





SUMMER PLACEMENT FEEDBACK FORM

Your appraisal will give us a valuable insight into our students' involvement and help us to put together a more successful Summer Placement Programme. Thank you for taking the fill in this form.

Name of the student: ___ Saanya Anand _____

Name of the Organisation: _____ IIFL Wealth & Asset Management Ltd

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EVALUATION: Please give a brief description of the job/project assigned to the student.

In an introduction to basic understanding of finance, planning of personal finances and savings for investments, Saanya was given a project to evaluate the portfolio of her mother on the basis of Asset Allocation and Risk Profile. Furthermore, she was given the task of evaluating the portfolio from a perspective of performance vis-à-vis the benchmarks of instruments in Equity & Debt. As an additional project, Saanya understood the instrument of Mutual Funds as an investment tool and undertook a portfolio which she designed for herself. She will be implementing this portfolio from August 2022 onwards.

RATINGS

	<i>Satisfactory</i>	<i>Good</i>	<i>Excellent</i>	<i>Outstanding</i>
Creativity				X
Motivation				X
Self-confidence			X	
Independence				X
Discipline				X
Leadership			X	
Punctuality			X	
Department			X	
Willingness to Learn				X
Team work			X	

Saanya did a summer internship with IIFL Wealth and her quick understanding on financial parameters left us pleasantly surprised. She displayed great aptitude in understanding complex financial metrics and was eager to absorb in a short period of time. She is quiet, though diligent in her work. She is participative in discussions and quick to question aspects which she did not grasp immediately. We wish her the best for her future endeavors and would welcome her back in case she wanted to intern with us again.

Name: Prabhjot Singh Cheema _____ Designation: Senior Partner _____

Signature and Official Stamp: _____ Date: ___01-07-2022

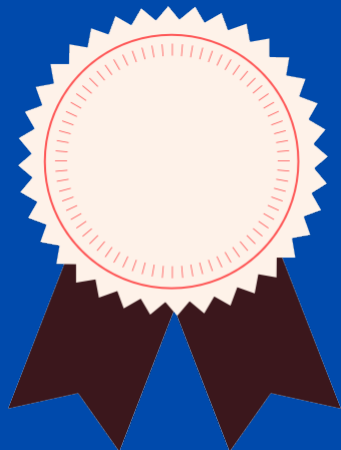


Network India

Certificate of Internship

SAANYA ANAND

successfully completed an internship with the UN Global Compact Network India (UN GCNI) at New Delhi from 1 July 2022 – 30 September 2022



Aseem Kumar

EXECUTIVE DIRECTOR (OFFICIATING)

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1. INTRODUCTION

Addressing the Problem and Statistics

Women's Equality is a hard-earned status that, unfortunately, many countries still lack. Yet, we all have something known as human rights. It includes the right to be free from violence and prejudice, the right to good physical and mental well-being, an education, the right to own property, and the right to equal pay.

Worldwide, sex and gender discrimination continue to affect many women and girls. Gender inequality is the root of many issues that disproportionately affect women and girls, including domestic and sexual violence, low wages, limited access to education, and inadequate

healthcare. The targeted gender has always been women. Inequality and discrimination are rooted in people's attitudes, traditions, and behaviours. Women's Equality is a fundamental right, but there appears to be a disparity in access to various opportunities and decision-making authority between men and women. Women's empowerment is a critical component of achieving this. Giving women equal chances and ensuring their fair share of rights benefits not only gender equality but also a wide range of development goals.

According to the World Bank's collection of development indicators, gender equality in India was estimated to be 0.66667% in 2020.¹ Despite women's significant contribution to the welfare of their families and societies, discriminatory societal norms, economic incentives, and legal structures prevent women from reaching their full potential. Gender inequality still exists despite recent improvements in their situation. Eliminating gender imbalance at all educational levels will elevate women's positions and talents as education is one of the most crucial factors in human growth.

According to the National Commission on Population's 2020 report called 'Number Projections for India and States 2011-2036', India will have 136.13 billion by 2021, with 662.4 billion women making up that population (48.5%).² From 943 females per 1,000 men in 2011 to 948 females in 2021, the forecasted sex ratio is expected to rise.³

As per the Global Gender Gap Report of 2021, the under-representation of women in politics, technical and leadership positions, the decline in women's labor force participation, low female-to-male literacy rates, and wealth disparities contribute to a growing gender gap in India, which is now 62.5%. India dropped 28 places to rank 140th in the World Economic Forum's Global Gender Gap Report 2021.⁴ The study benchmarks the development of gender-based disparities in four areas—economic participation and opportunity, educational achievement, health and survival, and political empowerment.

