

RECOMMENDATIONS

6. RECOMMENDATIONS OF THE COMMITTEE

The final recommendations of the Governors Committee, including those contained in Part I of the Report are as follows:

6.1 The "National and State Councils for Women", as recommended in the "National Policy for Empowerment of Women 2001", should be constituted at the earliest. To enhance their effectiveness, the incumbent Chairperson(s) of the National/State Women Commission(s) should be appointed as the full time Vice Chairperson(s) of the National Council and the State Councils respectively. The detailed composition of the Councils and their functions have already been suggested in the Report of the Committee of Governors - Part I (Para 4.1.1 to Para 4.1.5.2).

6.2 A "Cabinet Committee on Gender Equality" may be set up under the Chairmanship of the Prime Minister with the Ministers of the concerned ministries as Members. The role of the Cabinet Committee, *inter-alia*, would be to monitor implementation of Women Development Programmes, their appraisal/audit at the national level and to suggest mid course corrections, wherever required. (Refer Para 4.1.6)

6.3 A "High Power Official Committee" in the Central and State Governments for monitoring convergence in implementation of programmes and coordination among agencies dealing with women related issues may be constituted. The Constitution of the Committee of Secretaries at the Centre for "Convergence and Coordination of Government programmes for Gender Equality and fighting social evils" under the Chairmanship of the Cabinet Secretary was a welcome step with positive outcome. This arrangement may be replicated under the

Chairmanship of Chief Secretary at the State level, under the DM at the district level and a Village Women Empowerment Committee at the village level. (Refer Para 4.1.7 to 4.1.9).

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6.4 A "National Commission on Status of Women" may be set up by the Central Government to study the status of women in India. It could look into the current status of women in India and the outcome of various development programmes relating to women empowerment since the earlier Committee on the status of women constituted in 1971, submitted its report entitled "Towards Equality". (Refer Para 4.2.1).

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6.5 A "National Resource Centre on Women" may be set up as an inter disciplinary apex body to facilitate networking and strengthening of the existing agencies including academic institutions and professional bodies who are involved in Gender related studies. This Resource Centre would help in the formulation of policies for women empowerment, besides taking up independent evaluation and monitoring of women related programmes and report to the National Development Council besides the Central and State Governments. The Ministry of Women and Child Development could work out the details of setting up such a Resource Centre. (Refer Para 4.2.2).

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6.6 The Micro Financial Sector (Development and Regulation) Bill 2007 has been pending for a long time. This Bill may be taken to its logical conclusion with due care not to adversely affect the interest of women SHGs and beneficiaries.

6.7 Taking into account the large number of poor women estimated to be about 8.2 crores, the Government may take immediate steps to locate resource for providing micro credit to SHGs, 90% of which are consisting of women beneficiaries.

6.8 Under the priority sector, the Banks give loans below their PLR. 40% of the Net Bank Credit has to be towards "Priority Sector advances" as follows:

- (a) Agricultural advances -- 18% (minimum)
- (b) Small enterprises advances - No Benchmark
- (c) Advances to weaker sections - 10% (minimum)

Besides that 1% of total advances of previous year has to be given under Differential Rate of Interest (DRI) Scheme.

Although 'advances to SHGs' get reflected under Agricultural advances and advances to weaker sections it has not been found to be adequate to meet the demand of the large number of women SHG beneficiaries. Therefore, advances to SHGs should be got specified under the small enterprises advances and under DRI schemes as well.

6.9 The interest rate at which women SHGs get credit is exorbitantly high. Lower interest rate will enable women to generate surpluses which can then be ploughed back for creating further livelihood assets and to invest in education, health, etc which in turn would lead to empowerment. Hence the prevailing interest rate regime needs to be revisited.

- Micro loans to SHGs should be provided at concessional rate of interest of 7.5% p.a. under the Priority Sector Advances on the lines of short term crop loans being currently provided by the Ministry of Finance.
- SHGs comprising members of BPL category should be entitled to get credit at an interest rate of 4% p.a.
- The Government may provide an interest subsidy, to the loan provided to Women SHGs particularly of the BPL category, who makes timely repayment of loans.

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- The RBI may introduce a cap on the interest rate on loans being provided to women SHGs by the Banks, as in the case of RMK.

