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EMPOWERING THE NATION WITH WOMEN-LED DEVELOPMENT

Introduction:

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

Increasing Gender Parity:

- ▶ The first female fighter pilots have recently been appointed in the Indian Air Force. The participation of women in combat roles in the Army is also strongly under consideration.
- ▶ The Mangalyaan and the 104 Nano satellites launched into orbit on-board a single rocket had a team of women scientists behind them.
- ▶ These women are the role models for a country, which now echoes with the slogan of 'beti bachao beti padhao'.
- ▶ India has been successful in achieving gender parity in school education. Even in technical and professional education the representation is significantly increasing.
- ▶ The literacy rate of women has risen from a mere 9% in 1951 to 65% in 2011.
- ▶ In the workplace today, every fourth worker in India is a woman. With their increasing participation in a variety of fields, women's bargaining power in both private and public life is increasing. Elected women representatives now make up about 46% of our panchayat members. With this the landscape of our country is changing from ground up.
- ▶ Women contesting in general elections has gone up in 2014 elections compared to 1957 elections. On the health front, average life expectancy of women have risen from 31.7 years in 1950-51 to about 70 years in 2016.
- ▶ Institutional births have risen to an all-time high of 79% in 2014-15. The maternal mortality rate has dropped by half in the decade between 2001-03 and 2011-13.
- ▶ The number of women with a bank account has also increased.

Ending Discrimination

- ▶ Women still face serious dangers to their life and liberty in our country. We hear of horrific incidents of violence every day. Women still contribute a disproportionate amount of unpaid work in their homes and on farms.
- ▶ They are often not given an equal say in household or work decisions. This discrimination and violence needs to be recognised and acted upon if we want to see true empowerment of the Indian women. The problems plaguing the women of India are the problems plaguing our entire society. No progress in the country can endure unless it comes with the empowerment of women.

- ▶ “To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves” – Pandit Jawaharlal Nehru.

Financial Empowerment:

- ▶ If people are not made to change the way they think about girls and women, we are unlikely to see long-lasting success for empowerment.
- ▶ Sukanya Samriddhi Yojana was launched in 2015, under which small affordable deposits are made in the bank accounts of girls, with the benefit of higher rate of interest.
- ▶ Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this.
- ▶ Encouraging Entrepreneurship
- ▶ Under the Pradhan Mantri Mudra Yojana, the government has provided credit to small entrepreneurs without collateral. 75% of these loans have been given to women, with 9.81 crore women entrepreneurs already benefitting from them under the scheme.
- ▶ Over 47 lakh SHGs have been promoted under the National Rural Livelihood Mission (NRLM)
- ▶ Skill development is another key aspect for raising the potential of our female workforce. Half of the certificates awarded under Pradhan Mantri Kaushal Vikas Yojana have been given to women candidates.

Empowering Motherhood:

- ▶ The paid maternity leave for working women to 26 weeks empowers them as they need not fear loss of salary or job due to childbirth. In order to extend protection to the unorganised sector as well, pregnant and lactating mothers are provided cash incentives under the PM Matru Vandana Yojana.
- ▶ Having women in senior positions is a positive step in recognising the merit of deserving women while also making organisations more women-friendly.
- ▶ Over 5 lakh women directors are currently appointed in companies, which is the highest ever number in India. At the village level, women members of panchayats are leading the empowerment of their villages.

Safety in Workplace:

- ▶ Workplaces need to be made conducive to women employees, if we want to ensure that women are actively engaged in the workforce.
- ▶ Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 provides a safe and secure environment to women at the workplace.
- ▶ The Ministry of Women and Child Development has also setup an online compliant system for cases of sexual harassment at workplace to make it easier for women to report and follow up on their complaints.

- ▶▶ To empower women and protect their health, the Ujjawala scheme has been introduced, which provides free LPG cylinders to women from BPL families to replace unclean cooking fuels.
- ▶▶ An important aspect of empowerment is also safety. Only if women feel safe and secure will they be able to fully participate in the economy and public life.
- ▶▶ 33% reservation for women in the police force is also being implemented.
- ▶▶ The Nirbhaya Fund is also being used to roll-out comprehensive plans to make 8 major cities in the country safer for women and also improve our forensic analysis abilities in cases of sexual assault.