The availability of resources and willingness and reason to educate the child plays an important role in gendered access to school in poverty-driven illiteracy thriving rural areas. The absence of any one of the two above-mentioned factors creates a gap that pulls down the chances of education reaching the girl child.

How can Education improve the condition of women in India?

All around the world, prejudice against women and gender inequality are enduring problems. As a result, women's struggle for equality is an international phenomenon. The treatment of women should be equal in all spheres, including politics, the workplace, inheritance, marriage, and education. Several women's groups and movements have been established in response to their struggle for equality. Although the Indian Constitution does not discriminate against men and women, the same cannot be said for our culture. Educated individuals are more likely to realize their full potential, participate actively in politics and society, and have more self-confidence.

Using education to empower women helps in their political and economic development. The Indian Constitution gives the State the authority to adopt affirmative action encouraging

¹ World Bank Group, "Gender Equality for Development," World Bank (World Bank Group, November 10, 2021), <https://www.worldbank.org/en/research/dime/brief/dime-gender-program>.

² "Population Projections for India and States, 2011-2036," People's Archive of Rural India, accessed September 12, 2022, <https://ruralindiaonline.org/en/library/resource/population-projections-for-india-and-states-2011-2036/>.

³ "Population Projections for India and States, 2011-2036," People's Archive of Rural India, accessed September 12, 2022, <https://ruralindiaonline.org/en/library/resource/population-projections-for-india-and-states-2011-2036/>.

⁴ "Global Gender Gap Report 2021," World Economic Forum, accessed September 12, 2022, <https://www.weforum.org/reports/global-gender-gap-report-2021/>.

women's emancipation. Education considerably improves women's lives. The political privileges of women and their betterment are subject to conversation in numerous formal and informal missions worldwide. At the 1985 women's gathering in NAROIBI, the possibility of women empowerment was first introduced.⁵

Education, in general, can help women in many ways such as:

1. By providing women with various career opportunities, education helps alleviate economic distress. It enables them to coexist in the workforce with men and support their families.
2. Education encourages teamwork rather than encouraging women's individualism. It gives women the ability to make decisions.
3. Every woman has her own goals and education acts as a catalyst in achieving them. Aids her in selecting the appropriate field of employment.
4. Education promotes the healthy development of an individual's personality by placing appropriate elements of nature.
5. Women's Education is crucial for teaching them how to express their emotions.
6. Education aids in population management and sex ratio improvement.

These pointers also apply to India - women's equality can be achieved by educating women from all strata of life. It is essential to provide at least primary education to women. It is well known that educating women in the family leads to the education and well-being of the entire family. A well-educated woman can strive towards bettering their family and society in the various roles of a mother, wife, daughter, and sister.

Impact of Education of women on society:

1. Education helps people understand democracy, encourages the tolerance and trust that support it, and stimulates them to engage in the democratic process.
2. Productivity improvements stimulate economic growth if all students had equal access to Education.
3. Environmental concerns can be solved in part via education. For example, people with higher levels of Education are more likely to utilize energy and water more effectively, as well as recycle household garbage.
4. Educating women helps prevent early marriages.

1. **LAWS THAT GOVERN WOMEN EMPOWERMENT AND PROMOTE WOMEN'S EQUALITY IN INDIA**

Several laws in the Indian Constitution talk about safeguarding women's rights, Equality, and Education for all, irrespective of gender. Yet India still lacks gender equality. India has followed various customs, practices, and traditions for centuries. Many act as barriers to achieving women's equality. The Indian Constitution includes laws promoting women empowerment, education, and advancement to protect women from these degrading customs. The value of women as human resources was acknowledged by the Indian Constitution, which not only granted women equality and empowered the State. Several Articles of the Constitution

⁵ "Report of the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women :." United Nations (United Nations), accessed September 12, 2022, <https://digitallibrary.un.org/record/113822?ln=en>.

repeated for the socioeconomic development of women and participatory decision making. They are as follows:

Article 14: The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.”

Article 15(1): The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them

Article 16

(1) There shall be equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State

(2) No citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect or, any employment or office under the State

Article 39

All citizens, regardless of gender, whether men or women have an equal right to primary means of subsistence. To allocate resources and ownership of such resources and materials for the common goal.⁶ The Article guarantees that the people or citizens of India have appropriate means of living, that wealth is distributed fairly, that equal pay is given for similar efforts, and that children and labour are protected.

