

NAVARATNALU for Women Empowerment

‘NAVARATNALU’ is a household term for various government schemes being provided in the state of Andhra Pradesh. It is a set of nine strategic interventions unveiled during Shri YS Jagan Mohan Reddy’s 3648km foot march across the 13 districts of Andhra Pradesh. The goal of ‘Navaratnal’ is to usher in an era of sustainable and inclusive socio – economic development by channeling public investments towards sectors of the society and the economy.

VISION of NAVARATNALU

The vision embedded in the formulation of ‘Navaratnal’ is the sustainable and inclusive development of human capital which would in turn spur economic growth of the state.

The vision of ‘Navaratnal’ is also in line with the Indian Constitution’s noble vision of our nation as a ‘Socialist state’ in the Preamble and a ‘Welfare State’ in the Directive Principles of State Policy.

Human Development through Strategic Interventions

The socio – economic model employed to achieve the intended goal of socio – economic development is the ‘Capability Approach’.

Navaratnal – Capabilities Approach

Capability Approach of Nobel laureate Amartya sen has been used by many countries in the context of human development as a broader, deeper alternative to narrow economic metrics such as growth in GDP per capita.

In this approach, ‘poverty’ is understood as deprivation in the capability to live a good life, and ‘development’ is understood as capability expansion.

Strategic Interventions of ‘Navaratnal’ through Direct Benefit Transfers, Conditional Cash Transfers, reforms in Education and Health etc are geared towards eliminating deprivations and expanding capabilities. Enabling nature of these interventions aimed at

increasing efficiency and productivity of human capital would naturally lead to faster economic growth which is both inclusive and thereby sustainable.

While strategic interventions of 'Navaratnalu' have been modeled in order to encompass crucial sectors of the economy and various sections of the society, the theme of 'women empowerment' is a recurrent feature in almost all the schemes. In addition to 'Navaratnalu' the state government under the leadership of Shri YS Jagan Mohan Reddy brought in wide ranging fiscal and statutory measures aimed at accelerating women empowerment.

The most important measures in this regard are the Gender Budget and a system of Reservations for women in all government nominated posts and public contracts. 'Navaratnalu' along with enabling statutory and fiscal provisions show that the Government of Andhra Pradesh is leaving no stone unturned in the pursuit of Gender Equality and Women Empowerment.

Gender Budget – Fiscal Commitment to Women Empowerment

The Andhra Pradesh State government for the first time in 2021-22, introduced a Gender Budget — allocations exclusively for women — with an outlay of Rs 47,283.21 crore.

The Gender Budget Statement 2021-22 said: "Achieving gender equality and women's economic empowerment was not only important from the perspective of realizing women's rights but also was smart economics."

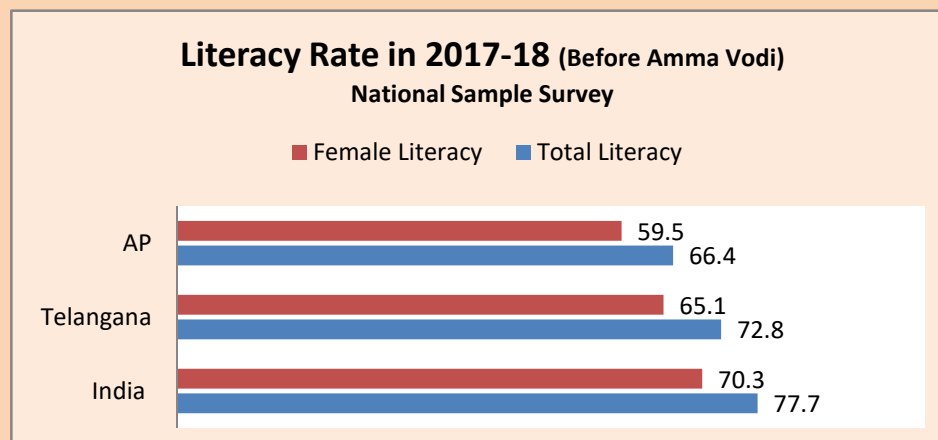
Schemes for women empowerment in the Gender Budget:

- 24 schemes exclusively for women and girls.
 - 29 schemes which have at least 30% allocation for women and girls.
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EDUCATION and LITERACY

Gender Parity in Education is the first step towards Women Empowerment. Though educating girls and women of all ages is important, achieving gender – parity at the level of school education has the potential to accelerate the virtuous cycle of women empowerment. Amma Vodi and Nadu – Nedu schemes aim at increasing enrollment and decreasing drop – outs by providing Conditional Cash Transfers and augmenting infrastructure of all government schools across the state.

