career aspirations, educational attainment and time use. The study points to a 'role-model' effect that the presence of female leadership at the village level brought about. Greater representation of women in the political quarter also helps bring different perspectives and approaches to policy making and implementation. Chattopadhyay & Duflo (2004) find that women elected as leaders under the reservation policy invest more in the public goods more closely linked to women's concerns: drinking water and roads in West Bengal and drinking water in Rajasthan.

2.4.2 The low representation of women in the Judiciary is a matter that has been receiving a lot of attention in recent years. The reasons underlying the poor gender parity in the judicial system must be probed. Sinha & Kohli (2021) highlight a statistic shared by the then CJI N.V. Ramana pointing to 30 percent female judges in the lower courts and 11.5 percent in high courts. The challenges in working as a woman lawyer must be understood - right from the time of opting for legal education to working as a lawyer, throughout the trajectory of a female lawyer's career. Greater participation of women across institutions of power will pave the way towards a gender-equal democracy.

2.4.3 Recent years have witnessed a shift in policy interventions pertaining to women with multiple policies rolled out to address challenges of different kinds. An assessment of the major trends witnessed by the factors discussed in this section is a prerequisite to building policies related to women in the

future or even for revamping existing initiatives. The next section offers insights into the trends related to various indicators around the status of women in India viz., Education, Health, Employment, Financial Inclusion, Crime against women, and Political Participation.

## CHAPTER 3

### STATUS OF WOMEN IN INDIA: RECENT TRENDS

The Sustainable Development Goals set out multiple goals that need to be attained by 2030. India, being host to one-sixth of humanity, plays a crucial role in realizing the SDG goals. India also aims to become a \$5 trillion economy by the year 2026-27. To turn this vision into reality, the development process must encompass the whole of society. The 2020s is a decisive decade not just for the aforementioned goals, but also for harnessing the favourable demography and preparing to benefit from the demographic dividend over the next two decades. A number of schemes that have been rolled out in recent years have been planned in a manner that focused on giving women agency. The change is indicative of how women are not being perceived as passive beneficiaries of schemes but as active change-makers. The ability to access the benefits of various schemes independently, without having to depend on another individual, is of utmost importance. There are structural challenges hindering Indian women from achieving their full potential. They stem from deeply entrenched patriarchal norms. Addressing them is not a matter of one solution but that of gradual systematic amelioration of issues. As discussed in the previous section, these challenges are interlinked. The schemes such as Pradhan Mantri Ujjwala Yojana, Pradhan Mantri Matru Vandana Yojana, Beti Bachao Beti Padhao scheme, among a range of others, are formulated for addressing fundamental issues and bringing about a gradual structural change. Considering the slew of women-centric reforms initiated in the past few years, an assessment of parameters related to women in the country is essential for well-informed and evidence-based policy making. The following section presents India's performance on a host of parameters utilized for assessing the status of women in the country. Education and health constitute the building blocks of society. The change in the status of women in India in recent years will be explored first using these two areas as vantage points for assessment.

#### 3.1 Education

3.1.1 One of the basic measures used to understand the presence of education in India is the literacy rate. The Periodic Labour Force Survey defines literacy rate as captured by their study as a person who can both read and write a simple message with understanding in at least one language. While the measure may seem rather simplistic to capture education, it is an essential indicator to gauge the level of capability among people in society. The Universal Declaration of

Human Rights, 1948, recognized literacy as a basic human right. Literacy is the first essential bridge to attain different levels of formal learning. It empowers an individual to access and avail of various benefits and rights guaranteed to the citizens. India has made tremendous efforts to increase literacy. The efforts are evident in the increase in literacy rate over the last two decades. However, there is still a long way to go for in achieving universal literacy in India. Additionally, there is wide inter-state variation in literacy achievement. The variation can also be seen between men and women, and in rural and urban areas. According to the PLFS Annual Report (2020-21), Mizoram stands highest at 98% literacy rate, and Rajasthan at the lowest at 62.5%, for both men and women in rural and urban areas (age 5 years and above) combined. Mizoram, Nagaland, Lakshadweep, Delhi, and Kerala figure as states with over 90% literacy rate among women from rural areas for the 5 years and above group. Literacy rate variation across rural and urban areas can be noticed in the difference in median literacy rate across all states and UTs, which is 74.4 % for women in rural areas and 85.8% for women in urban areas, for the year 2020-21. The literacy rate has seen an improvement even in specific social groups. The female literacy rate (urban and rural areas combined) has registered an increase from 59.3 % for the Scheduled Tribes to 62.8 % for the Scheduled Caste in 2017-18 to 63% and 66.1% in 2020-21 respectively. It is widely known that rural areas in the country have a lower literacy rate compared to urban areas. Based on the Periodic Labour Force Survey's (PLFS) data, figure 1. Shows a slight increase in the female literacy rate from 64.4% in 2017-18 to 67.4% in 2020-21. Urban India also shows an improvement from 81.1 % to 82.7% from 2017-18 to 2020-21. The rural-urban divide prevails in many areas. The female literacy rate is no exception to this.

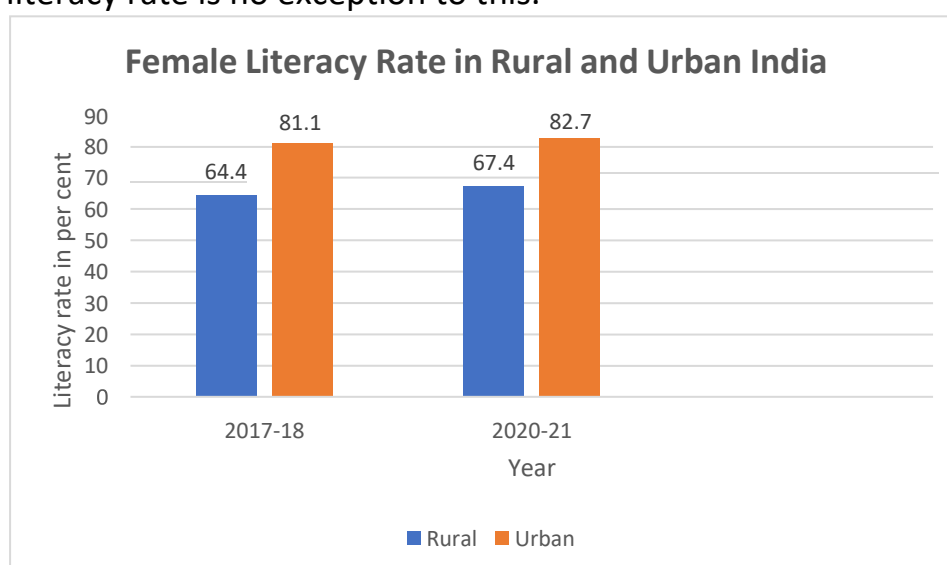


Figure 1. Female Literacy Rate in Rural and Urban India.

Source: PLFS Annual Report (literacy rate for 5 years and above age group)

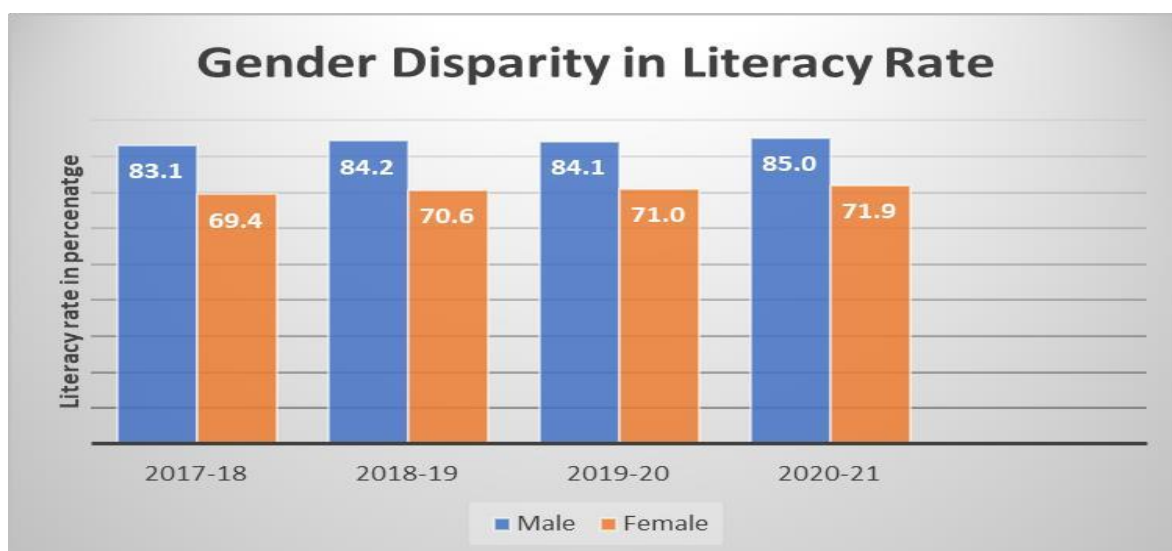


Figure 2. Gender Disparity in Literacy Rate.

Source: Periodic Labour Force Survey (PLFS) Annual Reports (Data taken for All India Urban and Rural persons)

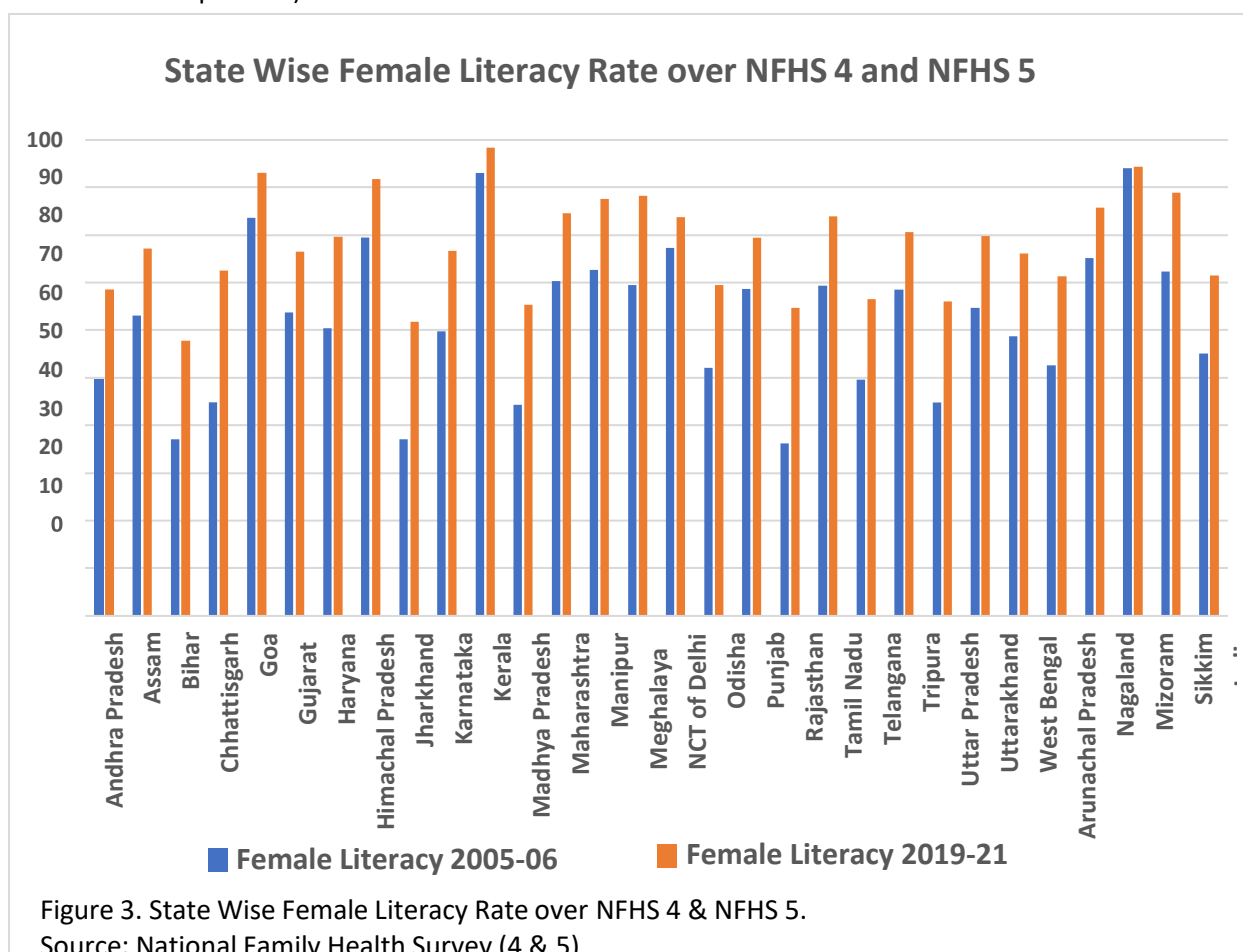


Figure 3. State Wise Female Literacy Rate over NFHS 4 & NFHS 5.

Source: National Family Health Survey (4 & 5)

3.1.2 The efforts toward achieving universal literacy need to be intensified. The only way to do so is to ensure that the variation in literacy levels across gender, social groups and regions is narrowed. In the last few years, India has seen a widening of the definition of literacy.

3.1.3 With the view to keep abreast with an increasingly digitized world, the Government of India has emphasized digital literacy as well. In the years 2014 to 2016, schemes such as “National Digital Literacy Mission” (NDLM) and “Digital Saksharta Abhiyan” (DISHA) were rolled out by the Government to impart digital literacy to lakhs of candidates. Recognizing the need to address the literacy challenges in the rural areas of India, the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) aims to empower people in rural areas with digital capabilities such as operating computers, sending and receiving e-mails, browsing the internet, access government services, and undertake digital payment, among others. Of the total registration count for the scheme, about 52% are female beneficiaries. The scheme has certified around 1.78 crore women (PIB, 2021). Literacy is a stepping stone toward lifelong learning. In addition to basic literacy, yet another foundational step towards a journey of lifelong learning is enrolment. There are lakhs of girls who face multiple challenges in reaching the enrolment stage. The total number of girls enrolled at the primary level of schooling in rural as well as urban areas, has seen a decline in recent years. The percentage of girls enrolled in the primary level of the total enrolment in the primary level has remained steady at around 48 per cent since 2014-15. This shows that there is immense scope to investigate the reasons underlying both the decline in the enrolment figures and the stagnation in the percentage of girls in total enrolment at the primary level of education. Primary education forms the bedrock of a child’s overall development as one learns the foundational skills at this educational stage. The Government of India has taken concerted efforts to improve enrolment across all levels of education, especially at the primary level, through a host of initiatives. There needs to be a thorough evaluation of the impact of the initiatives taken so as to direct the efforts that are underway in the right direction.

3.1.4 The Secondary level of education provides a bridging link between elementary and higher education. This stage is decisive in shaping a student’s entry into higher education.

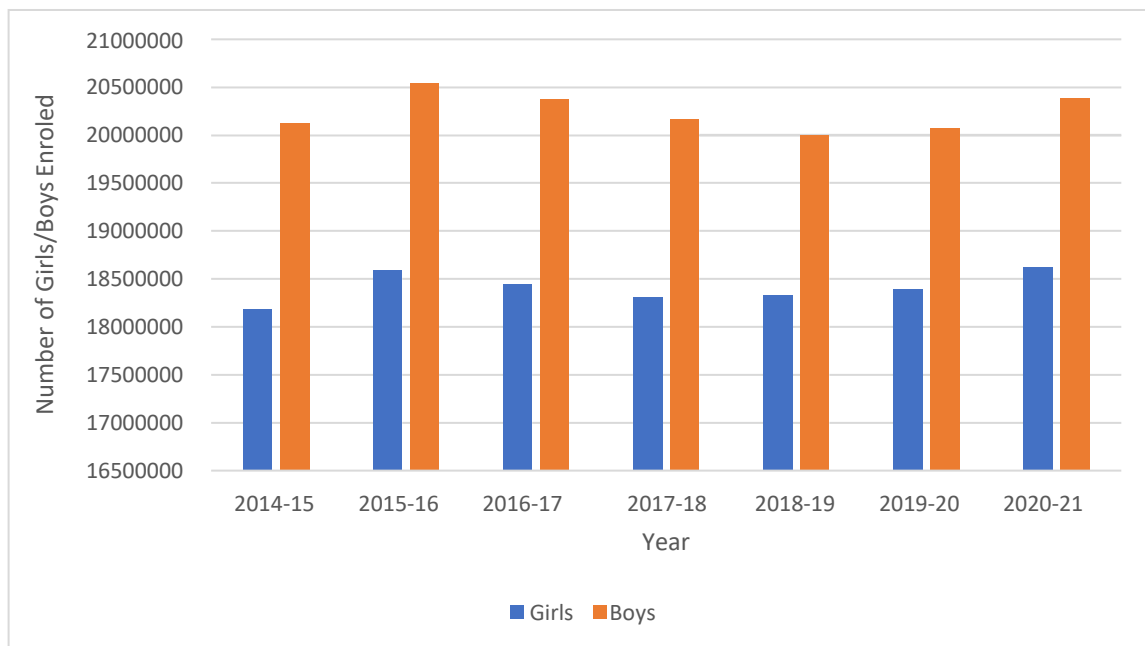


Figure 4. Enrolment in Secondary Schooling (IX-X)  
Source: UDISE+

3.1.5 Figure 4. reveals a stark gender gap in secondary education enrollment over the years. There is still a significant gap between female and male enrollment at this level of education. However, there is a slight improvement in enrollment from 2019 to 2021, with around 2 lakh more girls last year at the secondary level. The trend seen over the years calls for further investigation into the reasons behind the enrollment decline post-2015-16 to 2018-19. There are significant state-level variations in enrollment. In states such as Maharashtra, Karnataka, Uttar Pradesh, Bihar, and Madhya Pradesh, enrolment figures at the secondary level for girls exceed 10 lakh for each state in 2020-21, with Uttar Pradesh registering the highest enrolment at this level. While higher enrolment figures do indicate a positive development, and each state's population would also have a bearing on this figure, enrolment is merely a beginning. An essential one, but still just a beginning. The high drop-out rates among female learners at all levels of schooling, but especially at the secondary level, is a worrying trend. A World Bank report 2018 states that at the global level, nine in 10 girls complete their primary education (till class 5). However, the numbers dwindle at subsequent stages in a girl's educational trajectory. The report points out that only three in four complete their lower secondary education (till class 10). India has also registered higher drop-out rates among girls in classes 8 and 9, around the time when a girl hits puberty. In conjunction with enrolment rates, exploring India's performance on the drop-out rate measure across states, gender, and social groups, is of utmost importance.