The government has also developed particular legislation to protect women's interests and to elevate their position in the workspace. They are as follows:

The Hindu Succession Act of 2005 grants women accesses to parental property. In Hindu undivided families, coparcenary property (ancestral property) is the same as ancestral property. This amendment also overturns Section 23 of the Hindu Succession Act, which prohibits male heirs from breaking up a joint family residence before all female heirs have split theirs. In addition, section 24 of the Act, which prohibited a widow the right to inherit her husband's property if she remarried, has been abolished.⁷

The Supreme Court's decision in Vineeta Sharma vs Rakesh Sharma (2020) in which the court held that girls would have equal coparcenary rights in Hindu Undivided Family property (HUF) by the righteousness of their birth and could not be exempted from an inheritance, regardless of whether they had who are born before the 2005 amendment to the Hindu Succession Act of 1956.⁸

⁶ “Article 39 in the Constitution of India 1949 - Indian Kanoon,” accessed September 12, 2022, <https://indiankanoon.org/doc/555882/>.

⁷ “Hindu Succession (Amendment) Act, 2005,” Chinara Law Institute – Preparing Students For Judiciary, March 31, 2020, <https://www.chinarlawinstitute.com/hindu-succession-amendment-act-2005/>.

⁸ Jus Corpus, Jus Corpus / About Author More posts by Jus Corpus, and More posts by Jus Corpus, “Vineeta Sharma v. Rakesh Sharma – Upholding Women's Rights,” Jus Corpus, March 1, 2022, <https://www.juscorpus.com/vineeta-sharma-v-rakesh-sharma-upholding-womens->

Before the 2005 amendment, there was a prejudice in assessing the rights of a son and daughter to inherit. For example, a son may claim a portion of HUF property as a matter of freedom, but a daughter loses this right if she is married because she is considered a part of the HUF.⁹

However, since some communities in various states are excluded from this Act, it raises problems such as in the case of Mary Roy VS the State of Kerala. Due to patriarchal norms, women from Kerala's Syrian Christian minority were barred from inheriting property. The decision was protested by Mary Roy, an activist, and educator for women's rights. When her father died, she launched a lawsuit against her elder brother because she was denied an equal part of the family's wealth.¹⁰ Even though the lower court rejected the plea, the Kerala High Court reversed the decision. It was not until 1986 that the Supreme Court issued a significant decision, allowing Syrian Christian women to claim an equal share of their father's estate. The Dowry Prohibition Act of 1961 makes taking dowry an illegal action, preventing women from being exploited. Dowry Prohibition Act, the Indian law, was implemented on May 1, 1961.¹¹ Dowry is defined as property, goods, or money provided by either party to the marriage, either party's parents, or anyone else in connection with the union under the Dowry Prohibition Act. In India, the Dowry Prohibition Act extends to people of all faiths. However, the original draught of the Dowry Prohibition Act was primarily seen as inadequate in preventing dowry.

The Equal Remuneration Act of 1976 establishes equal compensation for equal labor for men and women. According to the Act, there shall be no sex discrimination in employee recruitment.¹² The provision stipulates that there must be no wage discrimination from the start of the Act and makes an exemption for women's employment. Certain areas are dangerous for women and children as this clause protects them from working in certain situations.

Domestic abuse victims are better protected according to the Protection of Women due to the Domestic Violence Act of 2005. All women living in the same household, including mothers, sisters, wives, widows, and partners, are covered by the Act.^{13,14}

Women are encouraged to grow, develop, and become empowered by the National Policy for Empowerment of Women, 2001. According to the policy, "equal access to education for women and girls would be assured."¹⁵ Through this policy, illiteracy and discrimination will be reduced. In addition, a gender-sensitive educational system will be created. As a result, women's enrolment and retention rates will increase, and academic quality will be improved so women can grow in lifelong learning and develop vocational skills.

2. IMPLEMENTATION OF SDG 4 AND ITS IMPACT ON WOMEN'S Equality

The goal is to plan a proper way of action for the 3Ps- people, the planet, and even

[rights/#:~:text=The%20Supreme%20Court%20ruled%20in,earlier%20judgments%20of%20Prakash%20v.](#)

⁹ "Indian Kanoon," accessed September 12, 2022, <https://indiankanoon.org/>.