6.10 NABARD was providing refinance to the banks for Micro-finance on concessional rates of 6.5% and 7.5% in the past. However, these concessions have been done away with and the minimum rate at which NABARD refinances now stands between 9.75% and 10.75%. The rate of interest charged by RMK for providing loans to NGOs and franchisees is 8%. The initial funding cost of both these agencies may be reduced so that it may be possible to reduce the rate of interest for the ultimate beneficiaries/Self Help Groups even if it is difficult to reduce the transaction cost of the intermediaries (NGOs), and the franchisees.

6.11 Since a substantial addition in the interest rate is on account of the transaction cost and administrative cost of the intermediaries efforts should be made to reduce it. Besides, systems should be devised whereby loans could be extended by Banks, Regional Rural Banks and Cooperatives directly to the Women Self Help Groups instead of routing through intermediaries. For this purpose the lending agencies should expand their outreach facilities.

6.12 Problems of outreach of the Banking System should be tackled by expansion of branches or other innovative practices which would not add to the transaction cost of micro credit.

6.13 The Commercial Banks should rapidly expand the range and reach of the training that they arrange for women members of SHGs for skill improvement including entrepreneurship and financial management skills. Training may also be imparted for capacity building of functionaries of

NGOs, government institutions and Panchayat Raj institutions. The Micro-Finance Development Fund of NABARD may be increasingly used for this purpose.

6.14 Information Kiosks, preferably interactive in nature, for creating awareness and dissemination of information on various Govt. schemes may be set up and made operational in every Panchayat. The services of the SHGs may be utilized for operating these Kiosks.

6.15 A mandatory Credit Rating System and accreditation system need to be introduced for micro-credit organizations, including NGOs, to ascertain their credentials, performance, accounting system and maintenance of records with insistence on regular periodical audits by independent agencies.

6.16 As recommended by the Committee on Financial Inclusion in its final report, a separate category of micro finance 'NBFC' (Non Banking Financial Companies) may be recognized who would provide thrift, credit, micro insurance, remittances and other financial services to poor in rural, semi-urban and urban areas.

6.17 The accounts opened for the rural labourers under NREGA Scheme may be used for margin money purpose, collateral or guarantee for granting loans to the individuals/Self Help Groups.

6.18 The SHGs have been found to be effective instruments of social mobilization leading to women's empowerment. Therefore it should be targeted that all eligible women are covered under SHG Schemes (universalisation of SHGs) and that they are provided sustained livelihood

with minimal displacement. The recommendation of the National Policy for Women Empowerment 2001 that the women SHGs should be encouraged to federate at the Panchayat/Block and District levels all over the country should be acted upon urgently. The SHGs can bring about synergies in the implementation of various social and economic development programmes by drawing resources made available through Government and non-Government channels, Banks and other financial institutions. They can establish a close interface with the Local Self Government Bodies which would further help in the convergence of various schemes at the local level.

6.19 RMK should be revitalized as an effective utilization for supporting the cause of women SHGs. It should scale up their activities and function as a single window facilitator and service provider for women SHGs. Restructuring of Rashtriya Mahila Kosh (RMK) is a condition precedent for the enhancement of the scope of RMK. It is reported that an exercise is currently in progress for restructuring of RMK. At present it is only a Registered Society under the Registration of Societies Act, XXI of 1860. The restructuring should enable it to raise funds from the market without recourse to heavy budgetary support. The Ministry of Women and Child Development may consider this aspect at the earliest so that niche financial products which are not normally offered by Banks and other financial institutions can be offered exclusively for women SHGs and beneficiaries through RMK.

The authorized capital of RMK at present is Rs.100 crore and its paid capital is only Rs.84 crore. The corpus of RMK needs to be increased in a phased manner beginning with the current financial year to at least Rs.3000 crore in the next three years to make it a pan-India organization for providing micro-credit support exclusively to women and to ensure the

financial inclusion of a sizable number of its targeted beneficiaries. For raising the authorised capital and infusion of additional capital, the Ministry of Women and Child Development may take expeditious action.

The RMK has capped the interest rate at 18% which is too high. It should be brought down, through appropriate intervention from the Government.

RMK may be converted into a Development Bank or a Refinancing Institution for women SHGs. It can also be authorized as an agency for credit rating of micro finance institutions providing credit to women SHGs.