Accessing the Inaccessible:

- ▶▶ To reach the yet unreached women across the country, ministry has recently launched the Mahila Shakti Kendra scheme. Under this 3 lakh student volunteers are fanning out across the country to directly reach women at village level with government schemes and services for their empowerment.
- ▶▶ The way forward lies in the conviction that we must have women-led development rather than just women's development. They should be able to live without fear so that they can explore their potential and not be bound by artificial restraints.
- ▶▶ We need to push for affirmative policies which bring women on a level playing field with others.
- ▶▶ As India looks forward to reaping benefits from its demographic dividend, the role of empowered women becomes all the more important.

Gender Equality - SDG Goal 5:

- ▶▶ Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. Unfortunately, at the current time, 1 in 5 women and girls between the ages of 15-49 have reported experiencing physical or sexual violence by an intimate partner within a 12-month period and 49 countries currently have no laws protecting women from domestic violence.
- ▶▶ Progress is occurring regarding harmful practices such as child marriage and FGM (Female Genital Mutilation), which has declined by 30% in the past decade, but there is still much work to be done to completely eliminate such practices.
- ▶▶ End all forms of discrimination against all women and girls everywhere
- ▶▶ Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation
- ▶▶ Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation

- ▶ Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate
- ▶ Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life
- ▶ Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences.
- ▶ Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws
- ▶ Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women
- ▶ Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels

Empowering Tribal Women:

Tribal Women:

- ▶ Statistics: There are around 705 Scheduled Tribes (STs) notified in India. Apart from this, around 75 Particularly Vulnerable Tribal Groups (PVTGs) are present. ST community constituted around 8.6 % of total population as per Census 2011.
- ▶ Ministry of Tribal Affairs (MoTA) was carved out of Ministry of Social Justice & Empowerment in 1999 with a mission to enhance socio economic status of tribal population in India. National Commission for Scheduled Tribes (NCST) was established through amendment to Article 338 of constitution by way of Constitution (89th Amendment) Act, 2003.

Policies by MoTA:

- ▶ Eklavya Model Residential Schools (EMRSs) focuses on improving access to quality education. More than 50% of students in these schools are girls. Ashram Schools where focus is on ST girls. Pre & Post Matric scholarships for ST students, majority of whom are girls is to enable them to pursue their education till 12th standard.

Schemes for Economic Development:

- ▶ National Schedule Tribes Finance & Development Corporation: apex organization under Ministry of Tribal Affairs for economic development of STs.
- ▶ Adivasi Mahila Sashaktikaran Yojana (AMSY): Corporation is having exclusive scheme for economic development of ST women

- ▶ TRIFED (Tribal Cooperation Marketing Development Federation of India Limited): Corporation provides financial assistance upto 90% to projects w/outlay of ₹1 lakh at concessional rate of interest of 4%.
- ▶ Right to Forest Products: The law concerns the rights of forest-dwelling communities to land and other resources, denied to them over decades as a result of the continuance of colonial forest laws in India.
- ▶ Scheduled Tribes & Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, provides for full & unrestricted participation of women at all levels.

Women, Health and Development:

- ▶ From time immemorial it has been recognised that women –especially pregnant and lactating women- form one of the most vulnerable segments of the population from the nutritional point of view. In the last century poverty, low dietary intake, repeated pregnancy and lactation and infections were common and as a result, under-nutrition and anaemia were major nutritional problems in women.
- ▶ In the new century under-nutrition and anaemia continue, in addition there has been progressive rise in over-nutrition in women in all segments of population both in urban and in rural areas due to steep reduction in physical activity.
- ▶ The rise in over-nutrition is associated with increase in the prevalence of non-communicable diseases (NCDs). NCD are asymptomatic in early stage. Detection is possible only through routine screening programmes. Health education to women, clearly informing about undue weight gain and effective management of NCDs have to be done using all modes of communication.
- ▶ The three-pronged strategy of dietary diversification and use of iron-fortified iodized salt, IFA supplementation and detecting and treating anaemia will accelerate the pace of reduction in anaemia. Efforts to undertake screening for under-nutrition, over-nutrition, anaemia and NCDs in women as an essential component of preventive health care at all levels, will go a long way in accelerating the pace of women becoming healthy all well-nourished.
- ▶ They will then be able to bring about improvement in health and nutritional status of households. The country can benefit from women fulfilling their role as agents of national development.

Women with Disabilities:

- ▶ Support and income protection for women with disabilities can be provided in the following ways: Income support & protection that protect women from poverty (as a preventative measure- safeguarded from poverty and abuse)
- ▶ Flexibility to move between income programs and employment

- ▶▶ Separate income programs from disability-related supports and services
- ▶▶ Supported entrepreneurship programs
- ▶▶ Accessible, affordable housing be made available to disabled women who have children

Change in Attitude:

- ▶▶ Social attitudes about women with disabilities are improved
- ▶▶ Knowledge about women with disabilities is expanded
- ▶▶ Creation of support groups and forums for women with disabilities (as an information resource).