¹⁰ "Indian Kanoon," accessed September 12, 2022, <https://indiankanoon.org/>.

¹¹ "The Dowry Prohibition Act, 1961 Act No. 28 of 1961 - India Code," accessed September 12, 2022, https://www.indiacode.nic.in/bitstream/123456789/5556/1/dowry_prohibition.pdf.

¹² "Equal Remuneration Act, 1976 - Ministry of Labour and Employment," accessed September 12, 2022, https://labour.gov.in/sites/default/files/equal_remuneration_act_1976_0.pdf.

¹³ "The Protection of Women from Domestic Violence Act, 2005|Legislative ...," accessed September 12,

¹⁴ , <https://legislative.gov.in/actsofparliamentfromtheyear/protection-women-domestic-violence-act-2005>.

¹⁵ "National Policy for the Empowerment of Women (2001)," 1Library, accessed September 12, 2022, <https://1library.net/article/national-policy-for-the-empowerment-of-women.ydo5og6z>.

their prosperity. It has 17 points (SDGs). These objectives are interconnected and cover financial, political, and ecological considerations. Its purpose is to deliver quality education to all students while promoting lifelong learning possibilities.¹⁶ **SDG 4 consists of ten targets:**

Target 4.1 By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.

Target 4.2 By 2030, ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education.

Target 4.3 By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university

Target 4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship

Target 4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations

Target 4.6 By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy

Target 4.7 By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and nonviolence, global citizenship and appreciation of cultural diversity and culture's contribution to sustainable development

Target 4.8 Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all

Target 4.9 By 2020, substantially expand globally the number of scholarships available to developing countries, in particular, least developed countries, small island developing States and African countries, for enrolment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programmes, in developed countries and other developing countries

Target 4.10 By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing States

Formulating SDG 4 in India through government policies and schemes for Women's Equality.

Significant progress has been made in India toward universalizing elementary education, with girls enrolling and graduating at higher rates in primary and middle schools. At the national level, the net enrolment ratio for boys and girls in elementary education was 100%, while the youth literacy rate was 94% for males and 92% for females. The new National Education and Sustainable Development Policy Goal 4 focuses on the importance of quality universal education and lifelong learning. The government's main initiative, Sarva Shiksha Abhiyan, aims to achieve universal high-quality education for all Indians by implementing a targeted nutritional support system, higher learning, and teacher training.

In 2014-15, around 61 lakh children did not attend school despite significant improvements in access to education in India. Children were still absent from school. However, primary schools' gross enrolment rate (GER) had increased. Education fell from 118.62 per cent in 2010-11 to 111.89 per cent in 2014-15, but GER climbed from 81.15 per cent to 101.04 per cent during the same period. The dropout rate decreased from 6.5% in 2010-11 to 4.17% in 2014-15. According to the 2011 review, the general literacy rate increased to 69.3 per cent

¹⁶ "Sustainable Development Goal 4 and Its Targets," UNESCO, May 20, 2021, <https://en.unesco.org/Education2030-sdg4/targets>.

in 2011 from 61% in 2001.¹⁷ Male literacy rates climbed by 5.4 percentage points, from 73.4 per cent in 2001 to 78.8 per cent in 2011, while female education rates increased by 11.5 percentage points, from 47.8 per cent in 2001 to 59.3 per cent in 2011.¹⁸ At the same time, India proposed a massive improvement in narrowing the gender disparity from 25.6 to 19.6. Furthermore, the gender gap in literacy has been steadily narrowing since 1991. (24.84 percentage points). However, the issue of education quality, accessibility, equity, and inclusion remains critical, with 61 lakh children out of school. Policymakers are concerned about growing disparities in rural and urban literacy rates between men and women.

Schemes targeting Education for all at the National Level

SARVA SHIKSHA ABHIYAN

SSA has been in operation since 2000-2001, providing a variety of consistent access and retention programs, bridging gender and social group gaps in elementary education, and improving learning efficiency.¹⁹ SSA initiatives include the establishment of new schools and alternative educational facilities, the construction of schools and additional classrooms, the provision of toilets and drinking water, the condition of teachers, active teachers in-service training, student funding, and more.²⁰

Services, subsidized textbooks and clothing, and incentives to improve learning achievement/outcome rates. With the enactment of the RTE Act, changes were made to the SSA strategy, methodology, and standards.