The RMK may facilitate forward/backward linkages essentially needed for women SHGs. It may encourage Private Sector enterprises to set up raw material banks on their own or in a Public-Private-Partnership mode for easy availability of quality raw material at affordable prices. It may also provide market intelligence to the SHGs so that their production meets with the market demand in terms of quantity, quality and price. It may extend institutional support to agencies, including private sector players, for marketing SHG products both in the domestic and exports markets. Promotional schemes should be developed in such a way that the women SHGs are encouraged to produce goods and services which are in demand in the local markets and nearby areas so that, marketing does not become a major hurdle.

Capacity building through regular skill development programmes along with disseminating knowledge on technology, quality control, inventory management, cost management etc. should become a core activity for RMK.

6.20 Spatial mapping to be carried out to determine gaps while providing for safe drinking water, sewage disposal, separate toilet

facilities, sanitation facilities, and other basic infrastructure within accessible reach of women. Lack of basic infrastructure like roads, transport, separate toilet facilities, common rooms, lack of female teachers are some of the major causes for poor rate of enrolment and dropout of girl child. Improving infrastructure through spatial mapping, to determine the gaps may be carried out. When project decisions are being taken for setting up these infrastructure facilities representation/participation of women groups should be made mandatory.

6.21 Gender differences in diseases such as TB, vector borne diseases, HIV should be recognized since women are doubly disadvantaged and discriminated when they are afflicted with these ailments. Affirmative action needs to be built in schemes for each of these. It is also suggested that a legislation be enacted that protects HIV positive women against discrimination in education, livelihood opportunities, medical treatment etc. Apart from these, special programmes related to mental health for women and gender geriatric care also needs to be introduced especially for Women.

6.22 Web-enabled software to be developed, or replicated from the States from where it exists, whereby health profiling of women and children can be made possible.

6.23 Malnutrition Treatment Centres which have been started by the Government need to be further augmented and expanded. Women SHGs can play a very effective role in this area. They can be involved in the Supplementary Nutrition Programme in the Anganwadi Centres. It also needs to be emphasized that nutrition is the responsibility of not just one sector or one Ministry but has cross sectoral interventions and therefore

convergence between different sectors is imperative not just at the Centre but also at the States, districts and village levels as well.

6.24 PDS System needs to be strengthened and BPL census norms to be revised to ensure that women in vulnerable situations, particularly widows, single women, internally displaced women, and women in conflict situations are covered. Mobile Ration Shops to be made operational at convenient locations all over the tribal areas to ensure easy accessibility to the generally malnourished tribals.

6.25 Text books from elementary levels onwards may be reviewed to eliminate gender bias. Flexibility of school syllabus with about 15-20% syllabus being worked out at local levels so that children especially girls can participate more actively in the process of education. Vocational Training Programmes for women in emerging sectors and Leadership and Physical Training Programmes targeting female students needs to be provided from school level.

6.26 The Department of Higher Education, Ministry of HRD, has several schemes, with focus on Higher Education for girls/women. These schemes needs to be upscaled and their corpus and outreach to be critically examined. It has also been felt that to improve presence of girls in higher education, subsidized education for needy girls at graduate and post graduate level needs to be provided. A special funding scheme may be provided for studies in private professional institutions to reduce the burden of higher fee structure. Scholarship/Stipend facilities may be enhanced to support meritorious girl students, especially to those belonging to SC, ST & Muslim Communities. Preference be given to women for recruitment as teachers.

6.27 Community based strategies would have to be applied to change the mindsets of different sections of society towards women and it should be ensured that the relevant laws and legislations which are meant for prevention of these social evils are properly enforced. Since legislations of most of the discriminatory practices already exist, what is urgently required is to ensure that the justice delivery mechanisms are strengthened. Women will have to be made aware of the legislations and their rights for which different methodologies including the use of mass and electronic media , traditional cultural events etc may be explored for effective implementation.

6.28 The National Legal Services Authority, which is mandated to provide legal services to women, to be strengthened in terms of manpower and infrastructure so as to provide free timely legal aid to women beneficiaries. They can also run regular legal awareness campaigns in coordination with other agencies, especially for the effective implementation of the Protection of Women from Domestic Violence Act, 2005, Dowry Prohibition Act 1961 and other related legislations. As provided in the XI Plan, VAW (Violence Against Women) needs to be articulated as a Public Health issue and training be provided to the medical personnel at all levels. The National Task Force on VAW in zones of conflicts should be set up under the National Commission of Women at the earliest.