Women & Climate Change:

- ▶▶ The threat of climate change, manifested in the increase of extreme weather conditions such as, droughts, storms or floods, has been recognized as a global priority issue and has broad disparities existing among regions, between different generations, income groups and occupations as well as between women and men.
- ▶▶ Women in rural areas in developing countries are highly dependent on local natural resources for their livelihood, because of their responsibility to secure water, food and energy for cooking and heating. The climate change and its effects thus, make it difficult for women to secure these resources.

More women die than men during natural disasters:

- ▶▶ United Nations Population Fund (UNFPA) Study: In a natural disaster, women and children are 14 times more likely to die than men and the reason is cultural norms. For example, in the 2004 tsunami in Asia, more than 70% of the dead were women.
- ▶▶ International Union for Conservation of Nature (IUCN) has noted that in Sri Lanka, men survived the tsunami more easily than women:
- ▶▶ Men are taught life-saving skills like swimming and climbing trees while women's role stays restricted as a perfect home-maker
- ▶▶ Taking care of others: The food and relief material are directed more towards men with women also supporting the move (Compassion & care)
- ▶▶ Rate of death of women increases with the severity of the disaster as a study exhibits the reduction in the normal life expectancy of a woman
- ▶▶ Alternate explanation: More men might die owing to the fact that they do take up more risks during disasters (Trait of a saviour)

Water stress impacts women more adversely:

- » Climate change leads to droughts and water scarcity, adversely affecting women's physical and emotional wellness.
- » Burden of water collection and firewood collection largely falls on them: Finding and fetching water can consume up to 85% of a woman's daily energy intake.
- » **Drought:** Search for water takes a toll not only on the time and health but also on their psychological well-being

Climate change increases health risks for women:

- » Women and children are more vulnerable to the health effects of climate change
- » Data for 2000 and 2012 from South-east Asia: The diarrhoeal diseases killed more women than men (common during instances of flooding)

Perpetuation of Gender Inequality:

- » Unequal access to health services
- » General neglect of women's health in unequal societies: Studies in India, Bangladesh and Indonesia showed that the sex of a child influences the extent of the care given.
- » Common for girls: Delayed hospitalization and lower rates of hospitalization
- » Primary caregivers for families
- » Responsibility increases during times of emergency and disaster
- » More likely to suffer from malnutrition following a disaster:
- » Neglected nutritional needs of pregnant and breastfeeding mothers More importance to food hierarchies that favour men

Women farmers face greater hurdles in adapting to climate change :

- » Women make up 43% of the agricultural force and Food and Agricultural Organization (FAO) has noted that women suffer from the following issues citing Gender gap as the main evil:
- » Possess smaller landholdings
- » Face greater hurdles in accessing farm credit
- » Less knowledge of Technical know-how and extension services
- » Difficulty in accessing, using, and supervising male farm labour
- » Use less fertilizer and of lower quality
- » Under-representation in decision making formal forest user groups
- » Lower access to management of natural resources

MEETING THE CHALLENGES OF GENDER EMPOWERMENT

Introduction:

- ▶ Governments and UN agencies have been working on programmes and policies to achieve women's equality and empowerment.
- ▶ However, development processes have led to growth without equitable distribution and prosperity alongside rising gender inequality.
- ▶ The World Bank has suggested that empowerment of women should be a key aspect of all social development programs.
- ▶ Although women constitute 48% of India's population, imbalances in empowerment policy for women with respect to social and economic backwardness remain and women's needs and interest continues to remain side lined.

Women's Empowerment:

- ▶ Women's empowerment is a process in which women increase their choices and freedom to participate, negotiate, influence and hold accountable institutions that affect their lives.
- ▶ Women's empowerment will be achieved only when women perceive gender empowerment as a meaningful goal worth striving for.
- ▶ This necessitates harnessing women's power, utilising their potential and encouraging women to work towards goals defined by them.
- ▶ First, creating the pre-conditions for women's empowerment demands that we define empowerment in an appropriate manner.
- ▶ The World Bank identifies empowerment as being about increasing people's choices and freedom of action to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives.