Schemes targeting women's Education at the National Level

BBBP (BETI BACHAO, BETI PADHAO)

In 2015, the Government of India made significant efforts to address various challenges. This program is critical.²¹ The scheme's primary goal will be to eliminate gender discrimination and to protect a girl child's rights and Education. It is sustaining and Enhancing Adult Education Efforts - Saakshar Bharat.

This offered chances for further education by providing educational options to people who have dropped out or never joined the formal education system. With a focus on basic literacy, post-secondary, and continuing education, the program provides continuity rather than segmenting adult education. This resulted in an increase in enrollment from around 2010 to 2012; the number rose from 15 lakhs to more than 45 lakhs.

Some state-level initiatives aiming at Women's Education in India:

Mukhyamantri Balika Cycle Yojana, Bihar

In recent years, Bihar State has witnessed high dropout rates among school-aged children,

¹⁷ Our Bureau, "Gross Enrolment Ratio up at All Levels of School Education: Report," The Hindu BusinessLine (The Hindu BusinessLine, July 9, 2021), <https://www.thehindubusinessline.com/news/national/gross-enrolment-ratio-up-at-all-levels-of-school-education-report/article35077594.ece>.

¹⁸ Our Bureau, "Gross Enrolment Ratio up at All Levels of School Education: Report," The Hindu BusinessLine (The Hindu BusinessLine, July 9, 2021), <https://www.thehindubusinessline.com/news/national/gross-enrolment-ratio-up-at-all-levels-of-school-education-report/article35077594.ece>.

¹⁹ "Sarva Shiksha Abhiyan," Sarva Shiksha Abhiyan, accessed September 12, 2022, <https://samagrashiksha.org/>.

²⁰ "Sarva Shiksha Abhiyan," Sarva Shiksha Abhiyan, accessed September 12, 2022, <https://samagrashiksha.org/>.

²¹ "PMINDIA," Beti Bachao, Beti Padhao: Caring for the Girl Child | Prime Minister of India, accessed September 12, 2022, https://www.pmindia.gov.in/en/government_tr_rec/beti-bachao-beti-padhao-caring-for-the-girl-child/.

particularly girls. Therefore, Bihar's chief minister introduced Mukhyamantri Balika Cycle Yojana to increase student retention in school.²² Under this initiative, the Chief Minister provides a bicycle to every girl kid in Bihar who is enrolled in Class IX or X and travels to school. This program boosted the number of girls enrolled in school and drastically lowered dropout rates.

Kanyashree, West Bengal

The government of WB in India unveiled Kanyashree Prakalpa, a unique conditioned cash transfer program, in 2012. The program targets young girls in their teens and offers an amount of Rs 500 annually for ongoing Education and a fee of close to 25,000 when she reaches 18 years of age, subject to the girl being unmarried and having a continued educational activity till that age. The goal of this strategy is to encourage post-primary and tertiary education among these young people. In addition, numerous policy measures have been taken up in backward spaces to raise participation and learning skills and even close gender inequalities because there is substantial evidence indicating female Education promotes income and prosperity.²³

Are women in India refitting from such policies at an extensive level?

Almost 9 lakh women benefited from the Kanyashree scheme in the starting year.²⁴ With the Bihar Mukhyamantri Yojayana, the school dropout rate was reduced to nearly half of what girls dropped out of school.²⁵ The Beti Bachao Beti Padhao scheme has been instrumental in increasing the Sex Ratio at Birth (SRB) by 16 times in the last six years, rising from 918 in 2014–15 to 934 in 2019–20.²⁶ The gross enrollment ratio for girls in secondary schools increased from 77.45 to 81.32.²⁷ According to UDISE data, the gross enrollment ratio of girls in secondary schools increased from 77.45 in 2014–15 to 81.32 in 2018–19. As of 2018–19, 95.1% of schools have functioning separate restrooms for girls, an increase from 92.1% in 2014–15. (2018-19 provisional figure, as per UDISE-data).²⁸

Regarding gender parity for primary and tertiary enrollment, India placed first globally. In addition, the nation is ranked sixth overall for a head of State. India receives a score of 0.629 in 2022, ranking seventh among all countries over the previous sixteen years. According

²² "Bihar Mukhyamantri Cycle Yojana 2022: Mukhyamantri Balika-Balak Cycle Yojana: मु यमं ी साइकल योजना 2022," Bihar Online Portal, June 27, 2022, <https://biharonlineportal.com/bihar-mukhyamantri-cycle-yojana/>.

²³ Metatags Generator, Kanyashree prakalpa, accessed September 12, 2022, https://wbkanyashree.gov.in/kp_scheme.php.