6.29 Review Laws such as those related to marriage, divorce, maintenance, and guardianship so that discrimination amongst women can be reduced. The State Governments should review the functioning of the 44 Central Acts, which are women specific or have provisions affecting

women, and based on their experiences suggest any changes or modifications in the Acts.

6.30 Schemes and programmes implemented by various State Governments against female foeticide and female infanticide need to be upscaled. Awareness campaigns and enforcement measures such as Mother & Child Tracking System at village Anganwadi level, Medical Audit of Scanning Centres and monitoring by senior officers, need to be introduced to prevent female foeticide and infanticide.

6.31 Legislation for protecting women in vulnerable and marginalized categories which include migrant women, urban poor, single women etc., should be undertaken and implemented with diligence. Besides, prolonged efforts may be made to develop zero tolerance towards caste based discrimination especially against women belonging to SC/ST categories, practice of untouchability, devdasi and manual scavenging etc.

6.32 An Information, Education, and Communication (IEC) Strategy to create public awareness against social evils may be developed. Concept like "Young Men as Partners against Gender Violence" should be spread widely, since gender violence is not an exclusive women's issue but a community issue at large.

6.33 With the feminization of agriculture taking place increasingly, women's access to agricultural inputs, credit marketing facilities, infrastructural support, technology, and skill enhancement, need to be given top priority. Gender Impact Assessment should be carried out prior to taking any decisions regarding agricultural land since these decisions directly impact women.

6.34 The National Employment Guarantee Scheme to be made more women friendly by providing facilities such as maternity benefits, shelters, mobile crèches for children of workers, separate toilet facilities, etc. at the place of work.

6.35 More policies and programmes for women in the unorganized sector in order to meet the needs of leave, wages, maternity benefits, child care, pension, insurance, safety, occupational health, protection from sexual harassment need to be framed.

6.36 Flexible timings for women employees should be encouraged especially in the corporate sector.

6.37 Engendering the Poverty Eradication Measures is now a requirement. Of the estimated 27 crore people below the poverty line, 8.2 crore are women and girls. The implementation and monitoring of gender equality and rights based policies and programmes with a view to transform the feminization of poverty into "Gender Inclusive Growth" should become a priority.

6.38 The relationship between Female Headed Households (FHH) and poverty needs to be understood. Female Headed Households (FHH) bear the increasing burden of poverty since around 30-35% of households are exclusively female headed. More data of FHH, their prevalence amongst different incomes, religious and caste groups etc are needed to understand the relationship between FHH and poverty.

6.39 To ensure financial empowerment of women all schemes where grants/assistance is given to beneficiaries, same should be given jointly to the couple. Any asset created or provided in the form of assistance should be in the joint name of the couple or in the single name of women. In case of single women, widows and women in difficult circumstances, priority would be accorded to them over others.

6.40 Once enacted the effective implementation of the 'Protection of Women Against Sexual Harassment at Workplace Bill 2007' and making security and safety of women employees a responsibility of the employers will go a long way in ensuring greater participation of women in the country's workforce.

6.41 A Mission Mode Approach may be adopted in implementing Women Empowerment Programmes so that activities of a multi-disciplinary nature and cross cutting holistic sectoral policies converge effectively and synergized harmoniously to reach the women beneficiaries. A 'National Mission for Socio Economic Empowerment Of Women' may be set up through which better coordination and synergy amongst the participating stakeholders, can be achieved. It would strengthen the efforts of the anchor Ministries and Departments of the Government of India and the State Governments to focus on a unified target of women empowerment. A concept Frame work for the proposed National Mission is suggested and is given at Appendix.

6.42 Gender sensitization of government officials, police, judiciary, and other enforcement agencies who can counter the social evils practiced in the society is of prime importance. Increase in number of women in Police and Judicial Services should be encouraged. More women should

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be appointed as village revenue officers, Panchayat executives and as police station SHOs. Training on use of gender specific laws should be provided to all government functionaries involved in providing assistance to women who are affected in gender related problems.

6.43 Gender Budgeting and Gender Audit, which have already been adopted by the Central Government should be mandatorily adopted by all State Governments. This would provide them with a mechanism for evaluation and monitoring of flow of funds to women's programme and also to do an outcome evaluation. Since Gender Budgeting incorporates, gender concerns right from policy planning and project formulation, it would lead to gender responsive budget.

