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COMPENDIUM OF CONTEXT STUDIES FOR TARA Akshar+ WEBINAR

Unlocking Her Potential
Padhegi Woh Toh Badhenge Hum

July 2021

CONTRIBUTING RESEARCHERS

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INTRODUCTION

TARA Akshar+ is an adult literacy programme for women. It consists of two parts: computer-enabled classes in Hindi and basic mathematics over 56 days, followed by a six-month-long literacy retention programme called Gyan Chaupali. The programme started its third phase in 2017, and has since been implemented in three districts across Uttar Pradesh and Uttarakhand. In its third phase TA+ has benefited 23000 women across 90 villages.

Padhegi Woh Toh Badhenge Hum is a webinar series to disseminate the impact that TA+ affected on the lives of its participants and their families and communities. The webinar's title translates to mean: 'When a woman studies, we all progress'. Organised by the programme's implementer Development Alternatives, the webinar marks the end of the third phase of TA+.

Comprising six episodes, the webinar has been streamed live between March 1, 2021 and July 12, 2021. Each episode in the webinar is constructed around an issue that stands to be improved for women through literacy. The larger contexts of these issues, and the impact of TA+ on its participants vis a vis these issues, informs the webinar's discussions. Which information, and insight, has been provided by India Development Foundation. IDF has evaluated the TA+ programme in 2015 and 2021, and is the webinar's knowledge partner.

This compendium is a compilation of the IDF-authored context studies for the webinar's six episodes titled:

1. Literacy: A foundational imperative
2. Literacy: Opening avenues for women's participation in the workforce
3. Literacy: Enabling her towards financial capability
4. Literacy: A key in strengthening women's connect
5. Literacy: A prescription for positive health outcomes
6. Literacy: Empowered women build resilient communities

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1. LITERACY: A FOUNDATIONAL IMPERATIVE



क ह तारा-अक्षर⁺
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“Padhegi Woh Toh Badhenge Hum”
A series on Literacy led Empowerment of Women

Session 1: Literacy - A Foundational Imperative

REGISTRATION
<https://bit.ly/2NXqo09>

 **1st** March 2021  **4:30 PM To 5:30 PM IST**

PANELLIST

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|  Dr. Ashok Khosla Chairperson DA Group |  Anu Aga Former Member of Rajya Sabha & Ex-Chairperson of Thermax Ltd. |  Eric Falt Director & UNESCO Representative to Bhutan, India, Maldives and Sri Lanka |  Prof. Anita Rampal Former Dean, Faculty of Education, University of Delhi |
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A disturbing 303 districts in India have a female illiteracy rate above 50 per cent. Literacy improves mobility, social status, access to schemes and services and living conditions for women.

IDF studies show that compared to the women in comparison villages, TA+ participants travel independently, are more confident in interactions with their families and communities, and are better aware to access schemes and services.

India has made huge progress on the literacy front after independence, especially for girls. Yet the number of adult female illiterates in India remains alarmingly high at around 167 million, of whom majority are in rural part.¹ The situation did improve after the Right to Education Act was passed in 2009. The literacy rate rose to 65.46 per cent in 2011 from 53.67 per cent in 2001. The male-female literacy gap also decreased from 25.05 per cent in 1961 to 16.68 per cent in 2011. Despite this, rural India still has 136 million illiterate women above age 15. The state of education is at its worst in districts like Shravasti in Uttar Pradesh where illiteracy rate among women is as high as 65 per cent. There are in fact about 303 districts in India with female illiteracy rate above 50 per cent.²

Alongside low levels of literacy, and perhaps even because of it, the female labour force participation rate or FLFPR in India is about one-fourth that of men.³ According to a World Bank report, in 2019, only 20 per cent of adult Indian women had a job, or were actively looking for one, compared to 76 per cent men.⁴ As per the World Economic Forum's Global Gender Gap Report (2020), India ranked 149 out of 153 countries in terms for women's economic participation.⁵ Moreover, India's FLFPR is uniquely low for all levels of education. Sixty-five per cent of Indian women with college degrees are not working as compared to 41 per cent in Bangladesh and 25 per cent in Indonesia and Brazil.⁶ NITI Aayog's Strategy for New India @75 prioritises increasing FLFPR to at least 30 per cent by 2022–23.⁷

It is in this dismal context that the TA+ programme has been working with the singular focus to enable illiterate adult women to achieve functional literacy. A recent evaluation of the programme by Development Alternative's knowledge partner India Development Foundation (IDF) finds almost 81 per cent of TA+ participants as able to read a class 1-level paragraph. Also, that almost every TA+ participant passing a numeracy test and about 60 per cent able to do sums.