Critiquing the Concept:

- ▶ The conventional 'one size fits all' empowerment programmes fail to address problems of the most marginalised women.
- ▶ Women's multiple identities of class, caste, ethnicity, gender and other forms of hierarchy and differences including social locations in households as daughters, daughter-in-law, mothers, mother-in-law, wives and widows tend to push women to the margins and make them more vulnerable to discrimination in terms of access to basic human rights, opportunities and resources.
- ▶ To challenge the dominant beliefs of the society in terms of hierarchy, patriarchy and power politics requires empowerment policies and programmes that seek to and understand how the convergence of multiple identities with gender manifests to impede women's empowerment.

Taking Gender Empowerment Seriously:

- ▶▶ If gender empowerment is to be attained, women's voices need to be heard in a broad range of decision-making forums, from households to national parliaments.
- ▶▶ There must be space for women to voice their needs and challenge gender norms in their community – individually and collectively without fear.
- ▶▶ Women's vulnerability to discriminatory social norms can inhibit women's effective participation in social, economic and political activities.
- ▶▶ Therefore, programmes that target women and girls should include elements of social learning and practice.
- ▶▶ Empowering women and their grass-root organisations like SHGs, women collectives and cooperatives as frontline implementers.
- ▶▶ SHGs emerged in the late 1980's and early 90's as a strategy to address poverty and gender-based discrimination faced by women in the developing world.
- ▶▶ SHGs work for group solidarity, self-help and awareness through democratic functioning. Collective savings has been a pathway to find alternatives for their gradual economic and social advancement.
- ▶▶ SHG framework allows women to acquire the preliminary social abilities of negotiation and decision-making while they are engaged in community level actions.
- ▶▶ They often transgress their household boundaries and engage in collective activities such as alcohol banning, indigenous seed saving practice, organising campaigns for maternal health and safe immunisation, and marketing Non-timber forest products.
- ▶▶ On the contrary, field data also reveal an increasing burden on women to repay the loans that they have drawn through micro-finance institutions.
- ▶▶ We can infer that gains in women's economic status and their entitlements may be symbolic or limited in nature due to the prevailing patriarchal attitudes within the household.

BREAKING THE SHACKLES OF FINANCIAL DEPRIVATION

Introduction:

- ▶ The general consensus is that financial development acts as a stimulus in the overall growth and development of an individual.
- ▶ It provides a linkage between people and financial mainstream of the economy. It protects low income groups financial wealth and other resources in exigent circumstances.
- ▶ Financial inclusion also mitigates the exploitation of vulnerable sections by the money lenders by facilitating easy access to formal credit.
- ▶ Financial inclusion gained momentum in India since 2005-06 when RBI stressed upon the banking practices which hampered financial inclusion of the masses.

Financial Inclusion for Women Empowerment:

- ▶ There has been evidence that more women taking up economic jobs have led to better living standards for their families – in terms of better financial standing, educational attainment of children and more healthcare expenditure.
- ▶ Availability of credit at reasonable rates boosts the entrepreneurship quotient of women.
- ▶ The government and RBI have realised the importance of supply side issues and started policies like MUDRA Yojana and priority sector lending.
- ▶ Payment banks and small finance banks are going to be a game changer in the long run.
- ▶ In households, particularly women-headed, formal savings options can smoothen their consumption and reap benefits of saving schemes and instruments.
- ▶ Insurance penetration has gained penetration in India with policies like Suraksha Bima Yojana, Swasthya Bima Yojana and Atal Pension Yojana.
- ▶ Women can become self-dependent and save for their old age without succumbing to whims of children or the husband. It can reduce the gender gap and gives women a strong field to save productively and insure themselves against any contingency.
- ▶ Women especially in the bottom quintile stand to gain from these policies.

Policy Recommendations:

- ▶ Between 2011-17, 77% of female above 15 years are reported to have a bank account, which is 51% increase from 2011 (Global Findex 2017).
- ▶ However, significant percentage of such accounts are zero-balance accounts, meaning lack of usage of services. Some of the existing issues with policies taken so far include:

Banking Correspondents (BCs):

- ▶ The strategy has not given fruitful results due to lack of adequate branding of BCs because of low incentive and compensation structure and preference for brick and mortar branch by the rural economy.

Post Offices:

The potential benefits which can be reaped from the existing infrastructure of post offices has not been exploited. The major bottlenecks remain acute shortage of manpower. Presently there isn't any mechanism by which post offices are able to perform core banking services including lending. India has failed to witness a revolution in mobile banking which was visible in countries like Kenya where over 70% of its adult population has mobile bank accounts.