The States may put into action the following:-

- Incorporate a separate Statement in the State Budget which will report gender allocations of all schemes of all Departments
- Set up Gender Budget cells in each Department to ensure that all the schemes, policies and delivery mechanisms have gender components.
- The activities of the Gender Budget Cells may be periodically reviewed by the Chief Secretary
- An independent body such as a University, academic institution or any reputed institute with relevant expertise and experience may be given the responsibility of conducting an annual gender audit.

6.44 A media policy with guidelines for a Code of Conduct and self regulatory mechanism to ensure dignified depiction of women in the

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media needs to be put in place. It would encourage balanced portrayal of women and generate positive responses to gender issues.

6.45 Media should be encouraged to play a proactive role and give more coverage to social issues, women's rights and government programmes on women empowerment and development.

6.46 To prevent trafficking, a system of registration should be implemented especially in vulnerable States. In view of the seriousness of the problem, a proper guideline on securing of safe migration should be chalked out by the Central and State Governments with inputs from Intelligence and Security agencies.

6.47 The areas in which the talent and expertise of the civil society is utilized can vary from one locality to another depending on the needs and priorities of the State. Therefore, every State should set up a Public-Private Partnership (PPP) Forum to bring about effective involvement of the civil society and other private sector agencies to converge their resources for the benefit of women.

6.48 While formulating and implementing schemes greater involvement of the civil society may be allowed leaving only the monitoring role to the governmental agencies. For this purpose greater flexibility and authority will have to be given to the officials at the grass root level.

6.49 The States should take a more proactive role in identifying and building capacities of NGOs and maintain a data base of NGOs. A system of accreditation of NGOs can also be introduced so that the programmes are serviced by those who have the ability to perform and deliver.

6.50 Involvement of village level institutions like the Gram Sabhas, Panchayat Committees etc. in planning, implementation and monitoring of women development schemes would go a long way in involving them in socio-economic development of women. Social audit by these bodies would ensure transparency and help achieve the very objectives of women empowerment, through peoples participation.

6.51 The health of the women in the rural areas, especially those who live in remote areas, is greatly affected for want of availability of Doctors, Nurses, and other Para-Medical professionals. Introduction of special incentives for such doctors and paramedical staff is recommended.

6.52 To ensure that women have access throughout their life cycle to appropriate, affordable and quality healthcare, specific gender components need to be built in the programmes of NRHM. Preventive programmes that promote women's health need to be strengthened. Gender sensitive initiatives that address diseases like HIV/AIDS and sexual reproductive health need to be undertaken.

6.53 A specific scheme may be devised by the Ministry of Women and Child Development for identifying and helping women in States where agrarian crisis has affected families. The Scheme should also address women's vulnerability resulting from farmers' suicide due to crop failure and inability to pay loans. It should also allocate provision of land rights to women, direct transfers to them through land reforms, anti-poverty programme and resettlement schemes. Giving individual or group titles for women, legal support for inheritance rights will also have to be looked into. Issues like impact of globalization on women, exploitation of

women in the unorganized sector, lack of facilities for skill training, technology and marketing support etc. have to be examined for taking remedial measures.

6.54 In times of agricultural stress, the non-farm activities of programmes like Swarna Jayanti Swarozgar Yojna (SJSY) which supports the family. Therefore the requirements of women in this sector need to be identified and appropriate support facility in terms of access of raw material, micro credit, skill development, training, market linkages, etc. have to be ensured.

6.55 The need for skill formation is acute and the skill development mission operating through the three-tier structure viz. PM's National Council on Skill Development for Policy Directions, National Skill Development Coordination Board for Coordination and Harmonization of Governments initiatives for Skill Development spread across 17 Central Ministries and State Governments with the initiatives of National Skill Development Corporation need to be expedited with the gender concerns being factored in. Convergence in the implementation of these programmes may be ensured at the planning stage itself.

6.56 Since there is a potential to unleash the talents of millions of women at grass root level, there exists a need for upscaling the various programmes like Swayamsidha (IWEP) Scheme of the Ministry of Women and Child Development. Recent evaluation of this scheme has indicated that the scheme is moving towards long term objective of all round empowerment of women, especially those belonging to socially and economically backward categories by ensuring their direct access to control over resources through a sustained process of mobilization.

6.57 A Scheme for Relief and Rehabilitation of victims of Sexual Assault may be launched and sufficient resources allocated to sensitize law enforcement agencies, medical establishments, etc. Setting up of more forensic labs and DNA Testing Centres and designating a Judge in each of the District Court to deal with rape cases is also recommended.