



# IAS PARLIAMENT

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A Shankar IAS Academy Initiative

## GIST OF YOJANA

OCTOBER 2018

**Shankar IAS Academy™**

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### 1. HELPING WOMEN GAIN CONTROL OF THEIR LIVES

#### *Why women should be empowered ?*

- Women have historically been disadvantaged in accessing not only material resources like property and credit, but also have been deprived of resources like market information and business technologies.
- All of these factors have had a negative impact on the type of enterprises that women are engaged in.
- This has not only lowered the status of women but also resulted in keeping women outside the ambit of development.
- Empowerment of women is central to achieving the objective of inclusive, equitable and sustainable development.
- It is important that suitable conditions to facilitate and encourage their full, active and unhindered participation in social, economic, political and public life are created so that their potential is realized fully for the benefit of the society.
- Women's empowerment has a multiplier effect not only on their own lives but also on the family and the society.
- What are the Government efforts ?
- **Startup India** is a flagship initiative launched by the Government of India on 16th January, 2016 to build a strong eco-

system for nurturing innovation and startups in the country which will drive economic growth and generate large scale employment opportunities.

- **Standup India** scheme was launched on 5th April, 2016 to facilitate bank loans from Scheduled Commercial Banks (SCBs) between Rs.10 lakh to Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) and one woman per bank branch for setting up a greenfield enterprise in trading, services or manufacturing sector.
- **Support to Training and Employment Programme for Women (STEP)** Scheme was initiated to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs.
- **Trade Related Entrepreneurship Development Assistance Scheme (TREAD)** envisages economic empowerment of women, which has a provision of Govt of India Grant upto 30% of Loan/credit sanctioned subject to maximum ceiling of 30 Lakhs to NGOs as appraised by Lending Institutes/Banks for undertaking capacity building activities such as Training, counselling, Participation in exhibitions, establishment of new SHGs etc and other components as approved by Bank/Steering Committee.



- **Science For Equity Empowerment and Development (SEED)** has the broad objectives of providing opportunities to motivated scientists and field level workers to take up action oriented and location specific projects aiming towards socio-economic upliftment of poor and disadvantaged sections of the society through appropriate science and technology interventions especially in the rural areas.
- NITI Aayog launched the **Women Entrepreneurship Platform (WEP)**, on the occasion of International Women's Day and the initiative is aimed at building an ecosystem for women across India to realize their entrepreneurial aspirations, scale-up innovative initiatives and chalk-out sustainable, long-term strategies for their businesses.
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** enables large number of prospective youth, which also includes tribal, for taking Short Term Training (STT) and Recognition of Prior Learning (RPL) through accredited and affiliated training partner/training centers.
- **Mudra Yojana Scheme** launched by the Government of India is trying its very best to improve the status of women by providing loans and encouraging them to start new ventures and thereby empowering them by providing a financial security of individual income.
- **Women Transforming India Awards** was initiated which invites stories of exceptional women entrepreneurs who are breaking the glass-ceiling and

challenging stereotypes through businesses, enterprises and initiatives that Provide innovative solutions to address key developmental challenges and/or Impact communities within a sector.

## **2. EMPOWERING WOMEN THROUGH 'CONTINUUM OF CARE'**

*Why continuum of care is needed for women ?*

- If a country aims to build a civilization where women are strong, equal, active and productive members of the society, ensuring quality and equitable health care services to women is critical.
- In order to strengthen the continuum of care, a strategic approach is required to review the coverage and quality of care throughout the lifecycle and at each level of care, highlighting the need for effective linkages between communities and facilities.

*What are the GOI interventions in this regard ?*

**Maternity care :**

- **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)** : The nationwide programme will provide fixed day assured, comprehensive and quality antenatal care to pregnant women on the 9th of every month.
- Pregnant women can now avail of a special antenatal check-up in their second or third trimesters at Government health facilities provided by gynecology



specialists/ physicians with support from private sector doctors to supplement the efforts of the Government sector.

- The **Mother and Child Protection Card (MCP Card)** is a tool for informing and educating the mother and family on different aspects of maternal and child care and linking maternal and childcare into a continuum of care through the Integrated Child Development Services(ICDS) scheme of Ministry of Women and Child Development and the National Rural Health Mission(NRHM) of the Ministry of Health & Family Welfare (MoHFW).

#### **Shishu Suraksha :**

- **Janani Shishu Suraksha Karyakram :** The initiative entitles all pregnant women delivering in public health institutions to absolutely free and no-expense delivery. All expenses relating to delivery in a public institution are borne by the government.
- Under this initiative, a pregnant woman is entitled to free transport from home to the government health facility.
- Entitlement includes free drugs and consumables, free diagnostic, free blood, free diet for the duration of a woman's stay in the facility.

#### **Healthy Adolescence :**

- **Rashtriya Kishor Swasthya Karyakram :** Under this, Peer Educators are selected and trained on six thematic areas of RKSK namely- nutrition, sexual reproductive health, substance misuse,

non - communicable diseases, mental health, injuries and violence.