Literacy Programs:

- ▶ Informal borrowing is still an important issue. This visibly shows lack of attitudinal shift of people and various financial literacy programs.

Anganwadi System:

- ▶ India has an estimated 1.053 million anganwadi centres. Anganwadi workers can be given basic banking training which will give them the opportunity to act as a Banking Correspondents (BC). By this was the existing infrastructure and personnel can be used to overcome the barriers. of lack of physical presence of banks and also ensure last-mile delivery as promised by BCs.

Innovation in Credit Scoring Models:

- ▶ Women are disproportionately disadvantaged by traditional credit scoring models that rely on credit history and collateral. Innovative ways to assess risk quotient of a potential women borrower should be used. o In Africa a psychometric testing to analyse ability, intelligence and character traits to assess creditworthiness is being experimented.

Role of Priority Sector Advances:

- ▶ More diversified, qualitative and quantitative loans through banks are required to prevent
- ▶ the micro enterprise owners from falling in informal interest rates web and help people to shift to new avenues like industries, self-employed businesses, retail trade, export activities etc.

Tailoring Products Suited for Women:

- ▶ In India there have emerged gender differences in ownerships of assets. Understanding
- ▶ these differences and moulding credit products is one important recommendation that RBI could take note of.

Financial Literacy and Demographic Dividend:

- ▶ With more and more women joining the workforce, there is a need to educate them about financial independence and related services like Provident Funds, Insurance Cover and DBT schemes.

Mobile Money – A New Dimension

- ▶ Ease of doing transactions through mobile applications, enabling SMS banking for non-smartphone mobile users, etc can go a long way in tapping the potential of mobile phones.

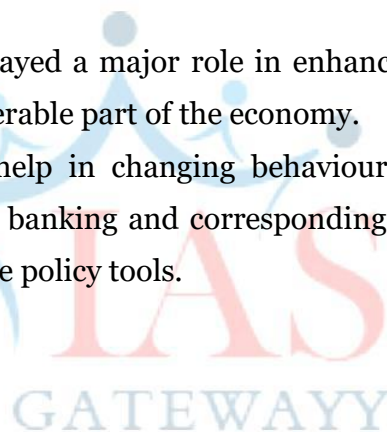
- ▶▶ This is important because mobile ownership has shown less gender gap and hence provides an opportunity to those women who find it an onerous task to go to banks or ATMs. Informative sessions in panchayats and fair price shops can help in imparting the required information.

Importance of Further Research and Gender Desegregated Data:

- ▶▶ Advanced models which include qualitative variables like genders, behavioural aspects and cognitive models need to be incorporated to fully understand the reasons behind low Financial inclusion.
- ▶▶ This would prompt the policy makers to tackle it in the most effective manner and roll out plans accordingly.

Conclusion:

- ▶▶ A farmer committing suicide because of high debt, a poor woman oblivious of being able to own a bank account, a worker unable to mobilise his savings and other such examples point out to a common theme of relevance - need for formal institutional reach and hence utmost need for financial inclusion in India.
- ▶▶ Priority sector lending has lately played a major role in enhancing the financial coverage by catering to the most financially vulnerable part of the economy.
- ▶▶ Proper awareness campaigns will help in changing behavioural attitudes towards a more cashless lifestyle. Promoting mobile banking and corresponding infrastructure to ensure safe online transactions are some effective policy tools.



COMMUNICATION: OVERARCHING ROLE IN WOMEN EMPOWERMENT

Introduction:

- ▶ Communication has an overarching role in human society. It injects life blood into our day to day life.
- ▶ At the macro level it sets the ball rolling in the process of development and social change, by reaching out to people, and influencing them into action, either by participation or through behavioural change.
- ▶ The amalgamation of human lives and mass media in the present era has given rise to a tremendous force in stimulating a sense of involvement among masses, an essential prerequisite for transformation in society.

Inequality faced by Women:

- ▶ According to Upanishads, man and woman are the two manifestations of one supreme power and are equal in strength, power and disposition.
- ▶ Over the ages women became subject to social exclusion, multiple deprivation and mental and physical abuse. The vicious cycles of inequality perpetuated a decline in the status of women and fostered lop- sided development.
- ▶ The 21st century, however, presents a paradoxical situation. Now a section of women enjoys the fruits of socio-economic development, and they have made a place for themselves in the society. But a large number of their counterparts remain deprived even of the right to live with dignity. A girl child is sometimes, considered unworthy of life itself.
- ▶ The uneven representation of women in all economic and social services holds true in case of mass communication media too. Stereotyping of women continues. New stories of violence or sexual harassment against women do appear on newspapers, but often with a bias in reporting.
- ▶ Women as serious decision makers or as hard-core professionals are mostly being overlooked.
- ▶ Their success stories only find place, when they have been able to break the glass ceiling and or have reached the pinnacle of success.