About 66 per cent TA+ participants, in fact, say they have made bank transactions on their own in the last six months; only 33 per cent women in villages untreated by the programme have managed to do the same. Listing her achievements in literacy, financial and otherwise, a TA+ participant says: 'I can now read Hindi SMS on my phone. I got to know gas subsidy has come into my account, and went to the bank. I can also fill up the withdrawal form myself now.'

¹ Number of illiterate males and females aged 15 and above has been computed for this study based on Census 2011, Ministry of Home Affairs, Government of India (GoI)

² Census (2011), Ministry of Home Affairs, Government of India

³ <https://thedi diplomat.com/2020/07/women-left-behind-indias-falling-female-labor-participation/#:~:text=While%20the%20men's%20labor%20force,India's%20FLFP%20continues%20to%20fall.>

⁴ <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=IN>

⁵ https://www3.weforum.org/docs/WEF_GGGR_2020.pdf

⁶ <https://www.gulf-times.com/story/551448/India-needs-more-jobs-for-women-to-boost-growth>

⁷ https://niti.gov.in/writereaddata/files/Strategy_for_New_India.pdf

Literacy is closely associated with mobility, social status, accessing services and living everyday life. A literate person can deal with day-to-day challenges much more easily and effectively than an illiterate person. The disadvantages are much more prominent for women. IDF's research have gone beyond assessing the direct outcomes of the TA+ programme and consistently found that TA+ participants are more likely to travel independently, more aware and access schemes and services more often. Also, TA+ participants are more confident and, because of literacy, now have access to new zones of interaction, within their families and in their larger communities. TA+ participants say that they are able to deal with their children's studies and social engagement better. Shares one: 'Now I can understand what my son is doing. Whether he is studying Hindi or maths. And when I can't help, I send him for help to my sister-in-law.' Also, literacy has facilitated an important connect with the world outside families. IDF's studies find an increased ability among TA+ learners to use mobile phones. Thirty per cent more TA+ learners can dial the surveyor's phone number when compared to illiterate women in villages untreated by the programme.

Furthermore, the Covid-19 pandemic has indeed amplified the connection between low literacy skills and disease and distress. IDF's evaluations has shown TA+ participants as ahead of other women in terms of being prepared to deal with unprecedented crises. About 80 per cent of TA+ participants are aware of Covid-19 symptoms compared to only 19 per cent women in similar villages untreated by the programme. Despite the government's aggressive awareness campaigns about the importance of wearing masks, and wearing it correctly, only 67 per cent of non-TA+ women are able to identify it. While 86 per cent TA+ participants are able to do so. In totality, the TA+ participants with higher mobility, better communication ability, robust social and family status are managing the pandemic situation more easily than an illiterate.

We believe that women's empowerment goes well beyond their economic status and must recognise the contribution they make to their community, their family and their own fulfilment, for which being able to read and write is fundamental.

While institutions and organisations are working towards women's empowerment, imparting functional literacy to rural women is imperative to build a strong foundation to bring about a social, economic and political transformation. Thus, imparting literacy to women serves as a strong foundation for integrated multi-pronged development approaches.

2. LITERACY FOR WOMEN TO JOIN WORKFORCE



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Session 2: Opening Avenues for Women's Participation in the Workforce

REGISTRATION
<https://bit.ly/3rhi2zk>

March 8, 2021 4:30 PM To 5:30 PM IST

PANELLIST

- Ms Kanika Verma**
Programme Director
Development Alternatives
- Mr B S Nagesh**
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Chairman
Shoppers Stop Ltd.
- Mr Pradeep Gupta**
Chairman
Cyber Media Group
- Dr Rita Sengupta**
Facilitator and Consultant
Ex-Director NIESBUD
- Dr Geeta Bhatt**
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Women's Education Board,
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Only 20 per cent of women in the working age group participate in India's labour force. And there are over 150 million illiterate women in the country. It is obvious that higher literacy among women will increase the female labour participation rate.

The most recent study of TA+ finds that it instills employment and entrepreneurial aspirations in its participants. Neo-literate women report getting new ideas for business or farming and some as starting a business after joining the programme.