- These peer educators work as a change agent helping in responding to their queries raised within their groups, pertaining to the above mentioned six thematic areas.
- The **Weekly Iron and Folic Acid Supplementation (WIFS)** programme is currently reaching out to 13 crore school-going girls and boys (class VI – XII) and out-of-school adolescent girls in government/ aided and municipal schools and Anganwadi Centres across all states in India.

#### **Lifetime :**

- **Free Diagnostic Services under NHM :** The Government has been requesting and incentivising the States to provide free essential drugs and diagnostics in public health facilities.
- The Government is already providing support to States/ UTs under NHM for provision of a basket of free services for maternal health, child health, adolescent health, family planning, universal immunisation, and for major diseases such as TB, vector borne diseases such as Malaria, dengue and Kala Azar, leprosy, blindness control etc.
- **Health and Wellness Centre:** The National Health Policy, 2017 has envisioned Health and Wellness Centres as the foundation of India's health system.



- Under this 1.5 lakh centres will bring health care system closer to the homes of people.
- These centres will provide comprehensive health care, including for non-communicable diseases and maternal and child health services.
- These centres will also provide free essential drugs and diagnostic services.

### **3. BREAKING THE SHACKLES OF FINANCIAL DEPRIVATION**

#### ***Why Financial inclusion is important for Women ?***

- Financial inclusion helps in breaking the shackles of financial deprivation by providing a linkage between people and financial mainstream of the economy.
- Further, by bringing low income groups within the perimeter of formal banking sector; financial inclusion protects their financial wealth and other resources in exigent circumstances.
- Financial inclusion also mitigates the exploitation of vulnerable sections by the usurious money lenders by facilitating easy access to formal credit.
- FI is a tool for women empowerment, which gains an access to the institutionalized and formalized credit.
- 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.

#### ***What are the challenges ?***

- Despite the efforts of introduction of BC to act as a link between the banks and people in remote areas, the strategy did not yield any fruitful results due to lack of adequate branding of BCs because of low incentive and compensation structure.
- Though Post Offices have played a pivotal role in extending financial services, the potential benefits which can be reaped from the existing infrastructure of the PO has not been exploited.
- The major shortage of the FI is the lack of trained manpower in the rural areas.
- The mindset of the people to still rely upon money lenders for the credit is a major drawback.
- Despite similar literacy rates and stronger banking structure than countries like Uganda and Kenya, India has failed to witness a revolution in mobile banking which rather visible in the countries like Kenya where 70 % of the adults use mobile banking.
- Lack of attitudinal shift of people and various literacy programs like financial literacy programs through audio and visual - DoorDarshan and established credit counseling centers have not performed satisfactorily.



### ***What is the way forward ?***

- Anganwadi workers can be given basic training which will give them opportunities to act as Banking Correspondents.
- By this way the existing infrastructure and personnel can be utilized to overcome the barriers of lack of physical presence of banks and also ensure last mile connectivity as promised by BCs.
- Setting up of kiosks or account opening desks will relieve women from the pain of physical mobility to banks and will also allow them to take informed decisions.
- More diversified, qualitative and quantitative loans through banks are required to prevent the micro enterprise owner from falling in the informal interest web and help people to shift to new avenues like industries, retail trade, etc.,.
- Molding credit products compatible with ownership patterns is one important recommendation that RBI could take note of.
- Provisions must be taken for promotion of financial literacy in order to reap the effective demographic dividend.
- There is a need to make rural women more aware about such innovations and give them the elementary knowledge of its operations which will help build their credibility in the mobile wallets.
- Informative sessions in Panchayats and fair price shops can help in imparting this much required information.

- Mobile companies and operators should be brought into picture by having required digital banking applications pre - installed in all handsets and customizing the tariffs in such a way that these applications run without the usage of internet.

## **4. EMPOWERING TRIBAL WOMEN**

### ***What is meant by Tribes ?***

- Tribal communities are often identified by some specific signs such as primitive traits, distinctive culture, geographical isolation, shyness to contact with the community at large and backwardness.
- Along with these, some tribal groups have some specific features such as dependency on hunting, gathering for food, having pre-agriculture level of technology, zero or negative growth of population and extremely low level of literacy and these groups are called Particularly Vulnerable Tribal Groups (PVTGs).
- In this context, in 1975, the Government of India initiated to identify the most vulnerable tribal groups as a separate category called PVTGs and declared 52 such groups, while in 1993 an additional 23 groups were added to the category, making it a total of 75 PVTGs out of 705 Scheduled Tribes, spread over 17 states and one Union Territory (UT), in the country (2011 census).

### ***What are the Government Interventions in promoting the welfare ?***

- The **National Commission for Scheduled Tribes (NCST)** was



established by amending Article 338 and inserting a new Article 338A in the Constitution through the Constitution (89th Amendment) Act, 2003.