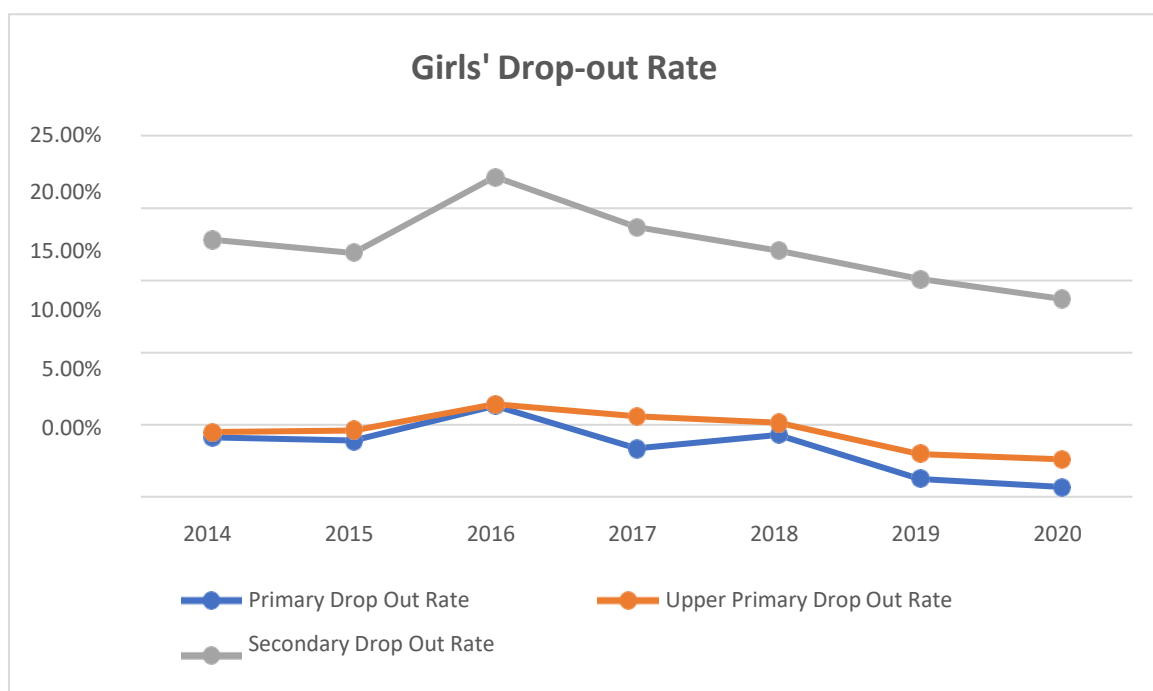


Figure 5. Girls Drop Out Rate.  
Source: UDISE +

3.1.6 Figure 5 presents a broad picture of the all-India level female drop-out rate at the Primary, Upper Primary and Secondary level of education. All three indicators have registered a decline from 2014 to 2020. This is an encouraging trend, however, the high secondary drop-out rate must be made an urgent matter to be looked into. The transition from one stage of education to the higher one is a matter of a combination of factors. It goes beyond the learning capabilities and outcomes of students to encompass social norms, and changes in the broader economic context, among others. While multiple studies explore the factors driving the female drop-out rate, more research needs to be directed towards studying the drop-out rate for boys as well, which is higher than that of girls at the secondary schooling stage, at an all-India level. The link between the female drop-out rate and the lack of functional toilet facilities requires dire attention. Studies have brought to notice the difficulties girls face at school in the absence of a toilet facility. Learning becomes an almost impossible task when girls restrict their food and water intake because their school lacks a restroom facility (Hough, 2018). The availability of a functional toilet that is accessible to female learners as well as teachers makes a world of difference to the educational experiences and outcomes of women.

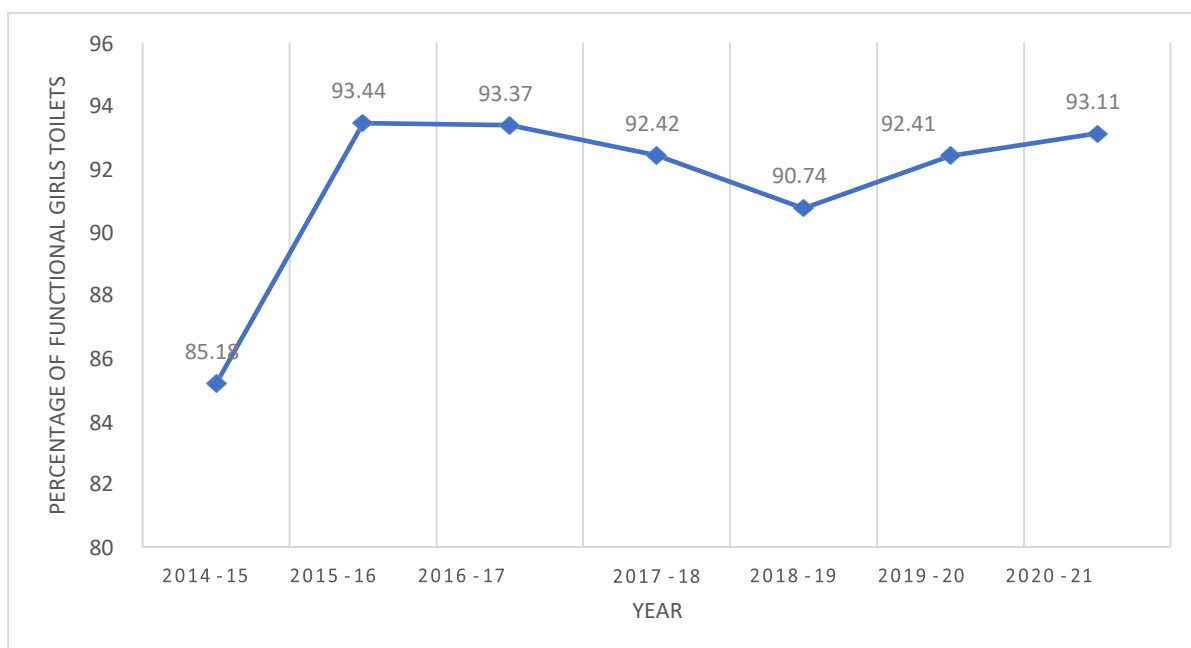


Figure 6. Functional Girl Toilets in Schools in India

Source: UDISE +

3.1.7 The number of girls' functional toilets in India, across all schools, has increased steadily since 2014. Taken as a percentage of the total number of schools, the situation seems to be improving from having 85% of schools having functional toilets in 2014 to 93% in 2020-21. The data has been taken from the UDISE platform. It is a necessity to ensure continuous maintenance and regular evaluation of the infrastructure facilities in schools in urban and rural areas both. Without this, the great strides India has made in improving the overall sanitation coverage will remain inadequate. Ensuring greater retention of female students at the secondary level opens up more possibilities for greater female enrolment in higher education.

3.1.8 The Gender Parity Index is a strong indicator of female representation in various spaces. The Gender Parity Index (GPI) in Higher Education shows the extent of female representation in higher education spaces. India has witnessed significant improvements on this front. From 0.92 in 2015- 16 to 1.01 in 2019-20, it has increased, signaling an improvement in access to higher education for women of the specific age group as compared to males. Additionally, the All India Survey on Higher Education (AISHE 2020) notes an increase in GPI across social groups. There is no doubt about the fact that female enrollment in higher education has risen over the last few years. With more concerted efforts in increasing retention rates and improving learning outcomes by imparting better quality of education across primary and upper secondary levels of education, the coming years will witness an upsurge of women partaking in India's higher education system. This will, at least to a certain extent, solve the conundrum that India's low female LFPR poses.

Although greater participation of women in higher education is an undoubtedly positive development, AISHE 2020 highlights that the share of female students is the lowest in Institutions of National Importance followed by Deemed University-Government, State Private University. It is imperative to ensure that the quality of education is of a good standard. The higher education sector has expanded tremendously. The number of Higher Education Institutions has increased dramatically over the last few years, making the Indian higher education system one of the largest in the world (Nagaraj et. al., 2019). A rapid expansion in the sector must be accompanied by improvement in the quality of education provided.

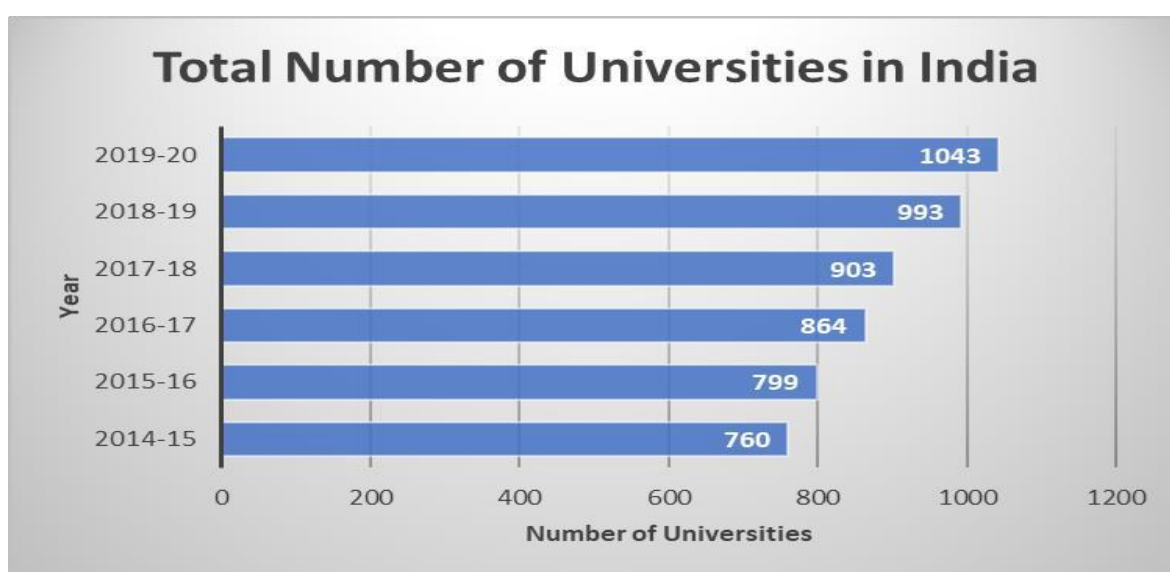


Figure 7. Total No. of Universities in India.

Source: All India Survey on Higher Education (AISHE) Report.

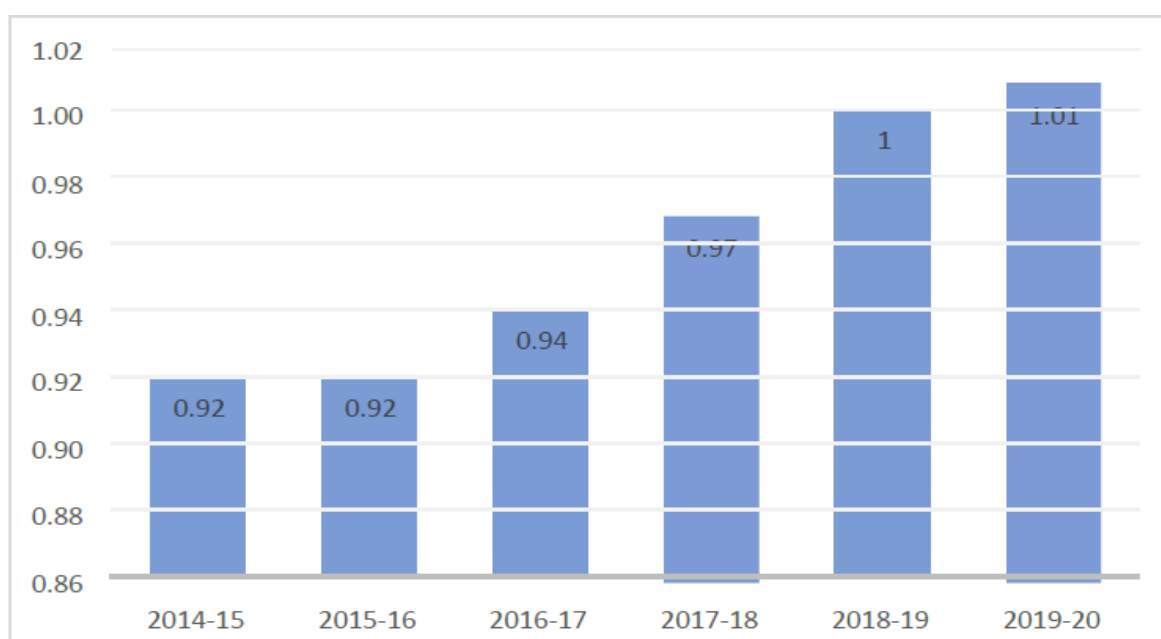


Figure 8. Gender Parity Index (GPI) in Higher Education (18-23 years, All India)

Source: All India Survey on Higher Education (AISHE) Report

3.1.9 Female participation in higher education can also be seen in figure 8. This clearly indicates an overall increase in the number of women enrolled in undergraduate and postgraduate levels of education since 2014. A steady increase can be seen in the figure. However, the enrolment figures at the undergraduate level exceed those at the postgraduate level in a major way. More women gaining specialized skills in their postgraduate studies would enable them to compete better in the labour market. There are wide variations across states in the enrollment numbers in higher education levels. Uttar Pradesh has the highest female enrollment for both Undergraduate and Postgraduate levels in 2019-20. Telangana, Rajasthan, Maharashtra, Madhya Pradesh, Kerala, Delhi, Gujarat, Haryana, are among states that have performed above average in the Postgraduate female enrollment in 2019-20. The general expectation from the increased higher education attainment by women is an increase in their access to better-paying job opportunities. However, there are studies that suggest the gender pay gap is low for unskilled jobs and it widens for high-skilled jobs (Varkkey & Korde, 2013). The study also finds a similar widening of the gender wage gap at higher levels of the occupational hierarchy. Going by the upward trend in female enrolment in higher education across all states, specialization, and skilling among women is going to continue rising. Various measures need to be taken to target reducing the gender wage gap.

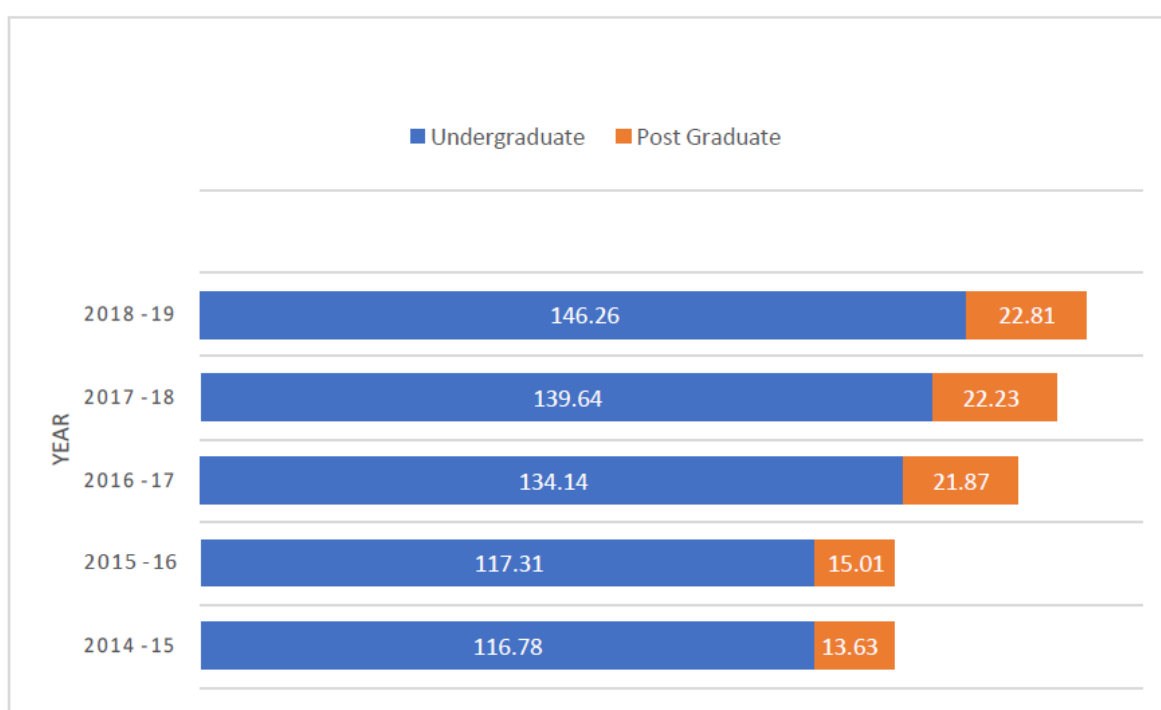


Figure 9. Female Enrolment at Undergraduate and Post Graduate Levels  
Source: AISHE Reports (figures in lakhs)

## 3.2 Health

3.2.1 The sex ratio at birth has always been considered a compelling indicator to gauge the level of gender discrimination in society. An improvement in sex ratio is considered a marker of progress in the gender equality aspect. In India, there has been an improvement in the sex ratio from 991 women in 2015-16 to 1,020 women in 2019-21 for every 1,000 men. It is to be noted that positive trends in the sex ratio form just one aspect of the progress towards gender equality and women empowerment. There are umpteen other factors involved in reducing the gender divide. However, the sex ratio at birth is still a reliable measure to gauge gender discrimination in society. The practice of gender-biased sex selection continues even though India has enacted laws banning the use of pre-natal diagnostic techniques for sex detection. The instances of gender-biased sex selection are obviously not recorded but the numbers of cases can be estimated indirectly based on the deviation of the observed SRB from the natural level.