Failure of the previous Government in the educational sector resulted in very low levels of female Literacy in AP (2017-18)



AMMA VODI

Amma Vodi is a Conditional cash transfer (CCT) program envisioned with the aim of increasing enrolment and decreasing drop outs at all levels of school education.

Financial Assistance: Rs. 15,000 per year given to mothers for educating the child.

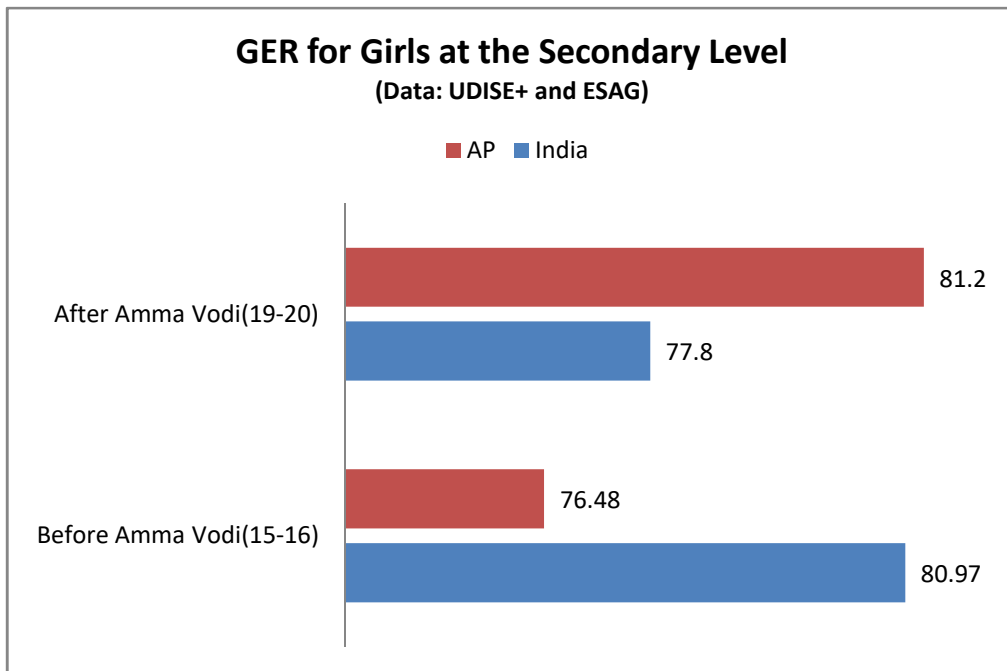
- ***Behavioral Change:*** Reduced financial burden on the family which encourages enrollment of children in schools, especially girl children. Providing financial assistance reduces the family's propensity in forcing girl students to drop out to take part in domestic work.
- ***Freedom of Choice:*** Covers all schools and junior colleges thereby ensuring freedom to choose where to study. This provision encourages families to enroll

girl children in a school or junior college of their choice after considering the parameters of distance and safety.

Conditional Cash Transfer: Minimum 75% attendance of the child in school to receive financial assistance.

- **Decreasing Drop Out Rates:** Linking attendance of the girls in schools to the provision financial assistance would reduce drop – out rates.
- **Better Educational Outcomes:** Increased attendance percentages would be a step towards better educational outcomes, especially in Government schools.

Positive Outcomes: After the launch of Amma Vodi, an increase in Gross Enrollment Ratio (GER) can be clearly observed. For instance, a comparison of GER of girls at the Secondary level between the years 2015-16 and 2019-20 is given below:



It is clearly evident that in 15-16, the previous government failed to surpass the GER of India. After the launch of Amma Vodi, the GER of girls at the secondary level surpassed the GER of India.

