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ANALYSIS**

TOPIC

**NARI SHAKTI, INDIA'S DEFINING
REFORM FOR THE NEXT DECADE**

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Context

- Over the past decade, India has transitioned from viewing women's empowerment as a welfare objective to treating it as a **driver of economic growth and democratic deepening**. This shift is reflected in the convergence of financial inclusion, healthcare, education, and constitutional reform into a unified development strategy.
- The passage of the **Nari Shakti Vandan Adhiniyam (2023)** and rising Female Labour Force Participation data together mark a potential inflection point moving empowerment beyond **access to authority**.
- The central challenge now is not policy creation but **policy penetration** ensuring that no eligible woman is left behind on the path to **Viksit Bharat 2047**.

From Women's Development to Women-Led Development

- The conceptual shift from women as **beneficiaries** to women as **agents of change** represents a structural reorientation in India's development philosophy.
 - ♦ It **aligns with SDG-5 (Gender Equality) targets**: eliminating discrimination, ensuring full participation, and recognising unpaid care work.
- India's **G20 Presidency (2023)** explicitly adopted "**Women-Led Development**" as a core theme, reflected in the **G20 New Delhi Declaration**, elevating it from a domestic to a global commitment.
- The constitutional basis for this approach lies in **Articles 15(3), 39(a), and 243D** — enabling special provisions for women in policy, economy, and local governance respectively.

Key Pillars of Women's Empowerment

Financial Inclusion and Economic Agency:

- **PM Jan Dhan Yojana (PMJDY)**: Over **57 crore bank accounts** opened, with approximately **55% held by women** giving millions their first formal financial identity and enabling direct benefit transfers through the **JAM Trinity (Jan Dhan–Aadhaar–Mobile)**.
- **Self-Help Groups (SHGs)**: Nearly **10 crore women** organised through **90 lakh+ SHGs**, the **world's largest microfinance programme** (NABARD-led) driving grassroots entrepreneurship, collective bargaining, and social capital formation.
- **Lakshpati Didi Scheme**: Targets making **3 crore SHG women** earn a sustainable annual income of ₹1 lakh+, transitioning them from subsistence to prosperity.
- **MUDRA Yojana**: Approximately **70% of loans** disbursed to women entrepreneurs, expanding micro-enterprise credit at the grassroots level.
- **Mahila Samman Savings Certificate (2023)**: A special savings instrument for women offering **7.5% interest**, promoting financial security and investment habit.

Health and Nutrition:

- **Pradhan Mantri Ujjwala Yojana (PMUY)**: Over **10.5 crore LPG connections** provided, addressing the **energy-gender nexus** reducing indoor air pollution, health risks, drudgery, and freeing productive time.
- **Ayushman Bharat**: Expanded financial protection in healthcare for women from vulnerable households.
- **PM Surakshit Matritva Abhiyan**: Improved antenatal care and maternal health outcomes through assured checkups.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY)**: Direct cash transfer of **₹5,000** to pregnant and lactating mothers for the first child, supporting maternal nutrition and partial wage compensation.

Education and Social Norm Change

- **Beti Bachao Beti Padhao (BBBP)**: Addressed gender-biased sex selection and improved girls' education access; measurable improvements in **Sex Ratio at Birth** recorded in several target districts.
- **National Crèche Scheme**: Provides childcare support to working mothers, addressing the care economy barrier to women's workforce participation.

Women in STEM and Knowledge Economy

- India has approximately **43% women among STEM graduates** (UNESCO), one of the **highest proportions globally**.
- Yet women hold only **~14% of senior research positions** in India, the **“leaky pipeline” problem** where gains at education level are not retained at leadership level.
- **SERB-POWER (Promoting Opportunities for Women in Exploratory Research)** and **DST-CURIE Scheme** are targeted interventions to bridge this gap.

Labour Force Participation

- **Female Labour Force Participation Rate (FLFPR)** has risen to nearly **37% (PLFS 2023-24)**, reversing a long-standing structural decline.
- Still below the **global average of ~47%**, indicating significant unrealised economic potential.
- World Bank data links a **10% increase in FLFP** to approximately **0.2% increase in annual GDP growth** making women's participation a macroeconomic imperative.