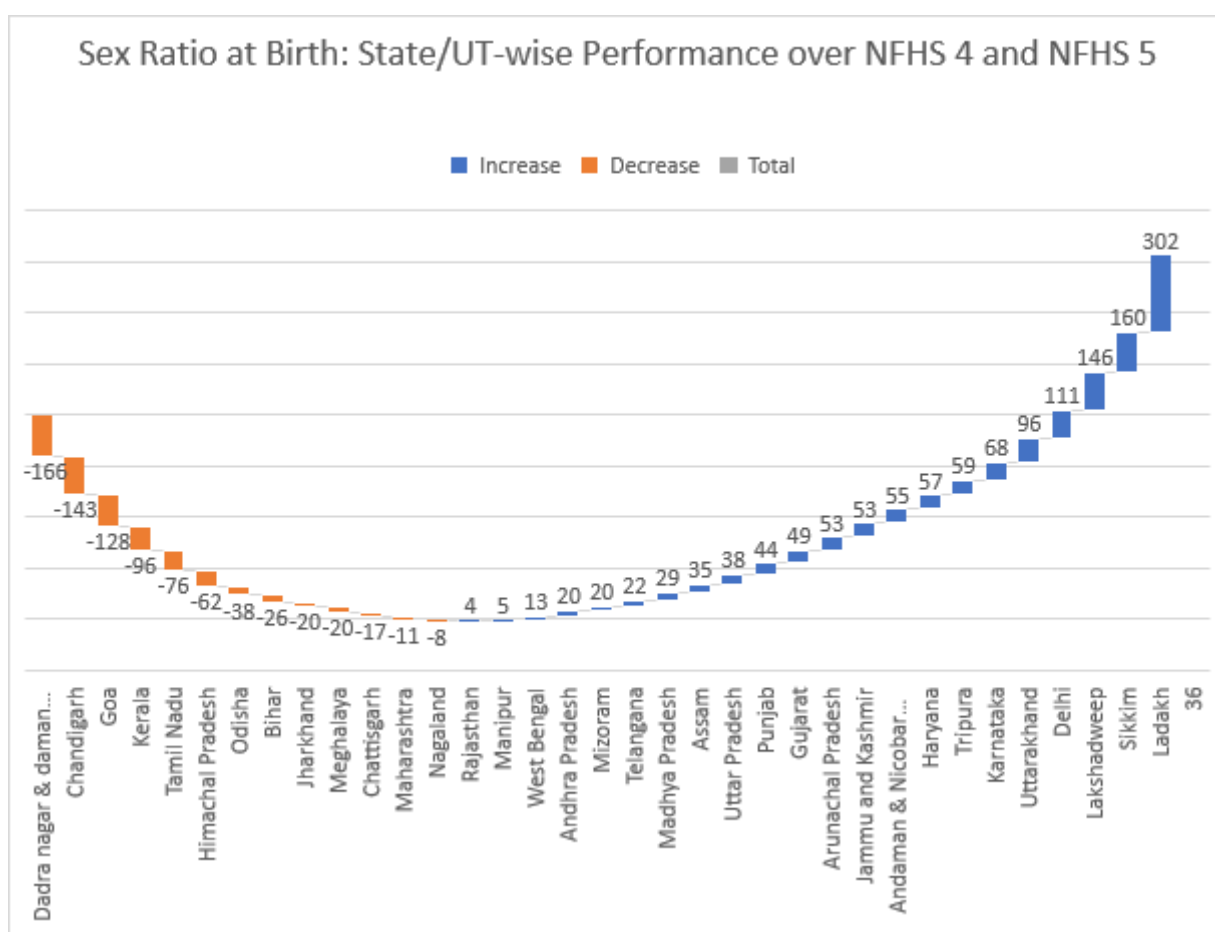


Figure 10. Sex Ratio at Birth: State/UT-wise Performance over NFHS 4 & NFHS 5

Source: National Family Health Survey (4 & 5)

3.2.2 States and Union Territories have registered varying levels of performance on the SRB indicator. While some have shown improvements in sex ratio at birth over NFHS 4 and NFHS 5, some have registered a dip in their performance. Ladakh, Sikkim, Lakshadweep, Delhi and Uttarakhand are the top five states who have registered significant improvements in SRB over the two rounds of the survey. The improvement in the overall sex ratio is also reflective of the fact that the life expectancy of women has increased. The data for this indicator has been drawn from the NFHS rounds of survey (NFHS 4, 2014-16 and NFHS 5, 2019-21). Before we delve further into the status of women's health in India in recent years, it is important to address some concerns around the source of the data used for assessing the sex ratio at birth and the indicators presented subsequently. NFHS draws from a surveyed population, unlike the Census, which is based on complete enumeration. There can be no comparison between the two. However, the NFHS is one of the world's largest household surveys conducted that is used as a reliable source. It is perhaps the only data source providing data for certain indicators in India in recent years.

3.2.3 In addition to Education, Health is fundamental to presenting a holistic assessment of the status of women in India. One of the major concerns that has surfaced in recent years is the growing prevalence of anemia particularly among women and children. NFHS 5 sees a greater percentage of women reported as anemic across states. The prevalence of anemia has gone up from 53.1 percent to 57 percent from 2014 to 2021. One of the reasons for the increase can be greater awareness of anemia and hence greater reporting of the same. The prevalence of anemia among men, as the data show, was significantly lower compared to other groups: 25 per cent in the age group of 15-49 and 31.1 per cent in the age group of 15-16, as registered in NFHS 5.

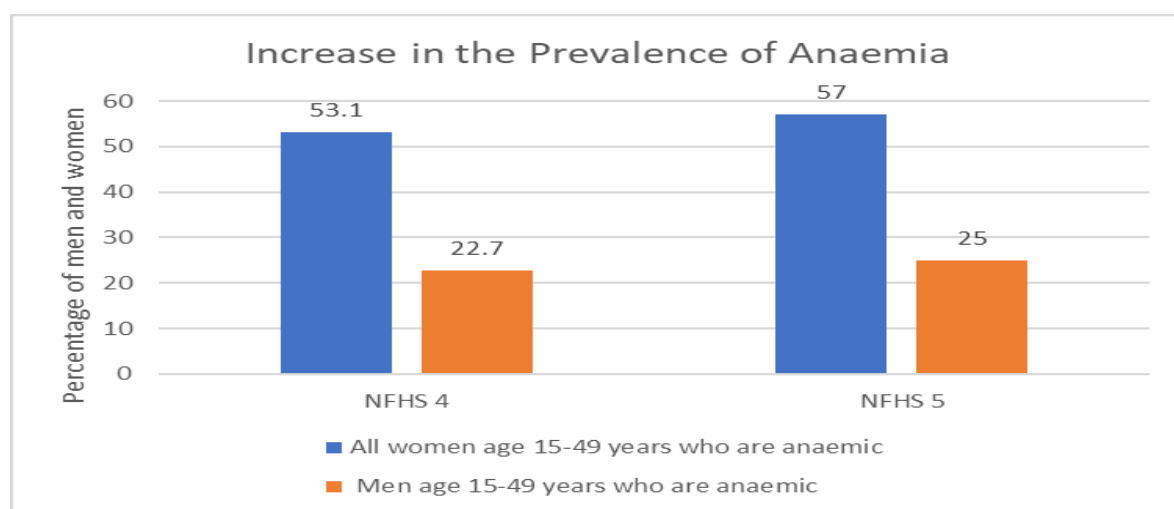


Figure 11. Increase in the Prevalence of Anemia.

Source: National Family

## Health Survey (4 & 5)

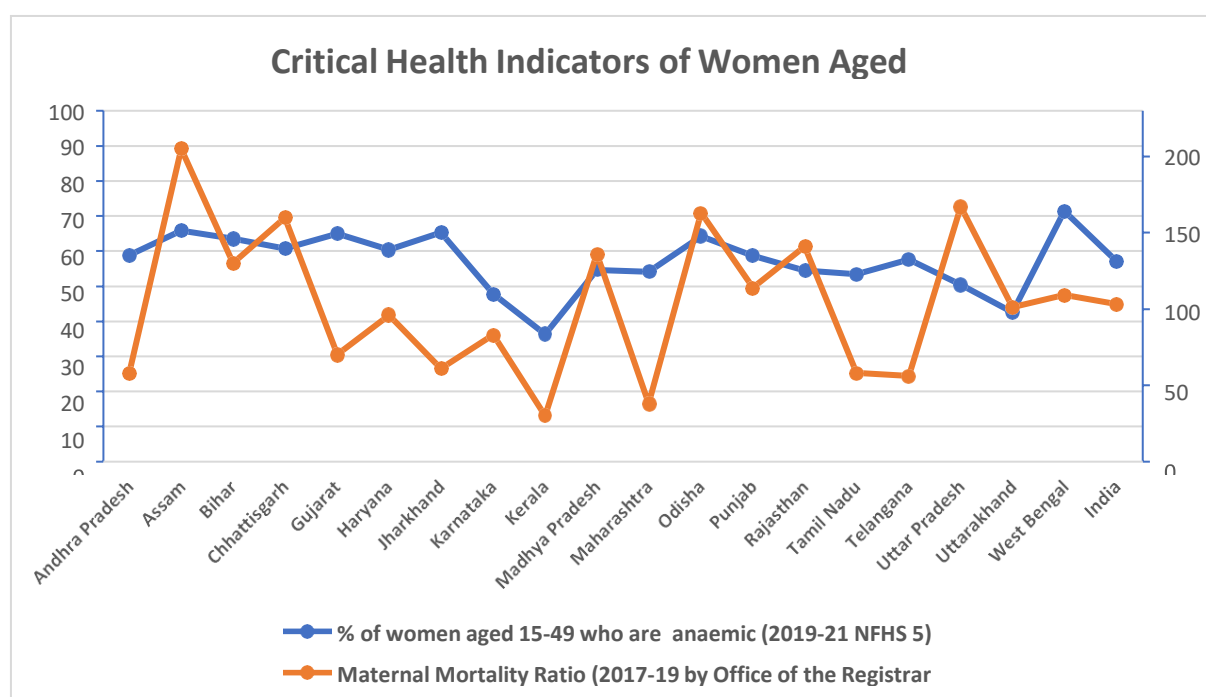


Figure 12. Critical Health Indicators of Women Aged 15-49.

Source: National Family Health Survey 5 & Bulletin of Office of the Registrar General.

3.2.4 Iron deficiency is a major cause of anemia, estimated to be associated with half of all the anemia cases in the world. There are other causes of anemia including malaria, hookworm and other helminths, other nutritional deficiencies, chronic infections, and genetic conditions. Initiatives aimed at increasing iron and folic acid supplements would help ameliorate the situation. However, more often than not, there are social factors at play responsible for the substandard health status of women in the country. Women prioritizing the family's health over their own, intra-family food allocation favouring members other than the women in the household, lack of autonomy for women to seek health care on their own, are some factors associated with the prevalence of anemia among women in India (Aluc, et. al., 2021). States and UTs have varied in the percentage of women (aged 15-49 years) who are anemic. NFHS 5 pegs Ladakh as the state with the highest prevalence of anemia at 92.8% among women in the aforementioned age group. Ladakh registered the highest percentage in the previous round, NFHS 4, as well. States such as Lakshadweep, Goa, Manipur, and Nagaland figure among states with the lowest prevalence of anemia for women of the 15-49 years age bracket. Going forward, there needs to be a state-wise evaluation of the reasons underlying each state's performance on this front.

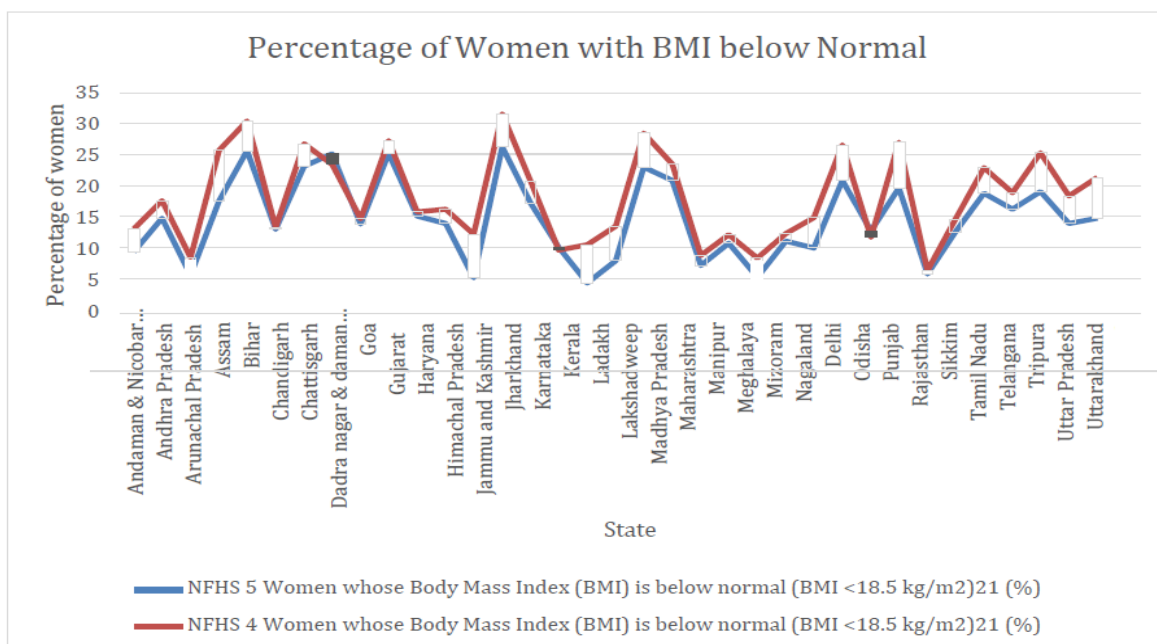


Figure 13. Percentage of Women with BMI below Normal

Source: National Family Health Survey (4 & 5)

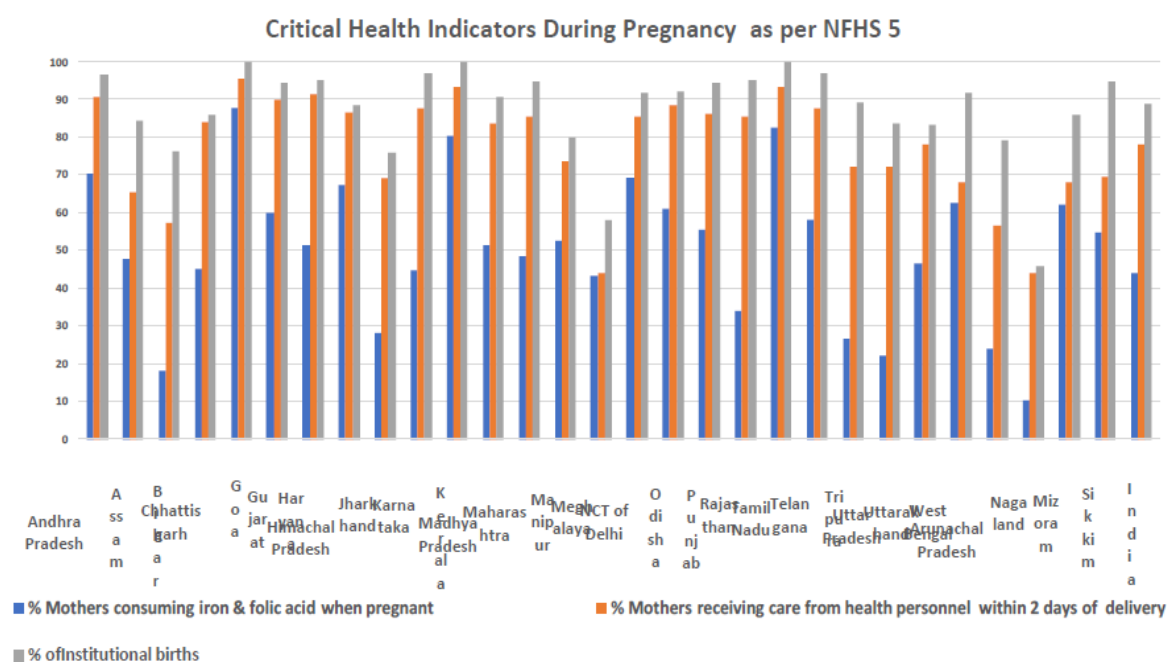


Figure 14. Critical Health Indicators During Pregnancy as per NFHS 5.

Source: National Family Health Survey 5.

3.2.5 Another factor indicating the status of women's health in India is the Body Mass Index. While the percentage of women in India with a Body Mass Index below normal has reduced from 22.9 percent in NFHS 4 to 18.7 percent in NFHS 5, over nourishment is increasingly becoming a grave concern in the country. The percentage of women who are overweight has registered a spike from 20.6 percent to 24 percent over the course of the two rounds of the survey.

### 3.3 Employment

3.3.1 Improvements in the foundational aspects of society – health and education – are bound to reflect positively in greater workforce participation of women. Over the years, the oft-discussed conundrum that has occupied a central position in the labour policy dialogue is that of India's increasing economic growth accompanied by a decline in the female labour force participation rate. The report uses the 'Periodic Labor Force Survey' of 2017-18, 2018-19, 2019-20, and 2020-21 to comment on the latest trend in the female labor force participation rate in India. Women's decision to enter the workforce is either driven by necessity or is the result of higher educational attainment, evolving cultural norms, and expansion of job opportunities. The first reason is often observed among the lower-income group during the economic crisis, where women act as a household insurance mechanism. There is an influx in the participation rate, where women leave household chores for paid labor. However, as soon as the economic conditions of the household recover, they withdraw from the workforce.

3.3.2 However, in the last few years, the LFPR for women in rural and urban areas has shown a slight improvement. Figure 15. shows trends in LFPR of men and women across rural and urban areas from 2017-18 to 2020-21. The LFPR trend for rural women from 2017 to 2021 shows a greater increase – from 26.6% to 39.2% - as compared to the increase registered in the case of urban women – from 22.3% in 2017 to 25.8% in 2020-21. The figure showcases the stark gender divide in LFPR, with LFPR for men in rural as well as urban areas remaining steady over the years around 80%.

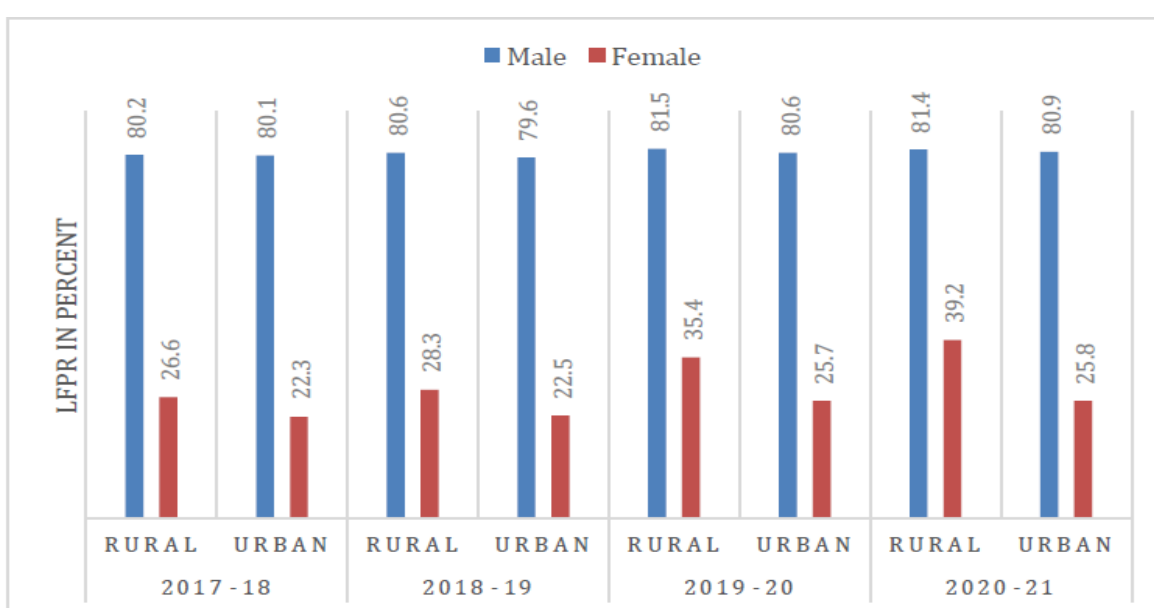


Figure 15. Labour Force Participation Rate according to usual status for the age group 15-59 years.  
Source: Periodic Labour Force Survey Reports

3.3.3 Participation of women varies across different industries. The industry in which they partake as labour has a huge bearing on their earning capability, nature of participation, skill development, economic vulnerability, and overall welfare. The extent of their presence in various industries reflects a range of factors – from prevailing gender norms to the structure of the economy. From the figures below, it is evident that agriculture has the highest share of rural female workers and ‘Other Service’ is the industrial category harbouring the largest chunk of urban female workers from 2017 to 2019. There is a slight decrease in share of female workers in agriculture for the two years for women in rural as well as urban areas. Share of rural female workers’ participation in the manufacturing sector has registered a minuscule spike from 8.1% in 2017-18 to 9% in 2018-19.