MANABADI NADU-NEDU

The Nadu – Nedu scheme aims to turn Government schools in the state of Andhra Pradesh into avenues of quality education. To achieve this goal, the state government formulated a strategy of improving the Infrastructure across all government schools in a phased manner.

Components under Mana Badi – Nadu Nedu program:

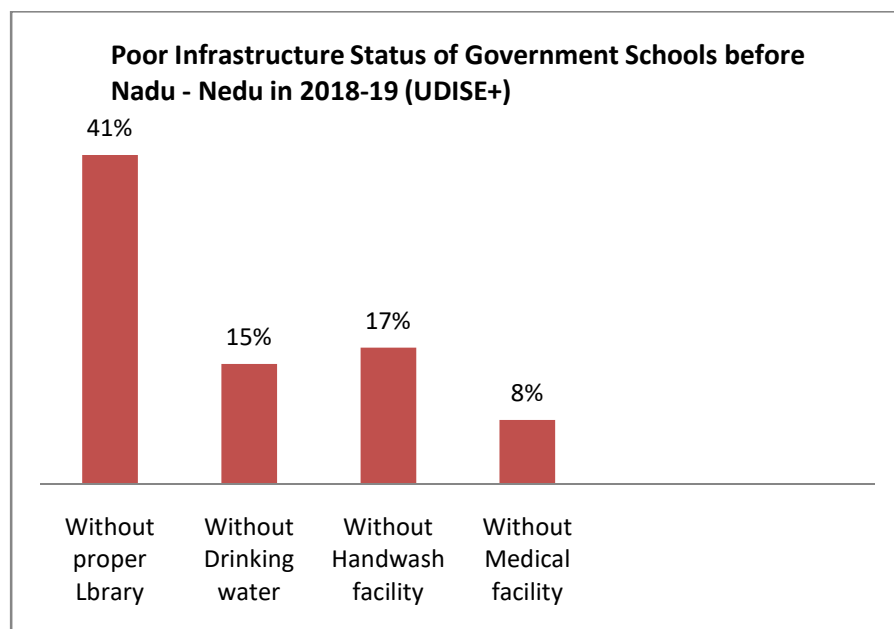
- Toilets with running water.
- Drinking water supply.
- Major and minor repairs.
- Electrification with fans and tube lights.
- Furniture for students and staff.
- Green chalk boards.
- Painting to schools.
- English labs.
- Compound walls.

Parents Committees – A model for Decentralized planning:

The Mana Badi Nadu Nedu scheme emphasizes on decentralized planning by mandating formation of Parents Committees.

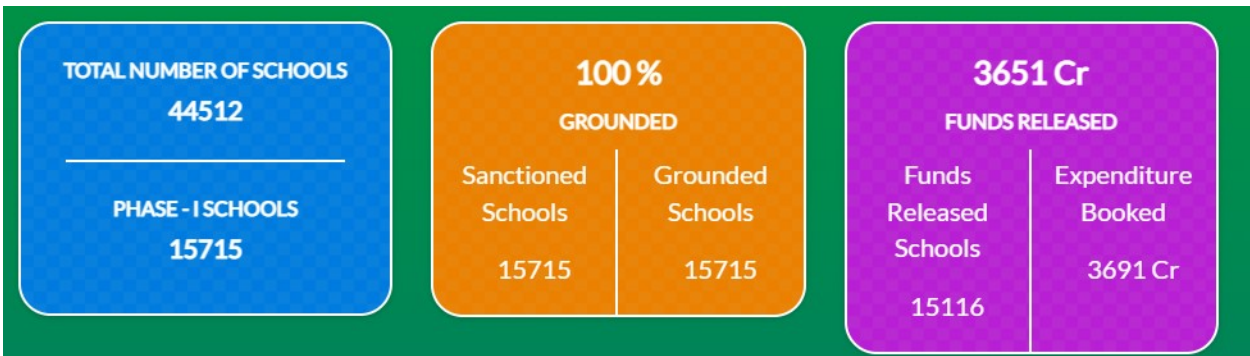
The Parents Committees would have to be consulted by government agencies before finalizing cost estimates for the respective schools.