In India, women's empowerment has to be addressed mainly through the non-formal sectors where poor women work primarily. In the rural areas, the percentage of women who depend on agriculture for their livelihood is as high as 84 per cent. Yet, their role and contribution are not recognised. Also, because the land they till is seldom in their name, they remain cut-off from promotional measures by the government. Being largely from the lower socio-economic strata, illiterate or semi-literate and dispersed and unorganised, women have not been able to improve the crippling circumstances that they confront. The handloom sector, predominately a rural occupation, stands next to agriculture in terms of livelihood. According to the Fourth All India Handloom Census, the total number of households in India engaged in handloom activities (weaving and allied activities) is 31.45 lakh, with a total of 28.2 lakh handlooms reported with nearly 72 per cent of handloom weavers being female.⁸ And yet, women in the handloom industry have traditionally been, and continue to be, assigned gendered and 'helper roles' as ancillary workers. In fact, in both agriculture and the handloom industry, while women engage in almost all activities and do the bulk of work, they have no market-facing tasks — and remain unconnected with markets.

A vast potential for employment and entrepreneurship exists in agriculture and handloom. So also in the domain of creative manufacturing where India's share in the global markets languishes at 3 per cent despite its 18.6 per cent share in the global labour resources.^{9,10}

The TA+ programme's six-month-long Gyan Chaupali (GC), after the technology-driven 56 days teaching to read and count, provides a range of skills to women and works to make literacy an everyday practice. Women gather every day and share their ideas with peers. A novel experience for most women that boosts their confidence. Interactions with local icons in GC inspires the neo-literate women to venture into business activities. A recent evaluation of the programme by IDF finds 74 per cent women have got a new business or farming idea in the GC sessions. Nearly 10 per cent have started a business after attending the GC sessions. TA+ participants say that the programme has opened livelihood opportunities for them. They add that they are now confident to deal better with finances. Shares one: 'Now I make paper bags and sell them to the shops around. I learned to make the bags from TA+. I didn't know how to count and calculate. Even if I had learnt to make the paper bags earlier, I wouldn't have known if someone tricked me with money.' IDF's study finds that women who complete the TA+ programme are engaged in livelihood activities such as animal farming and husbandry, bag making, tailoring, and sequencing in clothes.

⁸Fourth All India Handloom Census, 2019-2020, <https://handlooms.nic.in/writereaddata/3736.pdf>, pg. 20

⁹<https://www.theweek.in/theweek/cover/2019/08/17/manufacturing-index-india-account-for-3-per-cent-of-global-manufacturing.html>

¹⁰<https://economictimes.indiatimes.com/news/economy/indicators/india-seen-topping-global-labor-force-in-next-decade-data-show/articleshow/60312547.cms?from=mdr>

The objective of the TA+ programme is to empower women through literacy. IDF's assessments have found this objective to have been achieved in meaningful and substantive ways. The programme's next step, therefore, should be to sustain the gains made, and leverage these gains to enhance this empowerment. And the most effective way to do this is to engage the TA+ participants with economic activities. Given the lack of regular wage employment in the non-farm sector in this area, IDF's recommendation is to connect the TA+ participants to government-sponsored skilling programmes and connect them with the banking system. Women can be linked to supply chains that source products locally. To begin with, it will provide the TA+ participants with market access. Gradually, given the increase in literacy levels, confidence and team spirit that the women feel, they are likely to be able to organise themselves into producer companies to deal with supply chains and markets.

3. LITERACY FOR WOMEN'S FINANCIAL CAPACITY



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TARA Akshar⁺
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Session 3: Enabling Her Towards Financial Capability

REGISTER HERE
<https://bit.ly/3rUFO4k>

March 22, 2021 4:30 PM To 6:00 PM IST

KEYNOTE SPEAKER

Shabana Azmi
Actor-par-excellence
Cine & Theatre

MODERATOR

Pankaj Pachauri
Eminent Journalist &
Editor-in-chief, Go News

PANELLIST

Shrashtant Patara
Senior VP, DA Group

Vishal Wadhwa
EVP and Head of
Rural Business
(Gramshakti), ICCL

Amir Ullah Khan
Development Economist
& Professor at MCRIIRD, Gov. of Telangana

Soma Wadhwa
Fellow,
India Development Foundation

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Accounts held and share of deposits made by women in India stand at a low of 31 and 18 per cent respectively. Only 20 per cent of the country's enterprises are women-owned. Women lack the financial literacy crucial to making informed and effective decisions on monetary resources.