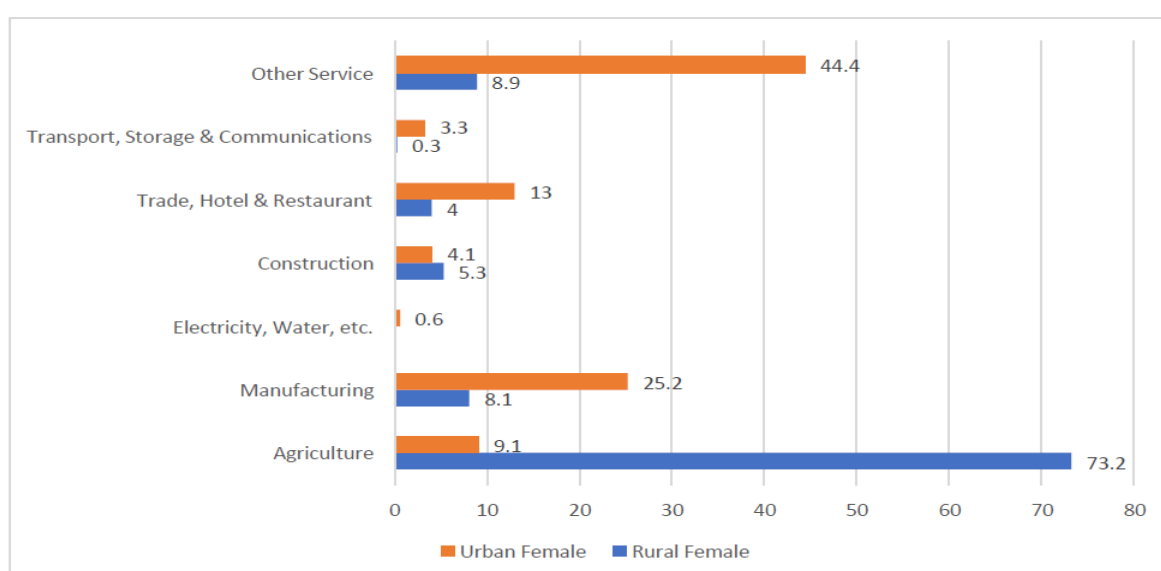


Figure 16. Percentage of Female Workers Across Industries in Rural and Urban Areas for 2017-18  
Source: Periodic Labour Force Survey Reports

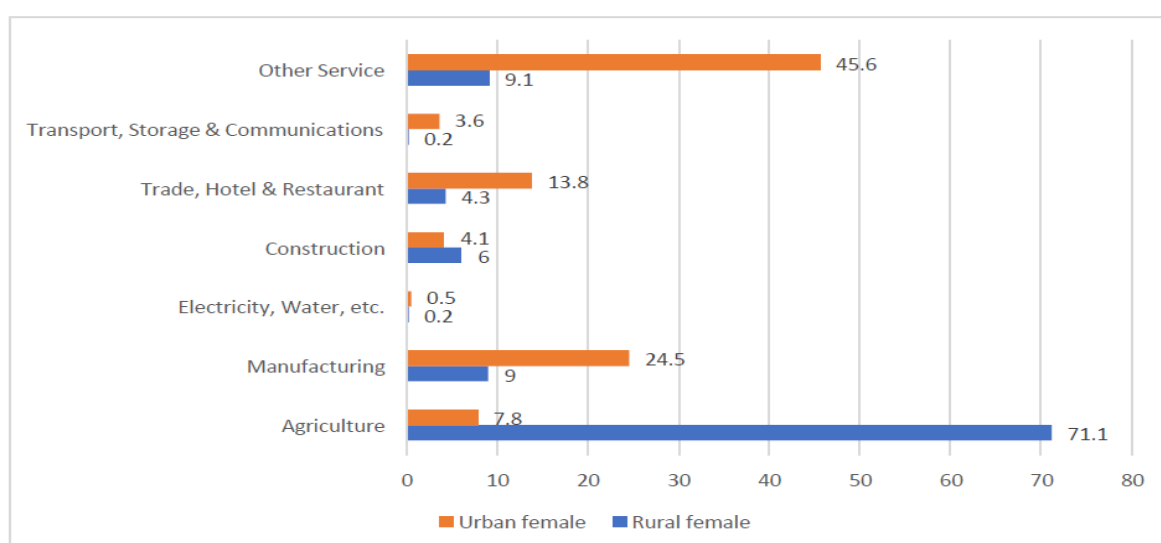


Figure 17. Percentage of Female Workers Across Industries in Rural and Urban Areas for 2018-19  
Source: Periodic Labour Force Survey Reports

3.3.4 There is an urgent need to capture the data related to women's work. There is still plenty of scope to improve the paid work estimates for women. The even bigger challenge is estimating the unpaid work women engage in. In unpaid work such as offering domestic services to the household, be it cooking food, cleaning, or caregiving, women participate at a far greater level as compared to men. As per the Time Use Survey (January – December 2019) conducted by the Ministry of Statistics and Programme Implementation about 80% of women in both rural and urban India are engaged in unpaid domestic services devoting about 5 hours per day compared to about 20% of males with about 1 hour and 30 minutes per day (PIB, 2021).

3.3.5 Identifying and acknowledging the range of work that women engage in is a step in the right direction. It will help understand the real contribution of women to the economy and society at large. Promoting financial independence among women is one of the primary reasons behind encouraging workforce participation. When discussing the financial empowerment of women and their labour force participation, the massive gender wage gap is one of the foremost themes to emerge. In India, as elsewhere in the world, women face various forms of discrimination at work, especially in terms of wages. The gender wage gap is a worldwide phenomenon, and India is no exception. As known, a large share of Indian women chooses not to enter the labor market. And when they do, most of them end up settling for low-paid or low-productivity jobs. Over time, though gender wage gaps have fallen, it still remains large (World Development Report 2012: Gender Equality and Development) enough to dissuade females from joining the labor force.

## 3.4 Financial Inclusion

3.4.1 In addition to addressing the gender wage gap challenge, financial empowerment can be fostered through multiple pathways. Having a bank or a savings account that a woman can use by herself is a major aspect of a woman's financial security. Similarly, property ownership is a factor that greatly contributes to a woman's financial autonomy. With greater financial security, women are in a position to make decisions on their own, utilize their agency, and enhance not just their own lives but also the household. As shown over the two rounds of NFHS 4 (2015-16) and NFHS 5 (2019-21) in figure 18, the percentage of women having a bank or savings account that they themselves use, has increased substantially – from 53% to 78.6%. States such as Bihar, Odisha, Madhya Pradesh, Manipur, and Karnataka, improved significantly in terms of the percentage of women with bank or savings

accounts. Women owning a house and/or land (alone or jointly with others) have also witnessed an increase from 38.4% to 43% from 2015 to 2021. A number of states and UTs performed poorly on this measure, with states such as Maharashtra, Delhi, Andaman & Nicobar Islands registering a dip in the percentage of women owning property. Considering the immense progress that India is yet to make in reforming the property rights of women, the increase on this front is a welcome trend. In line with the discussion on the linkage between property ownership and lesser vulnerability to acts of domestic violence, India should aim to further boost this trend.

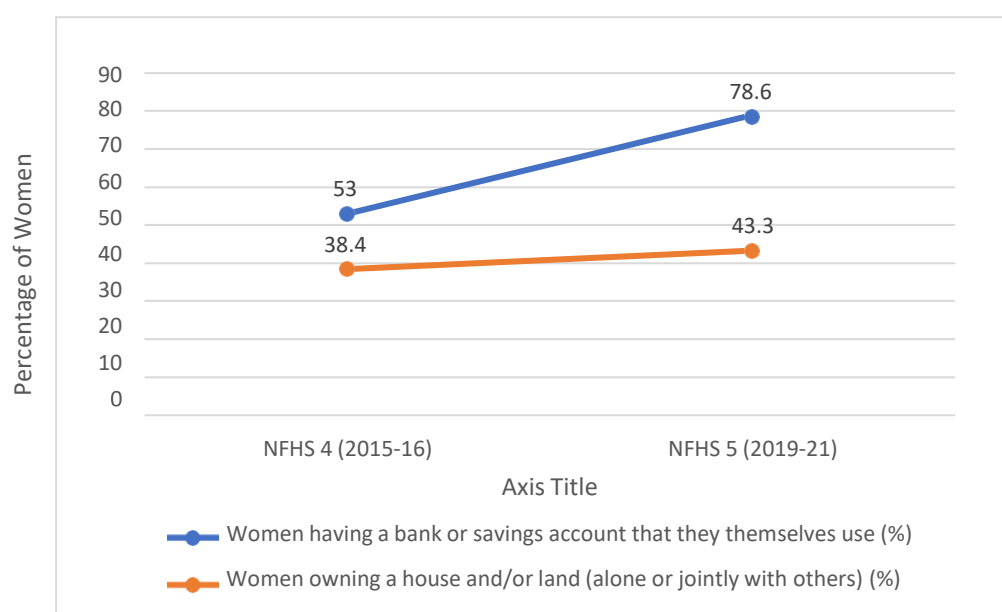


Figure 18. Women having Bank Accounts, House and/or Land.  
Source: NFHS 4 and NFHS 5

3.4.2 Under Pradhan Mantri Mudra Yojana (PMMY), institutional credit up to Rs. 10 lakh is provided to micro/small entrepreneurs for income-generating activities in sectors such as manufacturing, trading, services, and activities allied to agriculture (PIB, 2021). Under the PMMY, around 68% of the total accounts are held by female entrepreneurs. Entrepreneurship is a promising source of employment and financial independence for a lot of women. Chakraborty & Mukherjee (2020) discuss that although the percentage share of women-owned enterprises in the total enterprises is low, between the Fifth and Sixth Economic Census, women-owned proprietary enterprises increased by more than double. The study also points to the growing informalization of women-owned enterprises. Against this backdrop, fostering greater access to finance for women entrepreneurs in order to bring about greater financial security is of great importance. Figure 19. shows the robust increase in the sanctioned and disbursed loan amounts through PMMY for women entrepreneurs.

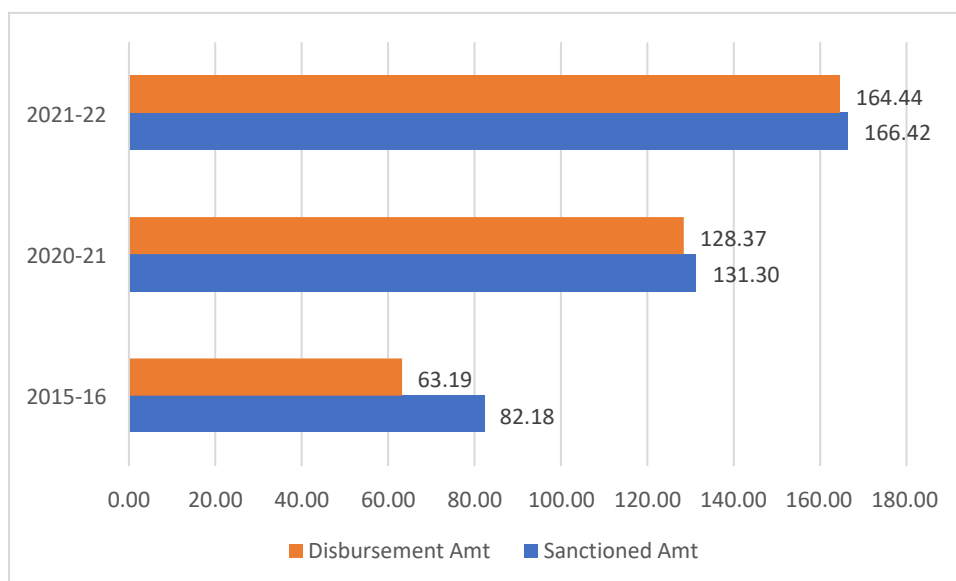


Figure 19. Women Entrepreneurs who received loans through PMMY.  
Source: PMMY Portal (figures in thousands)

### 3.5 Crime

3.5.1 In the previous chapter, the report explores specific linkages between financial security and security against crime. Greater financial independence does not necessarily protect women from any form of crime. In India, a woman's particular socio-economic location affects her security against crime. In recent years, the total crime against women (IPC+SLL) rate for the years 2014 and 2020 has remained stagnant at about 56%. The time period between these two years has witnessed a different trajectory, with the rate declining in 2015 to around 53%, and then registering an increase to reach 62% in 2019. It then declined to about 56% in 2020. The decline should ideally be the beginning of a declining trend.

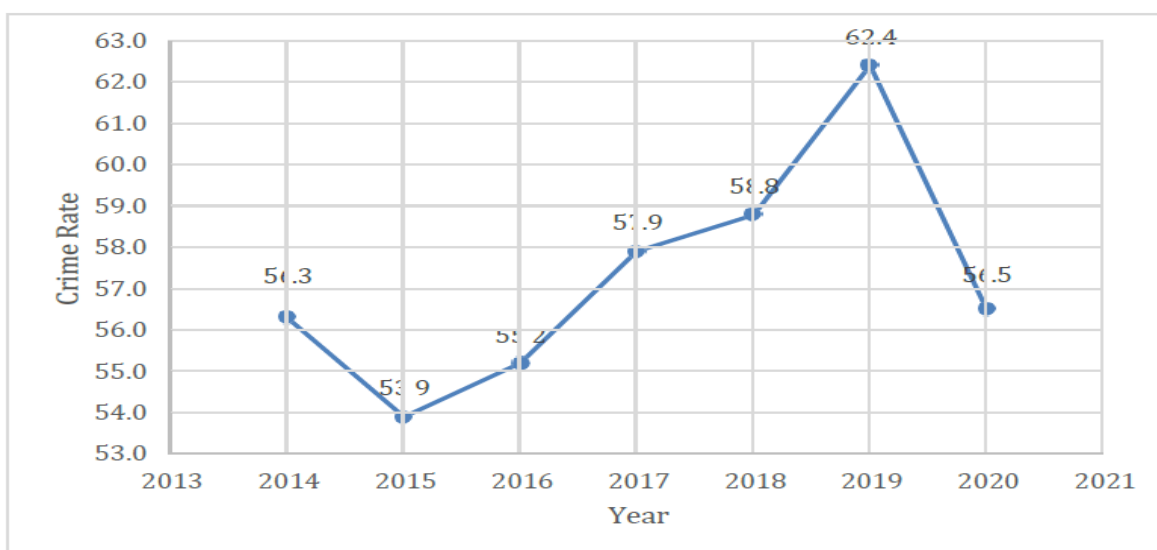
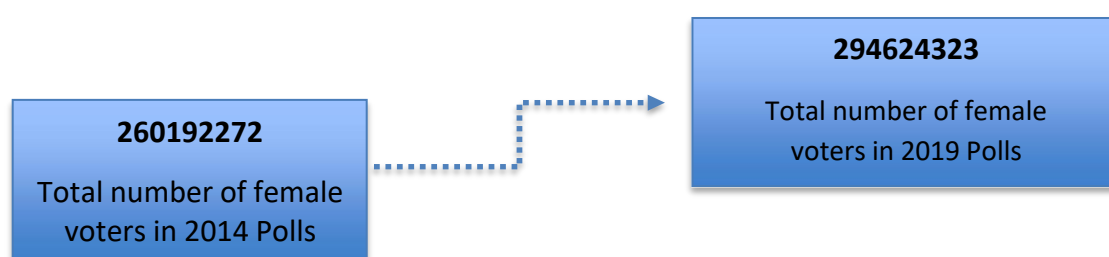


Figure 20. Total Crime against Women (IPC+SLL) Rate  
Source: NCRB

3.5.2 The total rate for the ‘rape’ category has undergone a decline from 6.1 in 2014 to 4.3 in 2020. A similar decline is seen in the total rate for the ‘dowry deaths’ category, going from a rate of 1.4 in 2014 to 1.1 in 2020.

## 3.6 Political Participation

3.6.1 Having assessed the status of women in India through a host of lenses—from education and health constituting the fundamental bedrock of society, the workforce engagement to financial security and security against crime – each of these components enables women to become active citizens participating in the political processes of the country. Over the last few years, the political participation of women has undergone many changes. Political empowerment of women has to happen in all aspects. She has to be an able and aware voter, a responsible citizen aware of her rights and duties, and women have to be able to participate as representatives of the citizens. In terms of voter turnout, there has been a 13% increase in the total number of female voters in 2019 Polls as compared to those in 2014.



3.6.2 Figure 21. shows a slight improvement in the percentage of women contesting elections out of the total number of contestants. In 2014, women formed 8% of the total number of contestants for the 2014 General elections. This number improved to 9% in the General elections in 2019. Similarly, the number of women elected as a percentage of the total number of seats in the Lok Sabha (543) has also seen an increase from 11.4% in 2014 to 14.4% in 2019.