Nari Shakti Vandan Adhiniyam: A Structural Reform

Key Provisions:

- Enacted as the **Constitution (106th Amendment) Act, September 2023**.
- Provides **33% reservation** for women in **Lok Sabha, State Legislative Assemblies, and Delhi Legislative Assembly**.
- Includes a **sub-reservation for SC/ST women** within the 33% quota.
- Reserved seats will **rotate among constituencies** after every delimitation cycle.

Why Does It Matter?

- Women currently constitute only **13–15% of Lok Sabha membership**, among the lowest ratios in major democracies.
- Evidence from **Panchayati Raj Institutions** (where 33–50% reservation already exists) shows that women leaders invest more in **water, sanitation, health, and education** aligning public goods provision with community needs (World Bank/IFPRI studies).
- A documented challenge in PRIs is the **“Sarpanch Pati” phenomenon** where elected women heads act as proxies for their husbands or male relatives, reflecting the gap between representation and real authority.
- **This would have the multiplier effect** like more women in legislatures means more responsive policy design & stronger leadership pipelines.

Structural Challenges

Economic Challenges

- **Informal sector dominance:** Majority of women are employed in unregulated, informal sectors — lacking social security, maternity benefits, and legal protection.
- **Credit and asset gap:** Despite MUDRA, credit access remains limited for marginalised women; property rights and asset ownership remain skewed.
- **Gender Pay Gap:** Women earn approximately **19% less** than men for comparable work in India (ILO) — a persistent structural inequality.
- **Education-employment gap:** Rising female education has not proportionally translated into workforce participation — a well-documented paradox in Indian development literature.

Social and Cultural Challenges

- **Patriarchal norms:** Social expectations restrict women's mobility, decision-making, and participation in public life.
- **Unpaid care burden:** Women perform approximately **75% of all unpaid care work** in India (ILO) — cooking, childcare, elder care — directly suppressing FLFP and economic participation.

- **Safety concerns:** Fear of gender-based violence limits women's access to workplaces, public spaces, and educational institutions.

Governance and Delivery Challenges

- **Last-mile gaps:** Awareness deficits, regional disparities, and weak local administrative capacity leave many eligible women excluded.
- **Scheme fragmentation:** Overlapping objectives across multiple schemes reduce efficiency; lack of convergence weakens overall impact.
- **Tokenism in local governance:** The "Sarpanch Pati" phenomenon undermines the intent of political reservation at the grassroots level.
- **Outputs vs. outcomes:** M&E frameworks measure enrolments and disbursements rather than income change, autonomy, and health improvements.

Digital and Intersectional Challenges

- **Digital divide:** Only ~33% of internet users in India are women (IAMA 2023); women are 40% less likely to own a mobile phone than men (GSMA 2023) — making digital scheme delivery exclusionary in practice.
- **Intersectional inequality:** Women from **SC/ST, minority, differently-abled, and conflict-affected** backgrounds face compounded disadvantages that generic schemes do not adequately address.

Way Forward

- **Outcome-based M&E:** Shift monitoring from coverage metrics to **outcome indices** — measuring income change, decision-making autonomy, and health improvements at household level.
- **Digital inclusion as prerequisite:** Expand women's **mobile phone ownership and digital literacy** before assuming digitised delivery reaches them; mobile access drives are a precondition, not a follow-up.
- **Care infrastructure investment:** Scale the **National Crèche Scheme** and elder care support; formally recognise and account for **unpaid care work in national income accounts**.
- **NSVA implementation with intent:** Expedite delimitation; build capacity of elected women representatives through **structured training, mentorship, and administrative support**.
- **Intersectional targeting:** Disaggregate scheme data by **caste, region, disability, and religion** to identify and address compounded disadvantages.
- **Safety-first infrastructure:** Invest in gender-sensitive **lighting, transport, helplines, and workplace safety** as a precondition for, not a consequence of, women's participation.
- **Bridge the leaky pipeline:** Support women's transition from STEM education to **research and leadership roles** through dedicated fellowships, returnship programmes, and institutional mandates.
- **Simplify and converge schemes:** Rationalise overlapping programmes under a **unified women's empowerment framework** with clear outcome ownership at the district level.

Source: TH

Daily Mains Practice Question

- [Q] Despite significant progress in female education, India continues to face a persistent education-employment gap among women. Analyse the structural and social factors responsible for this paradox.