Studies of TA+ find links between women's acquisition of literacy and a rise in their awareness and activities in financial matters, including banking.

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on 28th August 2014 with a vision to provide universal banking services to every unbanked household. Of the total 42 crore beneficiaries of the scheme, women account for 55.37 percent of the total beneficiaries.¹¹ PMJDY accounts are eligible for Direct Benefit Transfer (DBT) for various government schemes. The total DBT amount disbursed increased from 22 per cent in 2018-19 to 45 percent in 2019-20. More than INR 36,659 crore was transferred by using DBT through Public Financial Management System (PFMS) in bank accounts of 16.01 crore beneficiaries during the Covid-19 lockdown. Under the PM Garib Kalyan Yojana (PMGKY), as of 13th April 2020, INR 500 has been credited to 19.86 crore women Jan-Dhan account-holders.¹²

Women's share in the total number of bank accounts and total bank deposits have indeed seen a steady rise in the last decade in both rural areas and at the all-India level. In rural areas, the share of female owned accounts has increased from 20.5 per cent in 2010 to 32 per cent in 2019. The share of deposits made by women to total deposits have increased from 16 per cent in 2010 to 25 per cent in 2019. The all-India data show a similar trend, the share of female-owned accounts have jumped from 21 per cent in 2010 to 31 per cent in 2019. The share of deposits made by women have also risen from 11 per cent in 2010 to 18 per cent in 2019.¹³ This is corroborated by a recent evaluation conducted by IDF in an entrepreneurship awareness and development programme under project Disha. Findings from five states in India comprising a respondent base of 8593 women show that 86 per cent of them have personal bank accounts, and 5 per cent have joint accounts with family members.

Financial literacy is crucial to making informed and effective decisions while running an enterprise. It helps manage money better and develops a financial roadmap to identify what an entrepreneur earns, spends and owes. However, according to a Ministry of Micro, Small and Medium Enterprises (MSME) report, the total number of women-owned enterprises in the country's MSME sector was estimated at only 20.37 per cent in 2015-16.¹⁴ At a global level, for every 10 male entrepreneurs there are only seven women entrepreneurs.¹⁵ A deeper inclusion of women in formal financial markets is needed. TA+ provides numeracy and literacy skills to women and makes financial activities a practice in their day-to-day life. TA+ introduces women to banking activities during the GC component of the programme. Women are taught to fill out bank forms and are also provided with opportunities to interact with bank officials and gram pradhans who introduce them to the latest schemes and services.

¹¹ <https://www.pmjdy.gov.in/account>

¹² [https://pib.gov.in/Pressreleaseshare.aspx?PRID=1616022#:~:text=Direct%20Benefit%20Transfer%20\(DBT\)%20is,Aadhaar%20seeded%2C%20of%20accurately%20targeted](https://pib.gov.in/Pressreleaseshare.aspx?PRID=1616022#:~:text=Direct%20Benefit%20Transfer%20(DBT)%20is,Aadhaar%20seeded%2C%20of%20accurately%20targeted)

¹³ Basic Statistical Returns of Scheduled Commercial Banks in India, RBI, various issues. www.rbi.org.in

¹⁴ Annual report, Ministry of Micro, Small and Medium Enterprises, Government of India, 2018-19.

¹⁵ India Report 2017/2018, Global Entrepreneurship Monitor, Entrepreneurship Development Institute India, Ahmedabad.

4. LITERACY TO STRENGTHEN WOMEN CONNECT



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Session 4: Unlocking Possibilities: Literacy, a key in Strengthening Women Connect

April 5, 2021 4:30 PM To 6:00 PM IST

Moderator

Pankaj Pachauri
Eminent Journalist & Editor-in-chief, Go News

Keynote Speaker

Mallika Sarabhai
Activist & Indian Classical Dancer

Panellist

Revi Sterling
Director, USAID WomenConnect Challenge

Sameer Garde
President Cisco India & SAARC

Rohtash Mal
Chairman & MD EM3 Agriservices Pvt. Ltd.

Dr Arun Kumar
President Development Alternative

Manisha Singh
Communication & CSR Head, India Market, Nokia

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Women in India are 28 and 56 per cent less likely than men to own mobile phones and use the mobile internet respectively. The few women who have mobile and internet access, commonly do not have the skills to make optimal use of these. Literacy could open up digital avenues for them, also improve their networks and communication.