²⁴ Metatags Generator, Kanyashree prakalpa, accessed September 12, 2022, https://wbkanyashree.gov.in/kp_scheme.php.

²⁵ Bihar Mukhyamantri Cycle Yojana 2022: Mukhyamantri Balika-Balak Cycle Yojana: मु यमं ी साइकल योजना 2022," Bihar Online Portal, June 27, 2022, <https://biharonlineportal.com/bihar-mukhyamantri-cycle-yojana/>.

²⁶ "PMINDIA," Beti Bachao, Beti Padhao: Caring for the Girl Child | Prime Minister of India, accessed September 12, 2022, https://www.pmindia.gov.in/en/government_tr_rec/beti-bachao-beti-padhao-caring-for-the-girl-child/.

²⁷ "PMINDIA," Beti Bachao, Beti Padhao: Caring for the Girl Child | Prime Minister of India, accessed September 12, 2022, https://www.pmindia.gov.in/en/government_tr_rec/beti-bachao-beti-padhao-caring-for-the-girl-child/.

²⁸ "PMINDIA," Beti Bachao, Beti Padhao: Caring for the Girl Child | Prime Minister of India, accessed September 12, 2022, https://www.pmindia.gov.in/en/government_tr_rec/beti-bachao-beti-padhao-caring-for-the-girl-child/.

to the study, India achieved considerable and positive financial participation and possible progress since 2021. However, since 2021, fewer males (by -9.5 percentage points) and fewer women (by -3) have entered the labour market.

In contrast with 2021, the level of female experts and specialized labourers moved from 30 per cent to nearly 33 per cent, while female administrators, senior authorities, and supervisors rose from 14.6% to a whopping increase of 4 per cent and landed at 17.6%. Values of both genders decreased, but for males, they dropped more, decreasing the gender income gap. Implementing and formulating such policies has allowed India to overcome hardships veiled in ancient traditions.

Changing Policy through practice:

The government's attempts to increase access of girls to secondary education has been met with some level of success. However, we need to now make modifications to allow girl child education programmes to adopt an agenda of empowering girls and women, rather than merely extending the existing gender roles. We need to go beyond the bare minimum if we want to achieve our desired targets in time.

Policy suggestions:

It is recommended that the Central Government enact legislation which:

- a) Ensures that the commitment towards equal opportunity includes effective and quality learning;
- b) Implements provisions of gender training to increase employment opportunities for women and incentivise them to increase participation in government schemes and policies;
- c) Seeks to address external and internal inequities which influence the retention of girls in educational institutions, especially during their adolescent years;
- d) Seeks to improve access to all higher education facilities and address the issue of higher educated individuals from better sections of society getting more opportunities for the same is accessible to and feasible for those in backward and remote areas that are deprived of necessities;
- e) Breaks the norms that prevail in the minds of people that see a girl child as someone they have to "give away" or as someone who will end up getting married and leaving the household forever. This can be achieved by increasing the consequences one has to face if they engage in religious practices such as "kanya daan" where the father gives away his daughter unnoticeably as it pursues the idea that women are in fact objects or the inferior sex that a father "gives away" to another man.

It is also advisable to introduce more state policies regarding girls' education as national schemes like Beti Bachao Beti Padhao may take years to be implemented in every corner of the country. States should follow the examples of Bihar, and West Bengal to set up and carve out some policies that would suit their condition.

3. IMPLEMENTATION OF SDG 5 AND ITS IMPACT ON WOMEN'S EQUALITY

"Achieving gender equality and empowerment of all women and girls," or simply "Gender Equality," is the goal of SDG 5. It has fourteen (14) indicators and nine (9) targets.²⁸ SDG 5 is focused on achieving the main objective of real and sustained gender equality in all spheres of

the lives of women and girls, which includes:²⁹

1. Eradicating gender disparities.
2. Eliminating violence against them.
3. Ending early, forced marriage.
4. Ensuring equal participation, opportunities for leadership.
5. Providing equal opportunities for sexual and reproductive rights for everyone.

The targets of SDG 5 are as follows:

Target 5.1: Eliminate all forms of discrimination against women and girls worldwide. Whether or not there are laws in place to support, uphold, and keep track of sex Equality and non-discrimination.³⁰

²⁸ 23 August 2022, "In Focus: Sustainable Development Goal 5," UN Women – Headquarters, August 23,

2022, <https://www.unwomen.org/en/news-stories/in-focus/2022/08/in-focus-sustainable-development-goal-5>.