Mass Media as mainstream of Development:

- ▶ In today's India, print, visual and electronic media wield tremendous potential as effective messengers and change agents and thus in uplifting a large chunk of disadvantaged women from the fringes to the mainstream of development. Social media has opened up a new form of interactive communication and engagement, without being hindered by any traditional limitation of time, space and quantity of information exchange. The expansion of communication facilities has been instrumental in bringing to the fore gender issues, hitherto remaining outside the limelight.

- ▶ Women as communicators are gradually coming forward and raising their voice. They tend to give a new approach, perspective, and edge to the gender issues and are unravelling the stories of sufferings and human rights violations with sensitivity.

Mass media is also gearing up in popularising women-oriented programs for empowerment.

- ▶ Women's empowerment has remained at the top of the agenda in All India Radio (AIR) and Doordarshan. 'Stree Shakti', on DD National, highlights the success stories of women achievers. DD News airs 'Tejaswini' which showcases stories of exemplary women who dared to tread unbeaten tracks and reached goals.

Women-centric Initiatives:

- ▶ The National Policy for Women (NPW), 2016, is a landmark document which pronounces the resolve realising the constructive engagement of women in nation development.
- ▶ The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 is a path-breaking law enforcing an obligation upon every employer for ensuring a safe working space. National Mission for Empowerment of Women (NMEW) scheme 2016-17 is a combined strategy for inter-sectoral convergence of programs for women, with the use of multiple communication tools in advocacy campaigns. Women's helpline came into existence to reach out to women in distress.
- ▶ Support to Training and Employment Program (STEP) is aimed at adding new skills to women.
- ▶ Women's SHGs have mobilised and facilitated women in availing facilities for development, be it information, financial or material resources or services.
- ▶ In all such women-centric programs, Information, Education and Communication (IEC) forms an inseparable part.
- ▶ The issue of women's empowerment caught the entire nation's imagination with the launch of 'Beti Bachhao Beti Padhao' program at Panipat in Haryana in 2015, one of the worst affected districts in the state, with the abysmally low Sex Ratio at Birth (SRB).
- ▶ The program has already begun showing positive gains. Reason for its success is the success of public communication strategy which is based on innovative local level interventions.
- ▶ Pradhan Mantri Jan Dhan Yojana, has within two years brought in 16.34 crore women under the banking system.
- ▶ Under the Sukanya Samridhi Yojana, more than 1.26 crore new accounts have been opened in the name of girl children up to November 2017.
- ▶ Women again surpassed men in garnering more than 75% of sanctioned loans under the Mudra scheme for entrepreneurship development.

Conclusion:

- ▶▶ Mass media has played a critical in yielding beneficial results from the schemes for women's empowerment and in highlighting the issues of gender rights to a larger audience base.
- ▶▶ The immense power of communication and new technologies has triggered a motivation for enhanced participation and also generated an in articulating a demand for change.
- ▶▶ Today majority of women are in a position to fight for their rightful place in society. This newly earned confidence will go a long way in heralding a new era for women's multifaceted development.

Way Ahead:

- ▶▶ A gender analysis needs to be applied to all actions on climate change and the gender experts should be consulted in climate change processes at all levels, so that women's and men's specific needs and priorities are identified and addressed.
- ▶▶ Women around the world must adapt their lives to a changing climate depending upon the regional variations and availability of resources. Vulnerabilities need to be tamed with the help of behavioural changes and more changes on a personal as well as on an individual level.
- ▶▶ Women need to be made in control of their required resources as they possess a strong body of over-the-years traditional and environmental knowledge while helping, collecting and managing resources, and raising their families.

Four C'S to Remember:

1. Count women in Planning, Designing, Implementing, Resourcing, Evaluating....all programmes and schemes.
2. Convergence & Integration of the working schemes
Eg: MNREGA linked with a different scheme
3. Capacity Development of women at the grassroot level (adaptation responsive workforce)
4. Collaborations to in-build the gender parity amongst the various groups through participatory innovation, highlighting benefits and converging available resources.