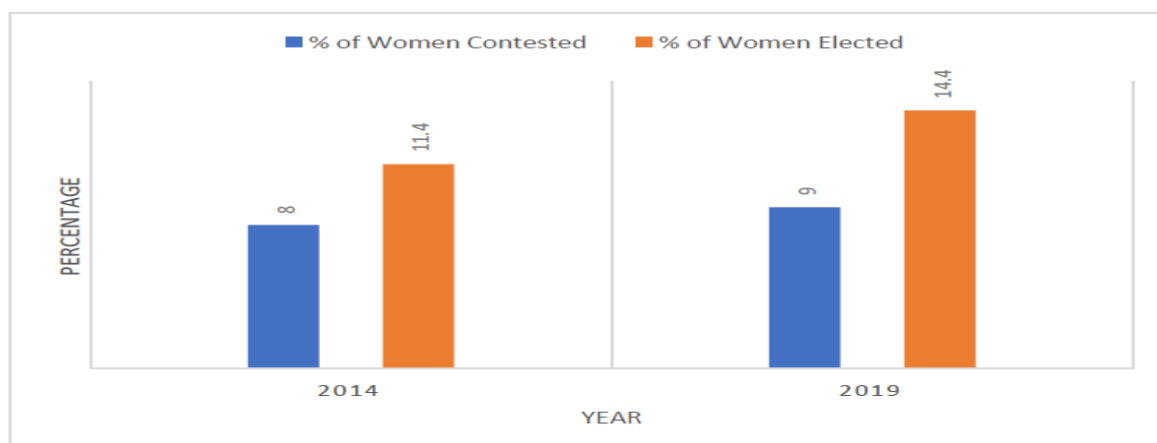


Figure 21. Lok Sabha Elections: Percentage of Women Elected and Contested  
Source: PIB (2022)

3.6.3 There exists plenty of scope still for the country to increase the political participation of women belonging to different regions, economic backgrounds, and social groups at all levels of the political structure. At the grassroots level, the number of women contesting elections at the Panchayat level has also risen over time. From 2019 to 2020, the percentage points of seats held by women in Panchayati Raj Institutions increased the most in the states of Gujarat and Tamil Nadu, by 17.03% and 19.51% respectively. A few other states that saw an increase were Tripura (9.3%), Punjab (7.21%), Telangana (5.21%) and Haryana (5.62%). Political empowerment of women is a crucial component in the overall development of society. It enables women to partake in the democratic processes of the nation as equal citizens.

### 3.7 Conclusions

3.7.1 The performance of various metrics reflecting the status of women in India in recent years has been varied. In the discussion on bridging the gender divide and leveling the playfield for men and women, it is to be understood that years of discrimination against women has created a base difference in the starting point of men and women. Even when policies attempt at leveling the playfield, years of favourable bias towards men renders them at a higher initial point. Generations of women have lost out on potential progress due to deep-rooted gender bias. Policies aimed at ameliorating the gender divide must factor in this base difference between men and women. All the factors outlined in this section, taken together, help assess the status of women in India. There is no panacea to improve the status of women in the country, nor is there a simple assessment of the same. The 'Status of women' in India is a terrain of umpteen interlinkages among all the factors elaborated, and more. A complex subject calls for a multi-pronged approach. The report is an attempt to open up a more multi-pronged and holistic assessment of the condition of women in the country.

## CHAPTER 4

### POLICIES PERTAINING TO WOMEN EMPOWERMENT

The status of women is shaped by systemic factors influencing one another embedded in a systemic bias that runs deep. Class, caste, and other factors further influence their societal status. Improving the status of women, thus, requires multiple schemes targeting different areas, and working simultaneously to enhance women's lives. Schemes not only influence one another, but they have a prolonged impact on a woman's life. It can be seen as having a cascading effect on not just the woman's life but that of her family's, her community's and on their successive generations as well. The impact of a scheme, thus, must not be seen in a limited manner. It is expansive in its effect. This section will first analyse major schemes related to nutrition, education, motherhood, employment, and safety. It will analyse three landmark schemes initiated in the past that have had a significant impact on women's lives, followed by details of some of the major schemes functioning in the country. Before we delve into the range of schemes, it is important to set the context as to how the report perceives policy development. As Gilliatt (1984) posits, policy is not 'something confined to one level of organization at the top, or at one stage at the outset, but rather something fluid and ever changing in which nearly everybody can become an actor and help write the script'. Each of the schemes discussed in the next section should be seen as a part of a long-term evolving process and not a once-for-all-act. The report uses this approach to delve into certain schemes and their usefulness at all stages of a woman's life.

Each government program is a course of action adopted to address specific challenges. It involves not just the policymakers at the executive level alone, but also a range of actors including private players, non-political groups, civil society organizations, and target beneficiaries themselves as well. Among multiple factors that decide the successful implementation of a scheme, the diagnosis of the problem is a vital one. In the discussion of schemes, the report aims to highlight underlying factors for better clarity on the many sources of an issue. When schemes are seen in the light of a policy defined as a process, underscoring the continuity element where 'there is no beginning or end', they are better analysed in a comprehensive manner (Weible & Sabatieur, 2017). In this context, the report initiates a discussion on various government programs pertaining to women's empowerment and welfare basing the next two sections on a lifecycle approach to assess schemes for women as well as the challenges and interventions required at various stages of her life. There

are schemes which fall in multiple areas simultaneously, as they aim at nutritional enhancement, educational development, and skilling, at the same time. In congruence with the previous sections, the discussion will proceed under the following headings – Education, Employment, Nutrition and Safety – for simplicity in understanding, although the interlinkages among the arenas are substantial.

## 4.1 Nutrition

### 4.1.1 Poshan Abhiyaan

4.1.1.1 Launched in 2018, the Poshan Abhiyaan is an overarching scheme formulated to address the widespread challenge of malnourishment in the country, especially for Adolescent girls, Pregnant women, lactating mothers and children in the 0-6 years age bracket. According to the Women and Ministry of WCD Annual Report (2020-21) the program has been rolled out in all States and UTs covering around 700 districts except the state of West Bengal. The goal is to improve the nutritional status of the aforementioned target groups through multiple interventions in a holistic manner. One of the major targets under the program is reducing the prevalence of anemia among women and adolescent girls in the age group of 15-49 years by 9 % at 3 % per annum.

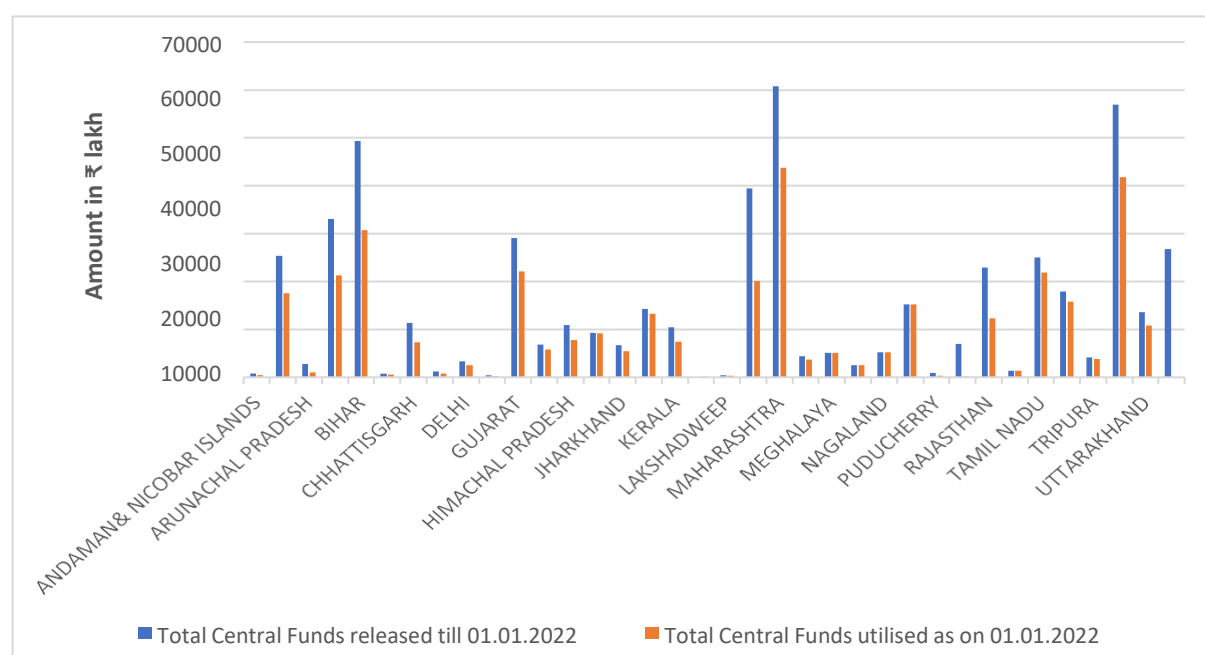


Figure 22: State/UT wise statement of funds released and funds utilized under POSHAN Abhiyaan.  
Source: PIB (2022)

4.1.1.2 The previous section discusses how the problem of undernourishment and malnourishment is particularly pronounced among females. Malnutrition bears an inter-generational dimension. Malnourished girls stand a higher chance of becoming malnourished mothers, and give birth

to children with malnourishment. This in turn leads to various complications such as stunted growth and micronutrient deficiencies (Joshi, 2021). Right from the time a girl child is conceived, social norms, biases and gender discrimination present obstacles to attaining a better nutritional status. As per the National Family Health Survey (NFHS 4), in 2015-16, 22.9% women (15-49 years of age) were reported to be underweight (PIB, 2020). India sees high levels of anemia in women of reproductive age. Additionally, there is a low prevalence of exclusive breastfeeding of infants during their first six months. In the 15-49 age group, half of the women suffer from iron deficiency anemia. Additionally, only 55 percent of the children are exclusively breastfed for the first six months. The first 1000 days after birth form a crucial window in terms of nutritional attainment. If the infant's nutritional needs are not adequately met during this period, the chances of stunted growth are high. This triggers an intergenerational cycle of malnutrition (Suri & Kapur, 2020).

4.1.1.3 POSHAN Abhiyaan's progress report (2020) highlights implementation challenges that need concerted efforts to be overcome. The program takes into account the interlinkages between different policy areas that has a bearing on the nutritional status of females. Investing in female education at all levels, improved sanitation, and behavioural change are other areas that continue to have a significant impact on the nutritional status of women.

4.1.1.4 One of the core pillars of the Abhiyaan is the community mobilization aspect which focuses on bringing greater behavioural change among people. The program emphasizes greater community participation to make the fight against malnourishment a 'jan andolan' (people's movement). POSHAN Pakhwada and Rashtriya POSHAN Maah are innovative means of community mobilization observed in the month of March and September respectively. Of the range of measures taken, the POSHAN Maah 2020 campaign focused on identification and referral of Severe Acute Malnutrition (SAM) in children and developing POSHAN Vatika (kitchens) in the Angwanwadi Centre premises. Exemplifying an influential strategy to target social and behavioural change, this campaign organized around 13.90 crore activities over a month. The campaign saw various webinars being organized on different nutrition related topics.

4.1.1.5 Yet another significant aspect of the campaign is its emphasis on convergence at the governance level across multiple departments to foster cross-sectoral efforts contributing to improve nutritional status among women. It also promotes impact level convergence wherein it ensures that

the program has a successful reach across sectors, address the main determinants of undernutrition for the same household, same woman and same child in the first 1,000 days from conception until the child's second birthday (NITI Aayog, 2020). (Hunter & Peckham, 2018) identify the lack of collaborative policy-making as one of the significant causes underlying policy failure. The POSHAN Abhiyaan, by focusing on engaging more and more citizens through innovative initiatives, has brought the collaborative aspect centre stage in its policy design. A continuous collaboration with stakeholders at multiple levels as well as the engagement of local "downstream" implementation actors such as end users, frontline staff and a range of local service agencies is required for the successful implementation of a scheme (Hunter & Peckham, 2018). Ansell et al. (2017) highlight the importance of designing policies in a way that various actors are connected vertically as well as horizontally. Poshan Abhiyaan attempts to bring this collaborative aspect to the forefront by making the battle against malnourishment a people's movement. The campaign provides a platform for the Ministries/Departments to converge their activities attaining better nutritional outcomes. Several initiatives of the government like Swachh Bharat Mission (addressing sanitation), Jal Shakti Mission (safe drinking water), and other special initiatives have supported efforts to reduce prevalence of malnutrition. As of 2020-21, a total of 18 Ministries/Departments have been brought under convergence at the central level (Ministry of WCD, Annual Report, 2020-21).

#### 4.1.2 Pradhan Mantri Matru Vandana Yojana

4.1.2.1 Launched in 2017, the Pradhan Mantri Matru Vandana Yojana (PMMVY) is a centrally sponsored scheme that provides cash incentives of ₹5,000 in three installments directly to the Bank/Post Office Account of Pregnant Women and Lactating Mother (PW&LM) in DBT Mode during pregnancy and lactation based on certain requirements that the beneficiary is required to fulfil:

Cash Transfer	Conditions	Amount in Rs.
First Installment	• Early Registration of Pregnancy	1,000/-
Second Installment	• Received at least one antenatal Check-up (Payment after 6 months of pregnancy)	2,000/-
Third Installment	• Child birth is registered • Child has received first cycle of BCG, OPV, DPT and Hepatitis-B or its equivalent/substitute	2,000/-

Source: Ministry of Women and Child Development Annual Report (2020-21)

4.1.2.2 Under PMMVY, maternity benefits amounting to ₹10225.64 crores (including Central and State shares) have been paid till March 2022 to more

than 2.39 crores of eligible beneficiaries across the country since the scheme was initiated (PIB, 2022). Matru VandanaSaptah-2019 was celebrated with the intention of adding momentum to the implementation of the scheme and creating healthy competition amongst States/UTs in terms of the scheme's implementation. This is combined with another scheme, Janani Suraksha Yojana, under which another ₹1,000 is given as an incentive for an institutional birth, so that a woman gets a total of ₹6,000. A study conducted in certain districts of Gujarat on the implementation aspect of PMMVY, called attention to some issues that hinder the program from reaching its full potential. A study undertaken by Indus Action (2020), sheds light on the issues women face in receiving the credit amount under the scheme. Additionally, there exist issues with the instalments being paid on time as well. There are other gaps in the implementation of the scheme and some exclusionary biases as well. Mothers who are widowed, or divorced, face difficulties accessing the scheme. Similarly, those who are unmarried or were married when underage are not eligible to avail the benefits of the scheme (Indus Action, 2020). The scheme is one of the few conditional cash transfer schemes in the country that incentivizes institutional births, following maternity health norms utilizing the structure that it has. There is a lot that can be done to assess the implementation of the program at the ground level. Nawale et. al. (2020) urge spreading more awareness on the scheme among targeted beneficiaries.

#### **4.1.3 Anganwadi Services**

4.1.3.1 One of the foremost centrally sponsored schemes in India that has gained significant reputefor being one of the largest programmes for early childhood care and development in the world is the Anganwadi Services. It recognizes the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality. The programme targets early childhood non-formal education in a major way. The target beneficiaries under this scheme are children in the age group of 6 months to 6 years, pregnant women and lactating mothers.

4.1.3.2 The flagship programme functions with the objectives of improving the nutritional and health status of the children eligible in the programme, laying the foundation for proper psychological, physical and social development of the child, reducing the prevalence of mortality, morbidity, malnutrition, reducing school drop-out rate, and enhancing the capability of the mother to look after the normal health and nutritional needs of the child. The scheme includes the goal of promoting inter-departmental policy coordination and efficiency for catering to child development needs better. The Anganwadi Services scheme encompasses six services viz., Supplementary

Nutrition (SNP); ii. Pre-school Non-formal Education; iii. Nutrition & Health Education; iv. Immunization; v. Health Check-up; and vi. Referral Services.

4.1.3.3 The Scheme operates through a network of 7075 fully operational Projects and 13.89 lakh Anganwadi centres as on June, 2021. The services are currently being provided to 906.17 lakh beneficiaries of which 736.91 lakh are children under six and 169.26 lakh are pregnant women & lactating mothers. Till June 2021, a total number of 200.44 lakh children of 3-6 years were covered under pre-school education of which 98.04 lakhs were girls (PIB, 2022).

4.1.3.4 A study investigating the impact and efficacy of the ICDS scheme points to significant hindrances that children, especially the ones residing in remote areas, are faced with when accessing the services under the scheme. There is a need to strengthen infrastructure and other facilities at the AWCs on a mission mode (Panda, 2021). Similarly, yet another important factor to be considered in the assessment of the scheme is that the distance from the anganwadi centre, or proximity to the centre, is an important determinant of the utilization of anganwadi services (Harikrishna et. al, 2020). This gives an important insight into the ground-level utilization of the scheme. An evaluation study of Anganwadis conducted by the Niti Aayog in 2015 finds that the scheme has had a positive impact in reducing malnourishment among children of 0 to 5 years of age, despite implementation bottlenecks. However, the lack of ease in access to the scheme's services for children from rural areas is a persisting challenge that needs attention.

## 4.2 Safety

### 4.2.1 Nirbhaya Fund: One Stop Centre

4.2.1.1 A dedicated fund was set up in 2013 for initiating activities with the goal of improving safety and security for women in India. As put forth by the Annual Report of the Ministry of WCD (2020-21), an amount of Rs. 4857.62 Cr. was provided under the Nirbhaya Fund parked with the Department of Economic Affairs, Ministry of Finance up to 2020-21.

4.2.1.2 Under the Nirbhaya Fund, one of the schemes - "One Stop Centre (OSC) Scheme" – is being implemented across the country since 2015. OSCs provide a range of integrated services to women affected by violence. The scheme offers police help facilitation, medical aid, providing legal and psycho-social counselling and temporary shelter. The norm is to set up OSCs within a 2 km radius of the hospitals or medical facilities. Initiatives are underway to

establish these centres across all districts in the country. The Ministry of WCD's annual report 2020 mentions that 704 OSCs have been operationalised and more than three lakh women have been assisted through them.

#### **4.2.2 Ujjawala Scheme**

4.2.2.1 Launched in the year 2007, this comprehensive scheme aims to combat trafficking of women and children. It operates with the goal of rescuing victims and placing them in safe custody. There are provisions within the scheme's ambit providing basic amenities to facilitate reintegration of victims into the family and society. Majorly being implemented through NGOs, the scheme is now also being implemented as a sub-scheme of the Centrally Sponsored Umbrella Scheme "Protection and Empowerment of Women". As outlined by the Annual Report of the Ministry of Women and Child Development (2020-21), some of the activities envisaged under the Scheme are: Formation of community vigilance groups, sensitization workshops, awareness creation and preparation of awareness generating material, holding workshops; Safe withdrawal of victims from the place of exploitation; Rehabilitation of victims by providing them safe shelter, basic amenities, medical care, legal aid, vocational training and income generation activities; Providing support to cross-border victims for their safe repatriation to their country of origin. As per the WCD Annual Report (2020-21), the total number of homes under the scheme are 104.