²⁹ Sustainable Development Goal 5," UN Women – Headquarters, August 23, 2022,

<https://www.unwomen.org/en/news-stories/in-focus/2022/08/in-focus-sustainable-development-goal-5>.

³⁰ "In Focus: Sustainable Development Goal 5," UN Women – Headquarters, August 23, 2022,

<https://www.unwomen.org/en/news-stories/in-focus/2022/08/in-focus-sustainable-development-goal-5>.

Target 5.2 is to eliminate trafficking, sexual exploitation, and all other types of violence committed against women and girls. The percentage of women and girls who have ever been in a relationship and are at least 15 years old who have experienced physical, sexual, or psychological abuse from a current or past intimate partner in the 12 months prior, broken down by age and type of abuse. By age and location of incidence, the percentage of women and girls aged 15 and older who experienced sexual violence in the preceding 12 months from people other than an intimate relationship.²⁹

Eradicate all harmful practices, including female genital mutilation, child marriage, and early and forced marriage (Target 5.3). The total per cent of girls and women aged 15 to 49 have undergone female genital mutilation/cutting by age.

Indicator 5.3.1: The percentage of women aged 20 to 24 who were married or in a union before age 15 and 18.³⁰

Target 5.4: Recognize and appreciate unpaid care and household work through the provision of social protection programs and infrastructure. Encourage shared responsibility within the home and family as is culturally acceptable.³¹

Target 5.5: Ensure women have equal time and opportunities for leadership at all levels of decision-making in political, economic, and public life.

Target 5.6: Ensure that all people have access to sexual and reproductive health care and reproductive rights by following the Beijing Platform for Action, the International Conference on Population and Development's program of Action, and the result documents of their review conferences.

²⁹ "In Focus: Sustainable Development Goal 5," UN Women – Headquarters, August 23, 2022, <https://www.unwomen.org/en/news-stories/in-focus/2022/08/in-focus-sustainable-development-goal-5>.

³⁰ "In Focus: Sustainable Development Goal 5," UN Women – Headquarters, August 23, 2022, <https://www.unwomen.org/en/news-stories/in-focus/2022/08/in-focus-sustainable-development-goal-5>.

³¹ "In Focus: Sustainable Development Goal 5," UN Women – Headquarters, August 23, 2022, <https://www.unwomen.org/en/news-stories/in-focus/2022/08/in-focus-sustainable-development-goal-5>.

Target 5.7: Enact laws to ensure that women have equal access to financial resources, as well as ownership and control over land and other types of property, financial services, inheritance, and natural resources.

Target 5.8: Improve the use of enabling technologies, mainly information and communications technologies, to support women's empowerment.

Target 5.9: Adopt and strengthen sensible laws and policies to advance gender equality and empower all women and girls at all levels.

Formulating SDG 5 in India

SDG-5 is the most powerful of India's global commitments as girl child education is deeply interconnected with development. Thus, the other six SDGs (No Poverty; Zero Hunger; Good Health and Well-Being; Quality Education; Decent Work and Economic Growth; Reduced Inequalities), directly benefit from SDG-5.

The United Nations (UN) has set 17 Sustainable Development Goals (SDGs), and SDG 5—women's Equality has proven to be the most difficult to achieve in India. The SDG India Index Baseline Report shows that all states except four states - Sikkim, Andaman and Nicobar Islands, Chandigarh, and Kerala - lie in the red zone, meaning that they haven't made any effort towards equality. The other states are situated in the performer area.

India has progressed toward gender Equality in the last 20 years, but the situation is still unsatisfactory since the nation struggles with blatant sexism, misogyny, and injustice. An NPEW, or a national organization dedicated to women, was formed in the country in 2001, providing women with short-term relief. By implementing programs like BBBP and Mission Indradhanush, better changes are observed in areas such as decreasing child marriage, raising health standards, and reducing the death rate for girls.

In our country, the cultural and patriarchal knot makes it challenging to implement laws and policies that promote gender equality. This is more of a problem than a lack of policies. The problem for the government is in distributing and making programs accessible with technical efficiency.

Women make 34% less money than men doing the same work, according to a World Economic Forum study. Another argument observes that females in the bottom 20% of the socioeconomic structure do not attend school in India. The breakdown of SDG 5 includes a wide range of topics that disproportionately affect women and girls, from violence to economic security. Therefore, the united efforts of the Indian government and all of the nation's humanitarian groups are crucial.