Evaluations of TA+ show its participants as substantially ahead of women in comparison groups in the ability to use mobile phones. They say this has liberated them from relying on others to fulfil their communication needs.

The UNDP-OGC's Global Report on Communication for Empowerment (2010) lists information and communication gaps felt by marginalised and vulnerable groups, and suggests that development interventions recognise the implications these have for programme design. These include: differential access to media by men and women; the necessity of safe public spaces in providing support and expanding opportunities for communication; and the growing importance of mobile telephony.¹⁶

The Covid-19 pandemic has highlighted the importance of mobile phones. Mobile phones have become vital to how we communicate when we can no longer meet, find out about the news, seek out entertainment and learn new skills, order goods and groceries, and report emergencies. However, while availability and access to mobile phones in the country have been increasing, women significantly lag on access, usage and ownership of mobile phones. India's gender gap in mobile phone usage was 26 per cent.¹⁷ India's fifth National Family Health Survey (NFHS, 2019-20) revealed that there is a significant digital divide in India. Only 42 per cent of women have ever used internet, compared with 62 percent of men. Internet access is least among rural women with only 34 percent of women having used the internet ever¹⁸.

Even if women have access to mobile phones and the internet, they face an additional barrier in acquiring skills needed to participate in the range of income-generating activities that the digital economy has to offer. Literacy can open digital avenues for women. Adult literacy and numeracy courses improve the structure of the students' networks and their communication methods. The latter is best measured through mobile phone usage.¹⁹

A recent evaluation showed 45 per cent of TA+ women own mobile phones, as compared to 21 per cent non-TA+ women in the comparison villages. While 78 per cent TA+ women can dial a phone number, only 20 per cent non-TA+ women could. The most repeated benefit due to the TA+ classes, as cited by the TA+ participants, is their newly acquired ability to use the mobile phone. It is perceived as having liberated them from depending on others to fulfil their communication needs. "Earlier I would ask others to dial numbers for me. We learnt to dial a mobile number after joining TA+ classes" some women explain. "Now, I can redial if the mobile connection cuts off", they add. The ability to read and write has instilled confidence to use gadgets and also the ability to communicate better.

¹⁶ The findings from five pilot countries and key learning from implementing the UNDP's C4E Initiative are synthesised and presented in the Global Report on Communication for Empowerment (2010)

¹⁷ GSMA (2019) Connected Women: The Mobile Gender Gap Report 2019. GSMA Report

¹⁸ National Family Health Survey (nfhs-5), 2019-20: India. Mumbai, India: International Institute for Population Sciences

¹⁹ Balatti, J., Black, S., and Falk, I. (2006). Reframing Adult Literacy and Numeracy Course Outcomes: A Social Capital Perspective. An Adult Literacy National Project Report. ERIC.

5. LITERACY FOR POSITIVE HEALTH OUTCOMES



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A series on Literacy Led Empowerment of Women

Session 5: Literacy: A prescription for Positive Health Outcomes

April 19, 2021 4:30 PM To 6:00 PM IST

Pankaj Pachauri
Eminent Journalist & Editor-in-chief, Go News
MODERATOR

Dr Yasmin Ali Haque
UNICEF Representative to India
KEYNOTE SPEAKER

P A N E L L I S T

| | | | | | |
|--|---|---|--|---|--|
| Dr K Vijaya Lakshmi Vice President, DA Group | Sandhya Venkateswaran Fellow, Lancet Citizen's Commission on Reimagining India's Health Systems | Dr Santosh Mehrotra Visiting Professor, Centre for Development, University of Bath, UK & Ex-Professor of Economics, JNU | Kanika Pal South Asia Head, Community Investments & Sustainability Programs, Hindustan Unilever Ltd. | Michael Daube Founder & Executive Director, CITTA | Dr Sunil Kaul Founder Trustee, The ANT |
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With India's lowest female literacy rates at 60 and 63 per cent respectively, Bihar and Uttar Pradesh also have the country's worst fertility and neonatal mortality rates. Literacy in women, and men, is known to lower fertility and neo-natal mortality rates.

TA+ educates its participants on issues of health and hygiene. Evaluations find TA+ participants more aware of the importance of maintaining hygiene, in relation to women in comparison groups. They are also better equipped to follow protocols in health emergencies. Pertinently for these times, TA+ participants are more informed of Covid-19 symptoms and prevention strategies.