#### **4.2.3 Swadhar Greh Scheme**

4.2.3.1 The Ministry of Women and Child Development is implementing the Swadhar Greh Scheme providing women victims of unfortunate circumstances with institutional support and rehabilitation. The goal is to help women lead their life with dignity and self-respect. The Scheme provides shelter, food, clothing and health as well as economic and social security for the women victims of difficult circumstances. The beneficiaries include widows, destitute women and aged women. Under the Scheme, Swadhar Greh is planned to be set up in every district with a capacity of 30 women with the following objectives:

- (i) To cater to the primary need of shelter, food, clothing, medical treatment and care of the women in distress and who are without any social and economic support.
- (ii) To enable them to regain their emotional strength that gets hampered due to their encounter with unfortunate circumstances.
- (iii) To provide them with legal aid and guidance to enable them to take

steps for their readjustment in family/society.

- (iv) To rehabilitate them economically and emotionally.
- (v) To act as a support system that understands and meets various requirements of women in distress.
- (vi) To enable them to start their life afresh with dignity and conviction (Ministry of Women and Child Development, Annual Report, 2020-21).

4.2.3.2 There are a number of initiatives in place that operate with the objective of enabling a safer environment for women, and rehabilitating victims of violence. However, there has been criticism on the low levels of utilisation of the available safety schemes fund in the country. For instance, of the total funds allocated to Chandigarh through the Nirbhaya fund, around 67% remained unspent until 2019 (Rohatki, 2019). States' underutilisation of the allocated Nirbhaya fund is a major problem that needs to be brought to attention. In the discussion on the safety of women in the country, utilising the schemes set up in order to provide victims of violence with the adequate resources for a holistic rehabilitation, legal aid, and guidance to make a new beginning, is undoubtedly a positive endeavour. But the conversation on safety has to address deep seated issues that cause the environment for women to be 'unsafe', both outside as well as inside the confines of the household. Policy formulation on the subject must include a crucial aspect in the conversation on women and safety – a woman's relationship with the public sphere. Phadke (2007) argues, "What women do not have is the license to just be or "hang around" in public spaces". For a holistic visualization of women's security in India, the conversation needs to explore her relationship with the public space. The conversation must also capture the question - what makes an environment - private or public - unsafe for women? To create a comprehensive security mechanism for women in the country, addressing this question is paramount.

## 4.3 Education

### 4.3.1 Scheme for Adolescent Girls (SAG)

4.3.1.1 Adolescence forms an important phase in a woman's life as it harbours the transformation from childhood to womanhood. The female child experiences physical and emotional change. This phase calls for specific targeted development attention through policy owing to the nature of the transition. For the self-development of adolescent girls, a special intervention called SAG (Scheme for Adolescent Girls) was introduced in 2010. It aims at providing a

supportive environment for adolescent girls to break the intergenerational cycle of nutritional and gender disadvantage. The scheme was designed taking into account the multi-dimensional needs of adolescent girls and the specific challenges they are faced with. An important component of this scheme was its objective of motivating girls to join the formal schooling system. Considering the high school drop-out rate observed in this phase among girls, this is an immensely important objective the programme operates with.

4.3.1.2 The key objectives of the scheme are to – shape adolescent girls into self-reliant and aware citizens, enable self-development among AGs, improve their health and nutrition status, create awareness about hygiene and health, promote going back to formal schooling among drop-out AGs, facilitate skill training among adolescent girls, upgrade life-skills, and provide information and guidance about various public services. SAG initially implemented in 205 districts has been expanded in phased manner to cover all the districts of the country (Ministry of WCD, Annual Report, 2020-21).

4.3.1.3 The non-nutrition aspect of the scheme is particularly laudable. Apart from motivating school girls who have dropped out, to join formal schooling, understand IFA supplementation, Health check-up and Referral services, Nutrition & Health Education, Life Skill Education and offer counselling. It also recognizes the importance of convergence of services under various schemes/ programmes of Health, Education, Youth Affairs & Sports, Panchayati Raj etc in order to make the transition to adolescence smoother, and achieve the aforementioned objectives.

#### **4.3.2 Beti Bachao Beti Padhao**

4.3.2.1 Launched in 2015 first in the state of Haryana, The Beti Bachao Beti Padhao Scheme (Celebrate Girl Child, Enable her Education) was brought about to address the declining Child Sex Ratio. The scheme is India's flagship programme, a tri-ministerial initiative of Ministries of Women and Child Development, Health & Family Welfare and Education, with a focus on awareness and advocacy campaign for changing mindsets, multi-sectoral action in select districts, enabling girls' education and the effective enforcement of Pre-Conception & Pre-Natal Diagnostic Techniques (PC&PNDT) Act. It functions with the objectives of preventing gender biased sex selective elimination, ensuring survival and protection of the girl child, and ensuring education and participation of the girl child.

Primary	Young and newly married couples; Pregnant and Lactating mothers; parents
Secondary	Youth, adolescents (girls and boys), in-laws, medical doctors/practitioners, private hospitals, nursing homes and diagnostic centres
Tertiary	Officials, PRIs; frontline workers, women SHGs/Collectives, religious leaders, voluntary organizations, media, medical associations, industry associations, general public as a whole

Source: Ministry of Women and Child Development (Annual Report 2020-21)

4.3.2.2 The scheme has two major components. Through its Advocacy and Media campaign, the scheme fosters greater sensitization among the masses to change social norms and mind set towards women and girl children in the country. The media campaign uses radio spots/jingles in Hindi and regional languages, video spots, SMS campaigns, community engagement through mobile exhibition vans, and field publicity Mailers, Hand-outs, Brochures and other information education communication material in English, Hindi and regional languages. The second component is the scheme's multi-sectoral intervention that includes having a flexible framework and contextualizing the scheme through the District Task Forces for developing, implementing and monitoring District Plans of Action (Ministry of WCD, Annual Report, 2020-21).

4.3.2.3 A study evaluating the impact of the scheme on the sex ratio at birth parameter in the state of Haryana, indicates that the quality and efficiency of the monitoring systems and legal frameworks to penalize offenders indulging in sex-selective abortions is important. For the long-term success of the campaign, the study suggests that there has to be a continuity in the efforts underway to bring about a social change by sensitizing the masses on deep-rooted gender biases. The study urges the scheme to be implemented with intensified efforts (Gupta et. al, 2021).

4.3.2.4 The Lok Sabha Committee's report 'Empowerment of Women Through Education with Special Reference to 'Beti Bachao-Beti Padhao' Scheme' explores the implementation of the scheme in India and provides a thorough analysis of the ways in which the scheme can be made more effective. Firstly, the issue of poor utilisation of the central funds is highlighted. The study urges the centre to take up with the states/UTs the need to properly utilise BBBP funds for the benefit of the girl child. There is a greater need to scrutinize the utilisation of the previously allocated funds on the basis of which future releases should be made. The scheme will bear significant positive results when states are provided with timelines and urged

to act in a time-bound manner. Secondly, the report called for a more balanced approach in the pursuit of the scheme's objectives. It was brought forth that so far, more focus has been devoted to the advertising aspect of the scheme to change mind set towards the value of a girl child. While promoting a change in people's approach towards girl children is essential, there are other verticals in the scheme that require equal attention. More efforts need to focus on achieving measurable outcomes related to education and health envisaged under the scheme. The BBBP is designed in a way that it truly becomes a grassroots movement. There is huge scope for greater participation of NGOs, Self-Help groups, individual families who can act as opinion makers and accelerate social change. The committee pointed to a lapse in conducting the required number of Task Force meetings and other logistical monitoring efforts required at the ground level for the successful implementation of the scheme. The scheme must institute robust structures for review and monitoring to ensure compliance on the ground.

#### **4.4 Employment**

4.4.1 The Working Women Hostel Scheme operates with the objective of providing safe and affordable accommodation to working women. The Government provides funds to State Governments or NGOs for establishing the hostels. Financial support is provided for the construction and running of the Hostels in rented premises for those working women who may be single, widowed, divorced, separated, married but whose husband or immediate family does not reside in the same area and for those women who are under training for a job. The important aspect of the scheme is the day care facilities offered for the inmates' children. Literature establishes the fact that women tend to get restricted in their employment choices and opportunities due to child care responsibilities being perceived solely as a female responsibility. Globally, in 2018, 606 million working-age women were unable to join the labour force due to unpaid care work, as compared to 41 million men (ILO, 2018). Childcare responsibilities may result in a reduction in the quality of career progression for women. Against this context, the scheme aims to facilitate an environment conducive to easier female labour force participation, wherein their accommodation as well as their childcare needs are supported. Working Women are entitled to hostel facilities provided their gross income does not exceed ₹50,000/- consolidated (gross) per month in metropolitan cities, or ₹35,000/- consolidated (gross) per month, in any other place (Ministry of WCD, Annual Report, 2020-21).

4.4.2 However, as per a report titled ‘An Evaluation of Working Women’s Hostels that Received Grant-In-Aid Under the Scheme to Provide Safe and Affordable Accommodation to Working Women’ submitted to the Ministry of WCD in India, there are challenges in the implementation of the scheme. Issues such as overcrowding in the hostels need urgent redressal. The Working Women’s Hostels in some cities sees occupancy exceed sanctioned capacity leading to the problem of overcrowding. While hostels in some other cities were underutilized, as occupancy was nearly half of the sanctioned capacity.

#### **Mahila E-Haat**

**“Mahila E-Haat”, is an online marketing platform for promoting entrepreneurship among women. It is a platform meant for women to showcase the products/services manufactured or provided by them. Women can sell their products on the platform directly. It is an initiative carved out for meeting the aspirations of women. The State wise list of women entrepreneurs registered at "Mahila E-Haat" is given below:**

<b>Name of State/UT</b>	<b>No. of Women Entrepreneurs Registered under Mahila E-Haat</b>
Andhra Pradesh	5
Assam	2
Bihar	3
Chhattisgarh	15
Delhi	36
Goa	1
Gujarat	12
Haryana	9
Jharkhand	7
Karnataka	12
Kerala	35
Madhya Pradesh	37
Maharashtra	54
Meghalaya	7
Odisha	3
Punjab	7
Rajasthan	9
Tamil Nadu	8
Telangana	9
Uttar Pradesh	33
West Bengal	17
<b>TOTAL</b>	<b>321</b>

Figure 4.1 Mahila-e-Haat. Source: PIB (2021)

4.4.3 In addition to the schemes discussed above, there are other programmes in place that target enhancement of the status of women in different arenas. The list is given below:

Sl.No.	Scheme	Brief Description
1	Poshan Abhiyaan	POSHAN Abhiyaan is the PM's overarching scheme for holistic nourishment (earlier known as National Nutrition Mission) launched in 2017 to attain the goal of 'Suposhit Bharat' in mission mode. The focus is on interventions having high bearing on nutritional status, especially during the first 1,000 days of life of a child since conception. It also aims to achieve nutritional enhancement among the 0-6 years aged, Adolescent Girls, Pregnant Women and Lactating Mothers in a time bound manner.
2	Pradhan Mantri Matru Vandana Yojana	The Scheme envisages providing cash incentive amounting to ₹5,000/- in three installments directly to the Bank/Post Office Account of Pregnant Women and Lactating Mother (PW&LM) in DBT Mode during pregnancy and lactation in response to individual fulfilling specific conditions.
3	Child Protection Services Scheme	The Child Protection Services Scheme under the Mission Vatsalya scheme (erstwhile Integrated Child Protection Scheme), implemented since 2009-10, supports the children in difficult circumstances. The scheme offers improved access to quality child protection services, creates awareness on child rights, it focuses on established and functional structures at all levels for delivery of statutory and support services to children in difficult circumstances.
4	Sukanya Samridhi Account scheme	The scheme provides for an account to be opened in the name of a girl child till she attains the age of 10 years. Withdrawal of funds is allowed for the purpose of higher education. The account can be prematurely closed in case of marriage of girl child after her attaining the age of 18 years. 1,42,73,910 number of new accounts were opened under the scheme from 2018 to 2021.
5	National Scheme of Incentives to Girls for Secondary Education	It is a centrally sponsored scheme launched in 2008, incentivized female students enrolled in class IX. The scheme is now boarded on National Scholarship Portal (NSP). The objective of the scheme is to establish an enabling environment to promote enrolment and reduce dropout rate among girls belonging to SC/ST communities in secondary schools and ensure their retention up to 18 years of age.  The scheme covers (i) all girls belonging to SC/ST communities who pass class VIII and (ii) all girls who pass class VIII examination from Kasturba Gandhi Balika Vidyalayas (irrespective of whether they belong to SC/ST), and enroll in class IX in State/ UT Government, Government-aided and Local Body schools (Department of School education & Literacy).
6	Mahila Shakti Kendra	The Mahila Shakti Kendra (MSK) scheme, launched in 2017, is a centrally sponsored scheme to empower rural women through community participation. It fosters inter- sectoral convergence of

Sl.No.	Scheme	Brief Description
		schemes and programmes meant for women both at the Central and State/UT level. It provides an interface for women in rural areas to benefit from government entitlements through awareness generation and training & capacity building.
7	Support to Training and Employment Programme for Women (STEP) Scheme	STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The scheme is intended to benefit women who are in the age group of 16 years and above (Startup India Portal).
8	TREAD	<p>This scheme promotes women empowerment by providing credit (through NGOs), training, development and counseling extension activities related to trades, products, services etc.</p> <p>Assistance in the form of the Government of India grant of up to 30 per cent of the total project cost, as appraised by the lending agency is provided to the Non-Governmental Organisations (NGOs) for promoting entrepreneurship among target groups of women.</p>
9	Women Helpline (WHL) Scheme	Provides 24 hours emergency and non-emergency response to women affected by violence, both in public and private spaces by linking them with appropriate authority such as Police, One Stop Centre, Hospital, Legal Services, etc. WHL also supports women in distress with rescue van and counselling services in addition to providing information about women welfare schemes and programs across the country. Women can dial 181 short code to avail services from Women Helpline. As per the Ministry of Women & Child Development (Annual Report 2020-21), women helplines have become operational in 33 States/UTs, and have managed more than 54.25 lakh calls. The Scheme is funded through the Nirbhaya Fund.
10	National Creche Scheme	A centrally sponsored scheme, the National Crèche Scheme is being Implemented through the States/ UTs to provide day care facilities to children of working mothers. Day care facilities are provided to the children of age group of 6 months to 6 years of working women who are employed for a minimum period of 15 days in a month or 6 months in a year. Facilities are to be provided to 25 children in each crèche.
11	Central Board of Secondary Education (CBSE) Scholarship Scheme/ Policy for Girl Education	The objective of CBSE merit scholarship scheme is to provide scholarships to the meritorious girl students, who are the only child of their parents; and have passed the CBSE Class X Examination with 60% or more marks and are continuing their further school education of Class XI and XII. The scheme is aimed to recognize the efforts of the parents in promoting education among girls and to provide encouragement to meritorious students (CBSE Portal).

Sl.No.	Scheme	Brief Description
12	CBSE Udaan Scheme	UDAAN is a project launched by the CBSE under the aegis of Ministry of Human Resource Development (MHRD) to address the low enrolment of girl students in prestigious engineering institutions and the teaching gap between school education and engineering entrance examinations. The objective is to provide a platform that empowers the girl students, facilitates their aspiration of joining the prestigious engineering institutions so that it enables them to partake an important role in nation-building.
13	The Mahila Police Volunteer Scheme	A centrally sponsored scheme, it aims to create and empower Mahila Police Volunteers (MPV), who act as a link between police and the community and help women in distress. MPVs serve as a public police interface in order to fight crime against women and report incidents of violence against women such as domestic violence, child marriage, dowry harassment and violence faced by women in public spaces.
14	Cyber Crime Prevention against Women & Children (CCPWC):	The main objective of Cyber Crime Prevention against Women and Children (CCPWC) Scheme is to have an effective mechanism to handle cybercrimes against women and children in the country. As per the Annual Report (2020-21) of the Ministry of WCD, the total outlay of the scheme is ₹224.76 crore. Ministry has provided grant to all States/UTs to set up cyber forensic cum training laboratories, hiring of Junior Cyber Consultant and training/capacity building to provide hands-on training to Law Enforcement Agencies (LEAs) Investigators, prosecutors and judicial officers.
15	Mahila Samakhya Yojana	The Mahila Samakhya programme, launched in 1988 to pursue the objectives of the National Policy on Education, recognises that education can be an effective tool for women's empowerment. It aims to build self-confidence among women, provide information and skills for economic independence, promote critical thinking, and enable equal participation of women in development processes.
16	Swadhar Greh Scheme	The Ministry of Women and Child Development is implementing the Swadhar Greh Scheme which targets the women victims of unfortunate circumstances who are in need of institutional support for rehabilitation so that they could lead their life with dignity.

Source: The information above has been collated from the Ministry of Woman and Child Development's Annual Report for 2020-21. As for the information taken from other portals, the source has been mentioned.

## 4.5 Conclusions: The Policy interplay

4.5.1 Having discussed some of the major schemes aimed at enhancing the state of affairs for women in the country, we draw key themes that stand out strongly. Firstly, in recent years, there has been a conspicuous attempt to converge

schemes in order to address certain multi-dimensional challenges. Contemporary policy issues faced by women are part of a complex landscape, cross-cutting socio-economic challenges against an evolving political and environmental setting. As discussed in the schemes above, there is an understanding of the inter-generational and the multi-dimensional nature of certain issues such as nutritional deficiencies, health & sanitation challenges, education, employment, and financial independence. There is a recognition of the vicious cycle that gets triggered when females suffer on even a single parameter of the aforementioned ones. The motivating factor is that an improvement in any one area also has positive spill-over effects into others. For instance, increasing the tap water connection reach across households reduces the household chores' burden on girls, giving them more space to attend school and devote time to learning. Drought-affected areas have registered a 22 per cent increase in school dropout as people have to walk for kilometres to get water. Unfortunately, women tend to be at a loss as collection of water is often seen as a gendered task, to be carried out by females in the household (Kukreja & Nankani, 2022). Thus, installing a tap water connection and giving access to potable water has a positive impact on reducing school drop-out rates among girls. Revilla & Ram (2020) note the significant and positive relationship between sanitation access and the gender parity index (GPI) in secondary and tertiary schooling. The report has discussed the cross-cutting nature of the challenges women of all ages face in multiple spheres. These challenges call for a holistic approach, where interventions operate with the objective of transforming the system as a whole, including shifting deep-seated gender biases that influence social behaviour and norms. Such a holistic approach across policy interventions is being reflected in interventions like the POSHAN Abhiyaan. It provides a platform for multiple departments to converge their activities for deriving nutritional outcomes.

4.5.2 Yet another theme that emerged is the need to enable channels through which greater community participation can be brought about. For a policy-making process to be executed successfully, the implementers on the ground must be closely involved even during formulation. This implies a certain degree of decentralisation in the policy process. From the assessment discussed, implementation challenges were observed across multiple schemes. In India, the implementation of schemes is the stage which receives a lot of flack for the sub-par performance of certain interventions. This is yet another reason why an implementation approach must be included right at the stage of formulation. (Agarwal & Somanathan, 2005).