The partnership between the Indian Government and USAID covers a myriad of issues with a mix of public and private organizations, one of the most prominent efforts is the Swachh Bharat Mission or the Clean India campaign which addresses gender disparities in hygiene access, an issue that often prevents girls from attending school. The campaign, therefore, also addresses the longevity of a girls' education in India.

Humanitarian efforts

India's promotion of gender equality can be found in several humanitarian organizations. The majority of NGO work explicitly targets girls and women who are living in poverty. For instance, the Azad Foundation assists poor women who have experienced assault. The foundation spreads information on topics including self-defence and reproductive rights. Janodaya works with disadvantaged women and women who have served time in prison to teach them skills that will help them obtain better jobs. Snehalaya promotes initiatives for women and children by providing HIV/AIDS support and avenues for generating cash, such as those that permit the creation and sale of art.

Are women in India benefitting from SDG 5 and other policies targeting SDG 5? Gaps and Cracks

India has been committed to attaining equality for all of its residents. India's Constitution transmits a strong mandate for gender equality in its Preamble, Fundamental Rights, and

Directive Principles of State Policy. Furthermore, India has also signed several UN conventions, including CEDAW, the Beijing Platform for Action, and the Rights of the Child, demonstrating its commitment to protecting and empowering women and girls. India has worked hard to eliminate all sorts of gender discrimination. Laws prohibiting sex-selective abortion, child marriage, and workplace sexual harassment are enacted. There is also a draft women's policy (2016), the primary principle of which is women's empowerment as a sociopolitical goal.

Despite significant policy and legislative reforms, discrimination against women in India remains a severe problem. One of the essential sources of concern is the decline in female labor-force participation. According to the Labor Bureau's 2016-15 report, India's female labor force participation rate is 23.7%. In terms of economic involvement and opportunity, as well as labor force participation in the gender gap, India ranks poorly.

Implementation of SDG 5 will go a long way towards making India gender equitable. Though there is a lot of talk about gender justice and empowerment in our country, SDG 5 can substantially assist in introducing a gendered approach to the country's policies, plans, and regulations. India is anticipated to benefit from its "demographic dividend" in the future years, and women must be a part of this development process if India is to reach its full potential. Women can only transcend their current limits if they are empowered in all forms. If India is to accomplish its vision of "a society in which women fulfil their full potential and can participate as equal partners in all domains of life and influence the process of social development," these characteristics must be prioritized (Draft National Policy for Women, 2016).

Policy suggestions:

It is recommended that the Central Government enact legislation which:

- a) addresses gender inequalities in unpaid care work and provide possible solutions for this challenge
- b) promotes women's committees and organizations for their increased political and public participation, and voices the opinions of the same- especially on issues of gender equality and female rights
- c) works towards increasing the literacy rate of adult women and providing them with access to vocational courses
- d) works towards enhancing the declining juvenile gender-sex ratio
- e) tackles discriminatory institutions with entrenched social norms and gender stereotypes
- f) improves toilet and menstrual facilities

-it can possibly implement a national scheme similar to the Udaan scheme to provide free sanitary products to menstruating women

- this will lead to a dramatic improvement in enrollment rates of the girl child in secondary schools and higher education institutions since 63 million adolescent girls live in homes without toilet facilities and 23% of girls drop out of school when they start menstruating. Sanitation in rural areas also needs to be accelerated.

CONCLUSION

Are the stated policies enough to achieve women's Equality in India?

Improving women's condition in India and achieving equality cannot be done overnight. By encouraging school education for women, the policies implemented in SDGs 4 and 5 are helping women in India. The recently launched policies will take a while to be impactful. India will rise in the global gender gap report if these policies are adequately implemented. The procedures must reach those in need, especially in rural areas. There are some gaps in these policies, but they can be overcome with stern steps taken by the government and the decision-makers. The legal process should speed up to give justice to the pending cases of survivors. Education is important through SDGs 4 and 5. Thus, women would be more informed about their rights. They would learn to question the several baseless traditions they have been forced to follow. They would understand the importance of being independent and the importance of education and try their best to teach their children.

As an emerging economic power, India needs a strong base of literate men and women to rise to intense diplomatic levels of management. Raising her standards and aims for women's empowerment will benefit not only Indian women but will also aid India in raising her aspirations for her place in the world as it interacts with other nations. India has a potential power that may be strengthened and increased by empowering women and serving as an example to other emerging and underdeveloped countries.