Female literacy is essential to improve a society's health and economic well-being. Educating a girl child sets off a chain reaction—improved literacy leading to delayed age of marriage, fewer and healthier children, use of antenatal care, improved vaccination and nutritional status of children, reduced infant and child mortality and corresponding reduction in poverty. Thus, it would not be wrong to say that the education of women can play a crucial role in shaping attitudes and behaviour of the society they live in. Data on some states in India are indicative of this fact. Data show that high literacy states like Kerala, Tamil Nadu etc. show correspondingly better performance in health outcomes. As presented in Table 1, neo-natal mortality in Kerala is five per thousand birth which is approximately five times lower than in Bihar where female literacy rate is least in the country.

Table 1: Welfare indicators

| Indicators | All India | Kerala | Tamil Nadu | Uttar Pradesh | Bihar |
|---|-----------|--------|------------|---------------|-------|
| Female Literacy Rate ²⁰ | 70.3 | 95.2 | 77.9 | 63.4 | 60.5 |
| Fertility Rate | 2.2 | 1.7 | 1.6 | 3.0 | 3.2 |
| Neo-natal mortality rate ²¹ | 23 | 5 | 11 | 30 | 28 |
| Percentage of people below poverty line ²² | 21.92 | 7.05 | 11.28 | 29.43 | 33.74 |

Though health infrastructure and facilities remain crucial for improvement in healthcare outcomes, investment in women's education can translate into better health outcomes in short run and poverty reduction in long run.

The Covid-19 pandemic has indeed amplified the connection between low literacy skills and disease and distress. It has highlighted yet again the issue of health literacy as an underestimated problem.

The TA+ programme, apart from making women functionally literate also educates them on health, hygiene and cleanliness through its six months long GC sessions. A recent evaluation of TA+ finds increased access to health services and knowledge about health and hygiene practices among TA+ learners. For instance, about 70 per cent TA+ learners report that a child suffering from diarrhoea should be given either ORS (Oral Rehydration Solution) or *dal ka paani*. This number is only 25 per cent in the women surveyed in villages that have not undergone the TA+ programme. Most significant in these times, educating women on health and hygiene during GC

²⁰ NSS 75th Round, July 2019-June 2018. Key Indicators of Household Social Consumption on Education in India (2019)

²¹ Sample Registration System (SRS), 2017, Registrar General & Census Commissioner, India

²² <https://sdgindiaindex.niti.gov.in/#/ranking>

has also increased their awareness of Covid-19. About 80 per cent of TA+ participants are aware of Covid-19 symptoms compared to only 19 per cent non-TA+ women. Asked to identify the correct way of wearing masks, only 33 per cent women in similar villages untreated by the programme knew the correct way. For TA+ participants it was 86 per cent.

The GC introduces women to a world outside their family and neighbourhood. Among other guest speakers, women are exposed to doctors, healthcare officials and workers such as ASHA and anganwadi personnel. These interactions are informative, and impact the everyday lives of women, find IDF's qualitative research. Empowered and confident because of their newly acquired literacy, women take control of concerns that affect the wellness of their community. A TA+ participant says, 'The Gyan Chaupali provided us an opportunity to interact with the sarpanch. We complained to him about the garbage problem in our neighbourhood. We told him that there are no waste bins, so everyone just dumps their waste outside their own houses. There are garbage dumps everywhere. He immediately took the necessary steps. We now have a waste bin.'

6. LITERACY AND WOMEN'S SOCIAL EMPOWERMENT



क ह तारा-अक्षर⁺
1 2 TARA Akshar⁺
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Session 6: Empowered Women build Resilient Communities

 July 12, 2021  4:30 PM To 5:30 PM IST

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Director General
WPP India Foundation
- 
Syeda Imam
Communications
Consultant &
Ex-member
National Commissions
Govt of India
- 
Sunali Rohra
Executive
Vice-President
HDFC Bank
- 
Sohini Bhattacharya
CEO
Breakthrough India
- 
Dr Ashok Khosla
Chairperson
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India has less than 15 per cent women in both the houses of the parliament. Literature provides evidence linking women's political participation to improved public goods provisioning. Studies of TA+ find that its participants engage more with the social and political lives of their communities, compared to women like them who have not participated in TA+. The former attend local bodies meetings held for SHGs, gram sabhas and mahila mandals in significantly higher numbers.