4.5.3 Each scheme has a bearing on the entire Lifecycle continuum of the individual, and on the intergenerational spill-over effect as well. The next chapter shall explore the multifaceted nature of the challenges faced by women using a lifecycle continuum approach.

## CHAPTER 5

### THE WAY FORWARD

#### A Lifestyle Continuum Approach for Development of Women

Developments in one area in a woman's life have a continued impact not just throughout her own lifecycle, but also have a spill-over into the future generations. This is the essence of the lifestyle continuum approach that this section adopts to present challenges that women face at various stages in life. Biologically, the life stages of a typical woman are divided into infancy, puberty, sexual maturation, climacteric period and post-climacteric years (Takeda, 2010). This section provides an analysis based on the multi-faceted challenges women face at each stage, be it related to health and nutrition, education and employment, or psycho-social areas. The previous sections emphasize capturing the interlinkages among different parameters influencing the status of women, and the resultant complexity of issues faced by women. The report has emphasized adopting a comprehensive approach to understand and address challenges. This section, by adopting a life-cycle continuum approach, is the culmination of these emphases.

The lifecycle continuum approach is typically used with reference to meeting health care needs, and especially that of women in the reproductive years. It emphasizes on continuity in individual care. It is argued that continuity of care is necessary throughout the lifecycle of an individual, and also between places including households, communities, and healthcare institutions (Kerber, 2007). The report draws on this approach to understand opportunities for empowerment at every stage in a woman's life. Empowerment calls for different needs to be met at different stages over the span of life. Every stage is associated with particular challenges, and thus require specific means of empowerment. While there is a substantial body of work exploring the vulnerabilities that cluster around a woman's reproductive years, and the interventions that are then required to address them, there is still vast scope to delve into vulnerabilities across all stages in a woman's life span. Additionally, health care needs receive more attention than certain other areas such as the issues that arise in the psycho-social space, economic empowerment, employment, care burden, etc. Empowerment plays out in a number of ways over the entire span of life, and varies at different stages (UNDAW, 2001). Thus, the basis for policy making aimed at enhancing the status of women has to be a proper identification of specific constraints and needs of women through the life cycle.

Before the discussion on challenges faced at each stage in a woman's life, it is important to note that certain challenges such as inadequate nutrition and lack of proper hygiene and health, constraints to accessing education, safety issues, vulnerability to violence, are seen at various stages over a life span. The section intends to highlight the primary challenges that seem to be more pronounced in particular points in time in a woman's life cycle continuum.

## **5.1 Infancy: Major challenges**

### **5.1.1 Sex determination and son's preference**

5.1.1.1 Sex ratio speaks volumes about the underlying socio-cultural norms and societal biases. The sex ratio trend in India shows a clear gender bias in favour of the male child, with estimates from the 2011 census showing seven million fewer girls than expected in the 0-to-6 age group (Roberts & Montgomery, 2017). The preference for a male child is influenced by stubborn societal attitudes and a deep-rooted patriarchal mindset. This preference stems from a long-term perspective where a girl child is perceived as a potential burden or a liability rather than an asset for the household. She is often seen as a temporary member whose departure post-marriage is an eventuality. In a study conducted in select villages of West Bengal, knowledge of sex determination and the PNDT Act were found to be 44.82% and 18.10% among antenatal women. Almost half of the women surveyed expected a male child in the current pregnancy. The study indicated caste, sex of the last pregnancy and current gender composition to be the key determinants for gender preference (Biswas & Roy, 2017).

5.1.1.2 Multiple studies have investigated the reasons underlying a strong 'son' preference that leads to utilising sex determination techniques. Hatti & Sekher (2005) bring forth an argument made by anthropologists and demographers that both infanticide and selective infant and child mortality are means by which parents attempt to manage the sex composition of their families. The study highlights a crucial trend in the gender bias at infancy. Previously, families would undergo repeated pregnancies bearing daughters in the pursuit of a male child. Now, to limit the family size and still have a say in the gender of one's progeny, female foeticide using sex identification techniques is the desired means for a large number of families. A desire for sons is often coexistent with discrimination against girl children. At the infancy stage, this generally reflects in inadequate provisions of nutrition and healthcare for the girl child.

## 5.1.2 Unmet Nutritional Needs

5.1.2.1 Malnutrition among girl children is a significant factor for under-five mortality. Prevailing socio-cultural norms and gender inequalities lead to unmet nutritional requirements among girl children. Under five mortality remains 8.3 percent higher for girls than for boys (Banik & Adhikari, 2021). The progress in reduction in child mortality over the years has not been shared equally by the male child and the female child. A study conducted to explore whether female disadvantage in breastfeeding and food allocation accounts for gender disparities in mortality, shows that Indian girls are breastfed for shorter periods than boys and consume less milk. Despite Indian girls having better neonatal mortality outcomes, female infant mortality in the post-neonatal period offsets this period of advantage (Fledderjohann et. al., 2014). The nutritional bias against the girl child carries over throughout her childhood as families prefer giving more food to the boys in the household. Families where a preference for a male child prevails and where there is an attempt to keep trying for a male child, studies show that girls are weaned off earlier in such households. Thus, triggering the start of a vicious cycle of nutrition deficiency. The prevalence of the continued bias against girl children, and them being treated as unwanted through a neglect towards their nutritional as well as other needs, was termed 'extended infanticide' by the anthropologist Barbara Miller.

## 5.1.3 Interventions Needed

5.1.3.1 At the stage of infancy, overcoming gender differentials in meeting nutritional needs and ensuring a stricter implementation of the PC-PNDT Act prohibiting antenatal testing is required. India's nutrition plan must be a gendered strategy, based on a thorough understanding of how social behaviour and norms tend to put girl children at a disadvantage in terms of nutrition attainment. The Beti Bachao Beti Padhao initiative has occupied an important position in the public discourse on tackling biases against the girl child. The scheme has led to an increased awareness and sensitization of the masses regarding gender differentials and discrimination in society. The initiative has been successful in raising awareness on the declining Child Sex ratio in the country. Overcoming these major challenges at the infancy and early childhood stage requires greater efforts to tackle the root cause of son preference and gender-biased sex selection. While no one scheme is a panacea for this, multiple interventions at the community level, fostering greater community participation, raising awareness through education, and empowering women to have a greater degree of control on their reproductive

choices, will help address the persisting underlying causes of sex determination.

#### **5.1.4 Pre-adolescence: Major challenge of lack of focus on upper primary education and the burden of care**

5.1.4.1 This stage lies between early childhood and adolescence. Girls begin to experience physical, emotional, and cognitive changes right from this phase. While the issue of a high drop-out rate is more marked in the adolescent phase for female students, a lack of focus on educational attainment can be seen in the pre-adolescent phase as well. Societal norms and cultural patterns shape and socialize and mould young girls into the role of caretakers from a very young age. They begin shouldering more responsibilities in the household including cooking and taking care of the siblings. Owing to the care burden and a general neglect towards girl education, this phase sees a large number of girls withdrawing or losing focus from primary education. Primary and upper primary education form an important component of a girl child's educational journey. The quality of learning in this phase has a bearing on the transition to secondary schooling. One of the major issues is the large number of children who are 'out of school'. Girls constitute the majority of out of school children globally. They become 'invisible' in the policy making realm, as their absence is unaccounted for in school records. Children not attending school are generally unaccounted for in school records, and therefore become 'invisible' and often not considered in policy and decision-making. According to UNICEF (2014), in South Asia, these children are mostly with disabilities, engaged in child labor, from poor families of rural areas or urban slums, living in emergency settings, and mostly girls. There are extensive interventions on addressing challenges in the adolescent phase. However, there is a dearth of attention on the pre-adolescent phase, which is an important window of opportunity in a girl's life span for interventions to build a strong foundation preparing her for the adolescent phase.

## **5.2 Adolescence: Major Challenges**

Adolescent girls make up about 23 percent of India's population with a strength of over 253 million in number. Adolescence is a critical stage of transition from childhood to maturity. The adolescent experience during this phase, from physical, emotional to all kinds of learning experiences, has a major bearing on adulthood. The skills acquired during this phase also go to shape the adult life experience (ICRW, 2013). While the entire stage of adolescence is crucial and different in terms of experience, over the span of life for a woman, even within the adolescent phase, there are differences in

the nature of changes and experiences that girls undergo. There is a dire need to disaggregate the age bracket of 10 to 19 years for gaining insights into the challenges faced by girls at this point in their life. Multiple surveys club girls aged 15-19 and those above this range into one broad bracket, terming it 'women of reproductive age'. Adolescent girls are also clubbed with children in the under 18 years age bracket. There are few studies which document the differences in behaviour, physical and emotional changes, and ambitions and aspirations between younger and older adolescents (Santhya et. al., 2017). Gender related challenges in this phase are numerous – from early marriage, restrictions on mobility and freedom, to expectations of shouldering household care burden. Here are some of the primary challenges they are faced with.

### **5.2.1 Lack of awareness on menstruation & sexuality**

**5.2.1.1** Menstruation continues to be a taboo in the Indian society for a large chunk of the population. Often, adolescent girls attain puberty without having a properly guided initiation into it. This leads to misconceptions on the subject that further feeds into strengthening the taboo. Adolescent girls undergo significant physical and emotional changes after hitting puberty. The changes extend to the social environment as well. The position of an adolescent girl in her social setting changes. Society places restrictions on a woman's freedom of movement, choice and equality. There is anecdotal evidence indicating various constraints on movement. Faced with a change of this nature for the first time certainly adds to the pressure of undergoing a significant change. Along with the physical changes that are concomitant with puberty, the added pressure of coping with societal norms and restrictions can take a toll on adolescent girls.

**5.2.1.2** As per the National Family Health Survey (NFHS-4) 2015-16, of the total number of menstruating women, only 36 per cent of women were reported using sanitary napkins, locally or commercially produced. Findings from NFHS 5 show that about 50 per cent of women aged 15-24 years still use cloth for menstrual protection. This goes to show a lack of awareness on hygienic methods to be used during menstruation. This is a huge challenge that even adolescent girls face. It reduces their capacity to access education, as menstruation is made difficult and inconvenient task to deal with. To add to the inconvenience, inadequate or absent toilet infrastructure in schools exacerbates the situation. Studies have documented the strong association between lack of sanitation infrastructure in schools and high drop-out rates among adolescent girls. Menstrual health must be taken up on a high-priority

basis, especially targeting adolescent girls. Interventions must tackle menstruation-related taboos, shame, misinformation, and poor access to sanitation facilities and menstrual products.

5.2.1.3 A report by ICRW (2013) highlights the need to design better programmes on menstrual awareness. Adolescence is also a crucial phase to shape a girl's understanding of menstruation. Taboos that are perpetuated through generations must be stemmed. For this purpose, educating girls on menstrual hygiene and reproduction is essential. The ICRW (2013) report discusses how health, marriage, or child birth are discussed through a woman's fertility role. Sexuality is also discussed in a negative light. Adolescence is an impressionable phase, one full of changes as well. In this scenario, communicating the importance of menstrual hygiene, and discussing sexuality with girls without a patriarchal underpinning to the communication is of great significance.

## 5.2.2 Tendency to drop out of school

5.2.2.1 There is an unfortunate trend of higher drop-out rates among adolescent girls at the secondary level of schooling, as is documented by a number of studies in India. As per an NCPR report, about 39.4% of girls aged 15 to 18 years drop out of school and college across the country. Around 64.8% of the ones who drop out do so to take up household chores. The care burden that girls are forced to shoulder right from a pre-adolescent phase, and sometimes from an even younger age, further exacerbate the challenges of adolescence. Additionally, families prefer investing resources in a male child's education over a girl's education. This is yet another reason why adolescent girls are forced to leave schooling. The tendency to consider a girl a liability reflects in the decision to discontinue her education. Dropping out of school at this critical juncture inhibits adolescent girls from transitioning into the role of a formally employed woman. It hampers her ability to become financially independent and have agency. Various studies document the driving factors underlying the high drop-out rates among adolescent girls. Mitra et. al., (2022) studies socio-economic disparities and their association with the number of Out of School girls. The study finds that the chances of a girl being out of school are at least 16% higher than that of boys. The likelihood in urban areas is lower than the rural areas, and the probability is higher for the backward castes as compared to the upper castes. Thus, the experiences of adolescence vary widely for girls depending on their social background. Localized solutions must be brought forth in a way that they factor in the specific demands of adolescent girls from particular regions.

### 5.2.3 Nourishment

5.2.3.1 The nutrition crisis that a large number of girl children face at the stage of infancy and early childhood, often extends into adolescence and adulthood as well. Adolescence is a nutritionally vulnerable time when physical changes place more nutrient demands. This is an important phase also because dietary practices taken up in this phase tend to be established and have ramifications on long-term health. This is also a window of opportunity to correct nutritional deficiencies that may have occurred in early life, to catch-up on growth, and to establish good dietary behaviours (UNICEF).

### 5.2.4 Emotional Conflict

5.2.4.1 Adolescent girls, being in a phase marked by changes on multiple fronts, often face a conflict of emotions. There can be confusion with regard to their educational aspirations, ambitions, curiosity regarding sexuality, acceptance of bodily changes, and their connection with peers and family members. In a study conducted in the context of Kerala to better understand challenges faced by adolescent girls, it was found that 72.5% adolescent girls in the sample used for the study accept emotional conflicts as a major challenge. Girls also agreed that they are more prone to get irritated and angry. The study reported feeling of loneliness and gender related inferiority among girls (Nisha & Kuruvilla, 2015).

### 5.2.5 Interventions Needed

5.2.5.1 Surveys and research studies studying the adolescent age group in a disaggregated manner, to understand nuances within the age bracket between younger and older adolescents, is an urgent need. Insights from such studies would enhance the functioning of schemes like SAG (Scheme for Adolescent Girls) in the country. Given the multidimensional nature of the needs and issues faced by girls, such studies would help design more effective policies.

5.2.5.2 Policies must ensure that differences in the socio-economic and cultural setting are accounted for. The report stresses on this point throughout – experiences and challenges vary hugely according to a woman's social setting. And hence, policy interventions must be shaped accordingly. Community outreach services for adolescent girls in urban areas with heterogeneous groups of population and a different set of community networks calls for a different strategy than in rural areas where the community is a close-knit, fairly homogenous group (Raykar, 2022). Furthermore, extensive qualitative research aimed towards gaining more

knowledge on adolescent girls' experiences with menarche, menstruation is needed. To improve nutritional outcomes for this group, school meals play a positive contributing role. Apart from catering to adolescent girls' nutritional and hygiene needs, interventions need to focus more on addressing the emotional and mental health challenges faced by adolescent girls. This aspect must gain more attention in policies that are designed for this target group.

### **5.3 Adulthood: Major Challenges**

Women come across a different set of challenges in the adulthood stage. This phase is often divided into two categories, particularly in health literature, viz., the reproductive years, pre-menopause and the post-menopausal phase. It is a better approach to understand a woman's needs in different phases during adulthood, rather than viewing adulthood as the period between 18 years of age and the elderly phase. The disaggregation of the adulthood window between these two points is essential. It helps gain insights into specific phase-wise challenges in all spheres of a woman's life. This period is marked by watershed events in one's life. Right from taking up employment, making marital choices, and emotionally coping with the idea of becoming an independent adult. The individual is expected to truly come into her own in this phase, as the turmoil and fluctuations of adolescence settle down. It is expected to be a period wherein one's identity comes to be defined. The report has elaborated extensively on the complexity of the challenges faced by women in various arenas. The adulthood phase is one which by virtue of the demands it places on an individual, adds to the complexity of challenges and opportunities in a woman's life. Delving into the primary challenges a woman faces in this phase is a step towards a comprehensive understanding of a woman's adulthood experience.

#### **5.3.1 Transitioning to employment**

5.3.1.1 Understanding the transition from education to work, and the transitions within the employed phase as well, are immensely crucial. This is all the more important considering the low levels of female labour force participation rates in India. Unpacking this challenge will help harness the potential of women. The choice of employment after college is shaped not just by the individual choice of the woman, but by a range of social factors as well. At times, women do not choose employment or are pressured not to take up formal employment. Multiple studies find that women may be disinclined to be formally employed owing to family status concerns and norms that stigmatize female employment (Eswaran et al., 2013; Klasen, 2017). A reform in education system to promote more employability among the youth is an

important component for addressing the challenge that women face when transitioning to employment. However, it is merely one component. There exist cultural and economic factors that are associated with the low workforce participation of women in India. Gender norms place expectations on a girl's choice of subjects at all levels of education. Studies highlight the low likelihood of girls enrolling in STEM subjects as men are considered more capable of engaging in this area, as compared to women. Gender norms and expectations about the subjects that girls take at school can restrict their choice of employment (UNICEF ITU, 2020). Social norms further limit the scope of employment for women by attaching stigma to certain occupations. For instance, working in call centres is still largely considered unsuitable for women in India (Boudet et al, 2013). Transitioning to work is a challenge for a lot of women that further leads to another grave challenge - lack of economic independence.

5.3.1.2 Economic independence is a source of liberation for women. It gives her agency in the true sense of the term, by enabling her to make independent choices and take control of her own life. Studies have shown that promoting greater control over one's income leads to a greater motivation to participate in the labour market (Field et. al., 2019). However, employment may not necessarily translate into control over her own financial resources. Intra-household power dynamics influenced by patriarchal mindsets may render a woman not in control of her income. Social norms play an important role in a woman's economic independence.

### 5.3.2 Social Pressures

5.3.2.1 Throughout women's adulthood phase, especially during what are considered their 'reproductive years', women face the pressure of getting married. In many households still, patriarchal norms dictate marital decisions for a woman to be considered the parents' responsibility. Citing a Lokniti CSDS Youth Study, Attri (2021) mentioned that 31% of the youth in the study said their parents will have or had a lot of influence on their marriage decision. This influence was greater for women (35%) than men (28%). Over the years, there has been an attitudinal shift with women gaining greater control over their marital choices. However, there is still ground left to cover on this front. Societal and family pressure, and peer pressure in particular, continue to impact a woman's marital life.