- By this amendment, the erstwhile National Commission for Scheduled Castes and Scheduled Tribes was replaced by two separate Commissions namely- (i) the National Commission for Scheduled Castes (NCSC), and (ii) the National Commission for Scheduled Tribes (NCST) w.e.f. 19 February, 2004.
- The **Van Dhan Scheme** is an initiative of the Ministry of Tribal Affairs and TRIFED and seeks to improve tribal incomes through value addition of tribal products.
- The scheme will be implemented through Ministry of Tribal Affairs as Nodal Department at the Central Level and TRIFED as Nodal Agency at the National Level.
- At State level, the State Nodal Agency for MFPs and the District collectors are envisaged to play a pivot role in scheme implementation at grassroot level.
- Locally the Kendras are proposed to be managed by a Managing Committee (an SHG) consisting of representatives of Van Dhan SHGs in the cluster.
- **Rajiv Gandhi National Fellowship for ST Students** is a Central Scheme to providing fellowship to Scheduled Tribe students for pursuing higher studies such as M.Phil and Ph.D.
- **Post Matric Scholarship (PMS) for ST students** scheme covers professional, technical as well as non-professional and non-technical courses at various levels including correspondence courses covering distance and continuing education.
- **Vanbandhu Kalyan Yojana (VKY)** aims at creating enabling environment for need based and outcome oriented holistic development of the tribal people.
- This process envisages to ensure that all the intended benefits of goods and services under various programmes/schemes of Central as well as State Governments actually reach the target groups by convergence of resources through appropriate institutional mechanism.
- In the context of the trend of establishing quality residential schools for the promotion of education in all areas and habitations in the country, the **Eklavya Model Residential Schools (EMRS) for ST students** take their place among the Jawahar Navodaya Vidyalayas, the Kasturba Gandhi Balika Vidyalayas and the Kendriya Vidyalayas.
- Eklavya Model Residential Schools (EMRS) are set up in States/UTs with grants under Article 275(1) of the Constitution of India.





- The **Tribal Cooperative Marketing Development Federation of India, (TRIFED)**, under the Ministry of Tribal Affairs, is engaged in marketing development of tribal products including art and craft items.
- TRIFED has been marketing tribal products through its own shops called "TRIBES India" and through the outlets of the state emporia on consignment basis.
- The products procured by TRIFED are then sold through its marketing platform of "Tribes India".
- **Vocational Training Centres in Tribal Areas** is aimed at upgrading the skills of the tribal youths especially women in various traditional/ modern vocations depending upon their educational qualification, present economic trends and the market potential, which would enable them to gain suitable employment or enable them to become self-employed.

## **5. IN PURSUIT OF INCLUSIVE GROWTH IN INDIA**

### ***What are the facts about Female Work Participation Rate (FWPR)?***

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

in all regions and sectors are the primary features.

- Aspirations and need for employment are still high among women with unemployment rates being higher than men.
- The principal status of male UR has remained around 2 -3 percent while female current daily status is varying between 7 - 9 percent.
- India Human Development Survey for 2011 - 12 shows that both individual and family constraints exists for labour market work.

### ***What are the constraints for poor FWPR ?***

- The role of care giving and the limited time spent by men in sharing the household work are primary factors for depressing FWPR.
- Lack of connectivity and poor transportation facilities hinder the movement of women from rural to urban areas for the sake of employment.
- Responsiveness of the state to crime rates and sexual harassment, laws extending night working hours for women and incentives for women entrepreneurs impacts inter - state FWPR.
- Female political representation is low and lack of receptiveness of female leaders leads to further isolation of women.



- Fiscal policies like lower taxes did not improve female employment as the gains from it didn't offset the costs involved.
- With stagnant and low share of formal employment the announcement in the Budget, that contribution by new women recruits to EPFO be reduced from 12 % to 8 % to increase the take home pay may neither incentivize participation nor retention rates.
- Hostel for Working women Scheme was brought in as an effort towards creating safe working environment and providing affordable accommodation for working women away from their home town.
- The recent amendment in the Maternity Benefit Act, which included the leave for 26 weeks and Work from Home option promoted many women to seek the formal employment.

#### ***What factors promoted FWPR?***

- MGNREGA increased FWPR, reduced gender gaps in wages in other markets with positive implications on poverty, child and own nutritional status and empowerment.
- The ICDS and the Creche scheme are strengthened which made the additions of rural women to the workforce.
- Additional allocation of 173 crores for women in public transport in the Budget, 2018 and subsidization of fares for working women made a great leap in promoting the Female participation rate.
- As a part of Make In India and Digital India, the launch of online market platform for Indian women entrepreneurs with e - commerce marketplace known as Mahila - e - haat will improve the market access.
- PMMY provides the financial support to non corporate small businesses and extends a 0.25 % rebate on refinance interest rates to women borrowers, encouraging female entrepreneurship.