India has been assessed to be the most dangerous country in the world for women by an international news agency. Literacy is imperative to informing women's perception of gender justice. Evaluations of TA+ show that its participants are much more likely, than women in comparison villages, to counsel women suffering from domestic violence and dowry harassment to report these to the police or panchayats.

Women's participation and leadership in political and public life are essential to achieving the sustainable development goals by 2030. However, till date, women serve as 'Heads of State or Government' in only 22 countries, and 119 countries have never seen women leadership.²³ According to the UN Women database, in 2020 only 25 per cent of all national parliamentarians across the world are women, up from 11 per cent in 1995.²⁴ At the current rate, however, gender equality in the highest positions of power will not be attained for another 130 years.²⁵

There is no doubting that women's participation and leadership are essential for societies to be equitable and democratic. Studies and evidence from across the world suggest that women's political participation improves public good provisioning.²⁶ For example, in Norway, there is a strong correlation between the presence of women in municipal councils and childcare coverage.²⁷ In India, a study by R. Chattopadhyay and E. Duflo (2004) finds the number of drinking water projects in areas with women-led councils is 62 per cent higher than those in areas with men-led councils.²⁸ The study uses political reservations for women in India to study the impact of women's leadership on these policy decisions.

IDF's evaluation study of TA+ finds a strong correlation between literacy and women's participation in the lives of their community. The participation of TA+ participants in local bodies like SHGs, gram sabhas and mahila mandals is significantly higher than that of non-TA+ women in similar villages. While 23 per cent TA+ participants are SHG members, only eight per cent non-TA+ women in similar villages are SHG members. More TA+ participants also attend meetings, participate and ask questions in gram sabha meetings, compared to non-TA+ women. IDF's evaluation also finds that TA+ has enabled the formation of SHGs under NRLM.

Literacy is imperative to informing women's perception of gender justice. Low levels of literacy in women have been known to increase the chances and incidences of them suffering domestic abuse and violence. Literacy does not guarantee elimination of dowry abuse and domestic violence for women. Illiteracy, however, adds to their handicaps, and furthers their vulnerabilities. The World Health Organisation (WHO) estimates in 2021 suggest that globally 736 million women have been subjected to intimate partner violence, non-partner sexual violence, or both at least once in their

²³ UN Women calculation based on information provided by Permanent Missions to the United Nations. Only elected Heads of State have been taken into account

²⁴ Inter-Parliamentary Union. Women in national parliaments, as at 1 October 2020.

²⁵ UN Women calculations.

²⁶ UN Women (2013). In brief: Women's leadership and political participation.

²⁷ Bratton, K. A., & Ray, L. P. (2002). Descriptive representation, policy outcomes, and municipal day-care coverage in Norway. *American Journal of Political Science*, 428-437.

²⁸ Chattopadhyay, R., & Duflo, E. (2004). Women as policy makers: Evidence from a randomized policy experiment in India. *Econometrica*, 72(5), 1409-1443.

life (30 per cent of women aged 15 and older).²⁹ Also, less than 40 per cent of the women who experience domestic violence report it.³⁰ A Reuters report ranks India as the most dangerous country for women.³¹

In India, as per the fifth round of National Family Health Survey (2019-20), over 30 per cent young women in the age group of 18-49 suffered physical and sexual violence in five states out of 22 states and union territories surveyed.³² In Karnataka, the state with highest percentage of married women experiencing spousal violence, a woman reports domestic violence nearly every second. As many as 40 per cent women in Bihar are victims of spousal violence.³³ IDF's evaluation study of TA+ finds that literacy has informed, and in turn influenced, the TA+ participants' perception of gender justice. TA+ participants are much more likely, compared to women in similar villages, to advise women suffering from domestic violence and dowry harassment that they report these to the police or the panchayat. The evaluation, in fact, reveals that 81 per cent of the TA+ participants surveyed would report dowry-related violence to the police, while only 11 per cent non-TA+ women in similar villages would do so. Though domestic violence is conventionally perceived as a family matter, and neighbourly interventions to stop it is seen as interference, the TA+ have taught women to consider otherwise. TA+ participants are informed on how to access help, especially with regard to police helplines. They have been told that women police officers will deal with their complaints, and feel reassured by this fact.