### 5.3.3 Pressure to drop-out of the workforce

5.3.3.1 Many women face the pressure of withdrawing from the workforce at every

point in their career. While some do not have a say in joining the workforce to begin with, many others start facing pressure to drop-out owing to societal constraints. Working independently implies a certain degree of autonomous functioning including travelling to the workplace, and even staying in a city away from one's family. There is immense pressure on women to exit the labour force owing to unacceptability on part of their families. In regions lacking physical infrastructure such as a reliable transport network for instance, women face greater pressure to withdraw from the workforce. This forms a major obstacle in women's career progression. Multiple studies document the dearth of women occupying senior positions in various occupational spheres. According to Niti Aayog's 2021 dashboard on Sustainable Development Goals (SDG5), for every 1,000 persons in managerial positions (including the position of Board of Director in listed companies), only 190 are women (Dwivedi, 2022). Adulthood is marked by a number of changes over a long period of time in a woman's life span. Considering each challenge distinctly, along with an understanding of the underlying socio-cultural norms that build the challenge in the first place, is the need of the hour.

#### **5.3.4 Interventions Needed**

5.3.4.1 Schemes aiming to facilitate the transition between school and work are needed. Studies must explore the factors that drive lower female labour force participation, especially among women who form the educated unemployed pool. The reasons underlying this trend would be immensely helpful in shaping strategies to promote greater involvement of women in the workforce. Secondly, financial management and the need to be in charge of her own finances – these are two areas whose importance needs to be communicated to adult women right from an early age.

### **5.4 Motherhood: Major Challenges**

#### **5.4.1 Undernourishment**

5.4.1.1 A quarter of women of reproductive age in India were undernourished with BMI less than 18.5 kg/m till 2016. Undernourishment is a major problem that a significant portion of women in India face throughout their life span. However, this problem gets worsened during motherhood and has the potential to perpetuate a nutritional deficiency inter- generational cycle. Undernourished mothers give birth to babies that are low-birth-weight, triggering an intergenerational cycle. Although women shoulder the responsibility of child-care and cooking, their choice in the nutritional intake for her and her offspring is restricted (Adhikari & Banik, 2021).

## 5.4.2 Increase in care burden

5.4.2.1 As women enter motherhood, the responsibility of child-care, more often than not, falls solely on the woman. Additionally, she is also considered the one in charge of taking care of the elderly in the household. Her responsibilities of the household chores are doubled in this phase. An OECD report found that women typically spend between two to 10 times more time on care work than men (Pesando et. al., 2014). The burden is even higher for employed women, be it in the formal or in the informal sector, as they have to manage both work and their care responsibilities.

5.4.2.2 It is important to note that the challenge is not just around motherhood, but also about not choosing motherhood. Increasingly women are choosing not to be mothers. Societal acceptance of this development is not completely there, and may be hard to come by. Interventions that aim to shape attitudes and mindsets should work on changing attitudes towards the decision of not being a mother.

## 5.4.3 Rejoining Workforce

5.4.3.1 There are multiple exit points over a woman's career span. Motherhood, unfortunately, is a significant exit point for a large chunk of women in the country. Rejoining the workforce after maternity is considered quite a task by a lot of women, owing to the pressure of shouldering the childcare responsibilities without adequate help from other household members. A study conducted by the Ashoka University cites revealing statistics pointing out that while 27% of women join the workforce, 48% drop out within four months of returning from maternity leave. Additionally, 50% drop out mid-career before the age of 30 because of childcare. The oft-discussed issue of women not occupying leadership positions must factor in the challenge women face in rejoining the workforce after entering motherhood. UNDAW (2001) points to the challenges women face in accessing economic opportunities because of the disproportionate childcare responsibilities – 'While young and unmarried women, and women without children, have been able to reap the benefits of labour-intensive industrial strategies, in countries where those strategies have been successful, these labour market opportunities have been far less open to older women with dependants. They have found it far more difficult to enter these industries in the absence of adequate social provision of childcare and other services'.

#### 5.4.4 Interventions Needed

5.4.4.1 Facilitating the creation of entry points in a woman's career after motherhood is essential. A study in the low-income neighbourhoods of Rio de Janeiro, Brazil found that the provision of free day care services increased mother's employment from 36 to 46 per cent and almost doubled the employment of mothers who were not working before (Barros et. al., 2011). Childcare facilities are necessary to address employment challenges that mothers are posed with. Yet another study in Argentina found a strong and positive association between the provision of free pre-primary school facilities and maternal labor force participation rates (Berlinski & Galiani, 2011). Additionally, reskilling of women at all points in their career would also facilitate multiple entry points into the labour force. It is also important to bring about an attitudinal shift towards care responsibilities. Interventions must drive efforts towards equitable sharing of care work in households.

#### 5.5 Elderly years: The Challenge of Social and Economic Security

5.5.1 It is a matter of great concern that the elderly women cohort is still largely invisible in policy discussions or that they receive attention that remains inadequate. This phase is characterised by greater dependence on the family and the community for their emotional and physical well-being. It is also a phase wherein restrictions on mobility and autonomy come into the picture. While there is an acknowledgement of the healthcare needs of geriatric women, there is still a vast scope to discuss challenges beyond healthcare that a woman faces in this stage in life. Modern working conditions have led to a change in the way the elderly receive support and care. A UNFPA report highlights that the number of older women will register a progressive rise as compared to the number of older men in India. In a rapidly changing context, the elderly women is a cohort that requires urgent policy attention.

5.5.2 An absence of income source results renders elderly women in a significantly vulnerable position. Income insecurity increases with age as the ability to work declines. The situation is even more grave for women who never had financial autonomy to begin with. A study titled 'Older Women in India: Economic, Social and Health Concerns' by UNFPA concluded from its survey that the proportion of older women reporting no personal income and no social pension is high across all survey states. This underscores the need to have social pension structures in place, and ensure they reach the needy. Economic insecurity is a greater challenge for elderly women belonging to low-income households and marginalised sections. The study points to a large proportion of older women being engaged in the informal sector where there

is no retirement pension or benefits. It emphasises that more than 4 out of 5 currently working older women are poor and face economic and other compulsions to work.

5.5.3 Traditionally, social security for elderly women came from the familial setting. Increasing employment related migration has impacted the support that this structure used to provide the elderly women in India. Many find themselves in the position of 'empty-nesters', with their off springs residing in different locations owing to a number of reasons including job-related migration and the rise in the adoption of nuclear family structures. Weakened social security systems are likely to have a negative effect on the quality of life of elderly women. In this phase, women also have to, possibly, cope with the loss of a spouse. This adds to the need to build social support structures for elderly women to counter the effect of solitary living.

## 5.6 Concluding Remarks

5.6.1 A continuum approach enables us to capture the social aspects affecting a woman's status and condition. This section attempts to drive home the need for a comprehensive approach to understand and improve the status of women in India. There is little merit in addressing specific challenges in isolation. An approach that deals with a problem without understanding the real impact of the challenges and interventions over a woman's life span, and its inter-generational ramifications, will not be able to address systemic factors leading driving gender discrimination. Recently, the Government laid the foundation of the Mission Shakti' scheme aimed at strengthening interventions for women safety, security and empowerment, by addressing issues affecting women on a life-cycle continuum basis. Adopting this, and initiating research on coalescing policies to the lifecycle continuum approach, is a motivating development.

5.6.2 Women's experience in a certain phase in life varies widely from that of men. The challenges she faces are of multi-dimensional nature. Assessing the status of women in India does not have a simplistic analysis with clearly set conclusions. This report is an attempt to bring out the enormity of the task of enhancing the status of women in the country. It is an imperative, given the various parameters influencing women's status and condition, the interlinkages among them, and the long-standing patriarchal underpinnings of society. However, the way forward to uplift women lies in harnessing the complexity of the issue at hand. There is no single pathway to women empowerment. There exist multiple pathways that must be carved through all parameters encompassing education, nutrition, safety, employment, among

others. The report attempts to capture the multi-dimensionality of the challenges a woman faces at each stage in her life. A holistic policy approach leveraging the multi-dimensionality of the parameters affecting women's status, and adopting a lifecycle continuum lens, is a step in the right direction.

## REFERENCES

Agarwal, O, Somanathan, T. V (2005), *Public Policy Making in India: Issues and Remedies*. XIMB.

Attri, V. (2021). Telling Numbers: Indian Youth Marrying Later, But Traditional Attitudes Remain, Indian Express, 27 May, 2021.

Banik, S. & Adhikari, P. (2021), *Make India Great: Nourish The Girl Child*. Poshan Outlook India January 23, 2021.

Barros, R., Olinto, P., Lunde, T., Carvelho, M. (2011), *The Impact of Access to Free Childcare on Women's Labor Market Outcomes: Evidence from a Randomized Trial in Low-income Neighbourhoods of Rio de Janeiro*. World Bank Economists' Forum.

Basole, A., Abraham, R., Kesar, S (2021), *Down and Out? The Gendered Impact of the Covid-19 Pandemic on India's Labour Market*, CSE Azim Premji University

Beaman, L., Duflo, E., Pande, R., & Topalova, P. (2012). *Female leadership raises aspirations and educational attainment for girls: a policy experiment in India*, Science, New York, N.Y.

Bharadwaj, P., & Lakdawala, L. K. (2013), *Discrimination Begins in the Womb: Evidence of Sex-Selective Prenatal Investments*, Journal of Human Resources.

Bhatia, S., Singh, S. (2019), *Empowering Women Through Financial Inclusion: A Study of Urban Slum*, The Journal for Decision Indian Institute of Management, Ahmedabad.

Brechenmacher, S. (2020), *On Women's Political Empowerment*, Carnegie Endowment for Peace.

Chakrabarti, S., Scott, S., Alderman, H., Menon, P. Gilligan, D. (2021), *School Feeding Programs Improve Nutrition And Child Growth Across Generations: Evidence From India*, International Food Policy Research Institute. Washington DC.

Chattopadhyay, R., Duflo, E. (2004), *Women As Policy Makers: Evidence From A Randomized Policy Experiment In India*. Econometrica.

Chhibber, P. (2002), *Why are Some Women Politically Active? The Household, Public Space, and Political Participation in India*, International Journal of Comparative Sociology

Cooke, F.L. (2014), *Women's Participation in Employment In Asia: A Comparative Analysis Of China, India, Japan And South Korea*, The International Journal of Human Resource Management.

Dave, A., Solanki, G., Basu., P. (ed.), (2001), *Journey from Violence to Crime: A Research Study on Domestic Violence*, IJSW Vol.62 (3).

Desai, S. Joshi, O (2019), *The Paradox of Declining Female Work Participation in an Era of Economic Growth*, Indian Journal of Labour Economics.

Dixon, A. (2018), *Women in India's Economic Growth*, The World Bank, Washington DC

Ferrant, G., Pesando, L. M., & Nowacka, K. (2014), *Unpaid Care Work: The Missing Link In The Analysis Of Gender Gaps In Labour Outcomes*. Boulogne-Billancourt, France: OECD Development Centre.

Field et. al. (2019), *On Her Own Account: How Strengthening Women's Financial Control Impacts Labor Supply And Gender Norm*, Cowles Foundation Discussion Paper

Fledderjohann, J., Agrawal, S., Vellakkal, S., Basu, S., Campbell, O., Doyle, P., Ebrahim, S., & Stuckler, D. (2014), *Do Girls Have A Nutritional Disadvantage Compared With Boys? Statistical Models Of Breastfeeding And Food Consumption Inequalities Among Indian Siblings*, PLoS One.

Ghosh, J., Mondal, B., Chakrabarty, S., Mitra, S (2018), *Women Workers In India: Labour Force Trends, Occupational Diversification and Wage Gaps*. CSE New Delhi.

Ghosh., S, Kundu., A. (2021), *Women's Participation in Higher Education in India: An Analysis Across Major States*, Indian Journal of Human Development.

Gilliatt, S. (1984), *Public Policy Analysis and Conceptual Conservatism*. Policy & Politics.

Giridhar, G, Subaiya, L., Verma , S (2016), *Older Women in India: Economic, Social and Health Concerns*, UNFPA.

Gold-Watts, A., Hovdenak, M., Daniel, M., Gandhimathi, S., Sudha, R., &

Bastien, S. (2020), *A Qualitative Study Of Adolescent Girls' Experiences of Menarche and Menstruation in Rural Tamil Nadu, India*. International Journal of Qualitative Studies on Health and Wellbeing.

Guisan, Maria-Carmen and Exposita, Pilar (2010), *Health Expenditure, Education, Government Effectiveness and Quality of Life in Africa and Asia*. Regional and Sectoral Economic Studies.

Gupta et al., (2021), *Combatting the imbalance of sex ratio at birth: medium-term impact of India's National Programme of Beti Bachao Beti Padhao in the Haryana State of India*, Health Policy and Planning.

Gupta, A., Srivastava, M., Tiwari, A., Srivastava, B. (2019), *The Real Story of Women's Financial Inclusion In India*, MicroSave Consulting.

Harikrishna, B., Jothula, K., Nagaraj, K., Prasad, V. (2020), *Utilisation Of Anganwadi Services Among Pregnant Women In Rural Telangana: A Cross Sectional Study*, Journal of Family Medicine and Primary Care.

Hunter, D., & Peckham, S. (2019), *Policy Failure And The Policy-Implementation Gap: Can Policy Support Programs Help?*, Policy Design & Practice.

Indus Action (2020). Pradhan Mantri Matru Vandana Yojana Evaluation of Implementation and Impact in Gujarat.

Kerber, K. J., Graft-Johnson, J. E., Bhutta, Z. A., Okong, P., Starrs, A., & Lawn, J. E. (2007). *Continuum of Care For Maternal New-born, and Child Health: From Slogan To Service Delivery*, Lancet.

Klasen, S. (2017), *What explains uneven Female Labor Force Participation Levels and Trends in Developing Countries?* University of Gottingen.

Kukreja & Nankani (2022), *World Water Day: To Retain Girls In School, India Must Better Manage Its Water Crisis*, Deccan Herald.

Kumar, S. (2022), *The Skilling Imperative in India: The Bridge Between Women and Work*, Observer Research Foundation.

Lahoti, R, Swaminathan, H. (2015), *Economic Development and Women's Labor Force Participation in India*, Feminist Economics.

Malhotra & Shah (2015), *Women and Mental Health in India: An Overview*, Indian Journal of Psychiatry.

Mamgain, R., Khan, K (2022), *Declining Women Work Participation in Rural India: Trends, Causes and Policy Implications*. The Indian Economic Journal.

Meher, S., Kumar, A. (2018), *Trends of Occupational Pattern In India: An Analysis NSSO*. International Journal of Research in Social Sciences.

Mehrotra, S., Parida, J. (2017), *Why is the Labour Force Participation of Women Declining in India?* World Development.

Mukherjee, P., Singh, R. (2017), *Whatever She May Study, She Can't Escape From Washing Dishes': Gender Inequity In Secondary Education – Evidence From A Longitudinal Study In India*, Compare: A Journal of Comparative and International Education.

Munoz Boudte, A. Petesch, P., Turk C, Thumala, A. (2013), *On Norms and Agency Conversations about Gender Equality with Women and Men in 20 Countries*, The World Bank

Nanda, P., Das, P., Singh, A., & Negi, R. (2013), *Addressing Comprehensive Needs of Adolescent Girls in India: A Potential for Creating Livelihoods*. International Centre for Research on Women.

NITI Aayog (2020). POSHAN Abhiyaan. Third Progress Report

Osman, F. (2002), *Public Policy Making: Theories and Their Implications In Developing Countries*, University of Dhaka.

Ostry, J. Alvarez, R. Espinoza, and C. Papageorgiou. (2018), *Economic Gains from Gender Inclusion: New Mechanisms, New Evidence*. International Monetary Fund.

Panda P., Agarwal, B. (2005), *Marital Violence, Human Development and Women's Property Status in India*, World Development, Vol. 33.

Pieters, J, Klasen, S. (2015), *What Explains the Stagnation of Female Labor Force Participation in Urban India*. World Bank

Prakash et. al., (2017), *Correlates of School Dropout And Absenteeism Among Adolescent Girls From Marginalized Community In North Karnataka, South India.*, Journal of Adolescence.

Ravindranath, K., Viswanathan, B. (2021), *Gender Parity in Higher Education Enrolment: Role of Family*, Madras School of Economics, Chennai, India

Roy, A., & Biswas, R. (2017), *A Study on Gender Preference and Awareness Regarding Prenatal Sex Determination among Antenatal Women in a Rural Area of Darjeeling District, West Bengal, India*, National Library of Medicine.

Shah, N., Santhya, K., Patel, P., Zavier., A. (2016), *Engaging parents to promote girls' transition to secondary education: Evidence from a cluster randomised trial in rural Gujarat, India*, Population Council.

Singh, S. (2016), *Heinous crimes against women in India*, The Journal of social, political, and economic studies.

Suri, S., & Kapur, K. (2020), *POSHAN Abhiyaan: Fighting Malnutrition in the Time of a Pandemic*. ORF Special Report No. 124, Observer Research Foundation.

Suri, S., Veer (2022), *The Role of Maternal Nutrition in Reducing Childhood Stunting*. ORF special report.

Swaminathan., Soumya., Hemalatha, R., Pandey A., Kassebaum, N. J., Laxmaiah, A., Longvah, T., Lodha, R., et al. (2019), *The Burden Of Child And Maternal Malnutrition And Trends In Its Indicators In The States Of India: The Global Burden Of Disease Study 1990–2017*, The Lancet Child & Adolescent Health.

UNDAW (2001). Empowerment of Women Throughout the Life Cycle as a Transformative Strategy for Poverty Eradication

## LIST OF FIGURES

Figure 1. Female Literacy Rate in Rural and Urban India. Figure 2. Gender Disparity in Literacy Rate.

Figure 3. State Wise Female Literacy Rate over NFHS 4 & NFHS 5. Figure 4. Enrolment in Secondary Schooling (IX-X)

Figure 5. Girls Drop Out Rate.

Figure 6. Functional Girl Toilets in Schools in India Figure 7. Total No. of Universities in India.

Figure 8. Gender Parity Index (GPI) in Higher Education (18-23 years, All India)  
Figure 9. Female Enrolment at Undergraduate and Post Graduate Levels

Figure 10. Sex Ratio At Birth : State/UT-wise Performance over NFHS 4 & NFHS 5  
Figure 11. Increase in the Prevalence of Anemia.

Figure 12. Critical Health Indicators of Women Aged 15-49. Figure 13. Percentage of Women with BMI below Normal.

Figure 14. Critical Health Indicators During Pregnancy as per NFHS 5.

Figure 15. Labour Force Participation Rate according to usual status for the age group 15-59 years.

Figure 16. Percentage of Female Workers Across Industries in Rural and Urban Areas for 2017-18

Figure 17. Percentage of Female Workers Across Industries in Rural and Urban Areas for 2018-19

Figure 18. Women having Bank Accounts, House and/or Land.

Figure 19. Women Entrepreneurs who received loans through PMMY.

Figure 21. Lok Sabha Elections: Percentage of Women Elected and Contested

Figure 22: State/UT wise statement of funds released and funds utilized under POSHAN Abhiyaan.