²⁹ World Health Organization, on behalf of the United Nations Inter-Agency Working Group on Violence Against Women Estimation and Data (2021). Violence against women prevalence estimates, 2018. Global, regional and national prevalence estimates for intimate partner violence against women and global and regional prevalence estimates for non-partner sexual violence against women.

³⁰ UN Women: Facts and figures; <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/facts-and-figures>

³¹ Goldsmith, Belinda and Beresford, Meka. (June, 2018). The world's most dangerous countries for women, 2018. Thomson Reuters Foundation. Retrieved from <https://news.trust.org/item/20180612134519-cxz54/>

³² National Family Health Survey (nfhs-5), 2019-20: India. Mumbai, India: International Institute for Population Sciences; <http://rchiips.org/nfhs/index.shtml>

³³ National Family Health Survey (nfhs-5), 2019-20: India. Mumbai, India: International Institute for Population Sciences; <http://rchiips.org/nfhs/index.shtml>

APPENDIX

Pankaj Pachauri, Editor-in-chief, Go News moderated panel discussions across all episodes. The keynote speakers and panellists for each episode are listed below.

EPISODE 1: LITERACY: A FOUNDATIONAL IMPERATIVE

1. Dr. Ashok Khosla. Chairman, Development Alternatives Group
2. Anu Aga. Former Member, Rajya Sabha and Ex-Chairperson, Thermax
3. Eric Falt. Director and UNESCO Representative to India, Bhutan, Maldives and Sri Lanka
4. Prof. Anita Rampal. Former Dean, Faculty of Education, University of Delhi

EPISODE 2: OPENING AVENUES FOR WOMEN'S PARTICIPATION IN THE WORKFORCE

1. Kanika Verma. Programme Director, Development Alternatives Group
2. B. S. Nagesh. Founder, TRRAIN (Trust for Retailers and Retail Associates of India) and Non-Executive Chairman, Shoppers Stop
3. Pradeep Gupta. Cyber Media Group
4. Dr. Rita Sengupta. Facilitator and Consultant Ex-Director, NIESBUD (National Institute for Entrepreneurship and Small Business Development)
5. Dr. Geeta Bhatt. Director, Non-Collegiate Women's Education Board, University of Delhi

EPISODE 3: ENABLING HER TOWARDS FINANCIAL CAPABILITY

1. Keynote speaker: Shabana Azmi. Actor and Activist
2. Shrashtant Patara. Senior VP, Development Alternatives Group
3. Vishal Wadhwa. Head of Rural Business (Gramshakti), Fullerton India
4. Amir Ullah Khan. Professor at MCRHRDI (Dr. Marri Channa Reddy Human Resource Development Institute of Telangana), Government of Telangana
5. Soma Wadhwa. Fellow, India Development Foundation

EPISODE 4: LITERACY, A KEY IN STRENGTHENING WOMEN'S CONNECT

1. Keynote speaker: Mallika Sarabhai. Indian Classical Dancer and Activist
2. Revi Sterling. Director, USAID Women Connect Challenge
3. Sameer Garde. President, Cisco India and SAARC
4. Rohtash Mal. Chairman and Managing Director, EM3 Agriservices
5. Dr. Arun Kumar. President, Development Alternatives Group
6. Manisha Singh. Communication and CSR Head, India Market

EPISODE 5: LITERACY: A PRESCRIPTION FOR POSITIVE HEALTH OUTCOMES

1. Keynote speaker: Dr. Yasmin Ali Haque. UNICEF Representative to India
2. Dr K Vijaya Lakshmi. Vice President, Development Alternatives Group
3. Sandhya Venkateswaran. Fellow, Lancet Citizen's Commission: Reimagining India's Health Systems
4. Dr. Santhosh Mehrotra. Visiting Professor, University of Bath, United Kingdom
5. Kanika Pal. South Asia Head, Community investors and Sustainability Program, Hindustan Unilever Limited
6. Michael Daube. Founder and Executive Director, CITTA
7. Dr Sunil Kaul. Founder Trustee, The ANT (Action Northeast Trust)

EPISODE 6: EMPOWERED WOMEN BUILD RESILIENT COMMUNITIES

1. Rama Iyer. Director General, WPP India Foundation
2. Syeda Imam. Communications Consultant and Ex-Member, National Commissions, Government of India
3. Sunali Rohra. Executive Vice-President, HDFC Bank
4. Sohini Bhattacharya. Chief Executive Officer, Breakthrough India
5. Dr. Ashok Khosla. Chairperson, Development Alternatives Group



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