The Manabadi Nadu Nedu Scheme is a necessary intervention after the failings of the previous government to upgrade infrastructure in government schools. As discussed earlier, this has resulted in decreased Gross Enrollment Ratio in schools, especially of the female students.



In this backdrop, the present Government under the leadership of Shri YS Jagan Mohan Reddy has come up with a multi-stakeholder approach to revamp government schools. Public Investment in building up infrastructure of government schools would undoubtedly have a positive impact on educational attainment of female students. This is clearly evident after the launch of Mana Badi Nadu Nedu in the increased GER of female students in the year 2019-20.

Phase 1 of Mana Badi Nadu – Nedu:



HEALTH for Women

Health plays a vital role in the development of human capital. More importantly, gender parity in health and nutrition is one of the basic requirements alongside Education and Economic participation if we are to take a step towards gender equality and women empowerment. The health of women and girls is of particular concern because, in many societies, they are disadvantaged by discrimination rooted in socio-cultural factors.

According to the World Health Organization (WHO), some of the socio-cultural factors that prevent women and girls to benefit from quality health services and attaining the best possible level of health include:

- Unequal power relationships between men and women;
- Social norms that decrease education and paid employment opportunities;
- An exclusive focus on women's reproductive roles; and
- Potential or actual experience of physical, sexual and emotional violence.

The Government of Andhra Pradesh has modeled 'Navaratnalu' and other strategic interventions in order to address these socio-cultural and economic factors thereby enhancing Health of women across the state. These interventions aim to deliver quality health care at the primary, secondary and tertiary levels by employing different strategic models.

Dr YSR Aarogya Sri scheme

The scheme is modeled to provide Government sponsored health insurance to all families below the poverty line thereby reducing the Out of Pocket Expenditure (OoPE) on healthcare in the secondary and tertiary sectors. The scheme also provides freedom of choice to all BPL families in the state to choose their preferred health care provider.

Universal Coverage: Universal Coverage of BPL families under the Aarogya Sri scheme effectively addresses the issue of unequal health and medical care between men and women by providing free insurance cover, thereby eliminating the need of Out of Pocket Expenditure.

Safety Net: Provision of government sponsored health to cover all the BPL families provides the family a safety net in times of a health crisis. Female members of the family are in effectively protected as they are first victims of poverty.

Brief Details of the Scheme:

Families with an annual income up to Rs.5 lakhs are eligible. All the dependent family members existing in the white ration card / health card are also eligible. No premium is collected from the beneficiaries. Government will bear the entire expenditure of treatment.

- 1,577 network hospitals are empanelled.
- 2,436 procedures are covered under the scheme.
- 138 follow-up procedures are identified for cashless treatment.

QR Coded Smart Cards: All the families with the annual income up to Rs. 5 Lakhs can apply to get smart health cards with QR code, which enables them to give their past health records through Aarogyasri App. This reduces leakages and increases targeting efficiency.

Focus on Maternal Health in Aarogya Sri: In order to further reduce the Maternal Mortality Rate from 65 to 50 per one lakh live births, the Government has included the Obstetric procedures viz., Normal Delivery and Caesarean Section under YSR Aarogyasri scheme on par with CGHS 2014 package rates of Rs.8,000/- and Rs. 14,050/- respectively.

YSR Aarogya Aasara

YSR Aarogya Aasara is a Conditional Cash transfer scheme that complements the YSR Aarogya Sri Scheme. In order to compensate the loss of wages during post-op recovery period, the state government is providing “Post-operative Sustenance Allowance” to the patients who undergo treatment under Dr.YSR Aarogyasri scheme.

This scheme particularly benefits women by compensating loss of wages during pregnancy or undergoing any other treatment.

Nadu Nedu

Nadu Nedu aims to modernize government hospitals at all levels and increase the efficiency of delivery of health care services. The aim of the scheme is to incorporate best practices in the area of Hospital Management, Capacity Building and Infrastructure Development.

Investments in the public health care system would directly benefit women by increasing their access to quality health care, especially in the rural areas. After the launch of Nadu – Nedu program there has been improvement in major hospital performance indicators.

S N	Development Indicator	2018 -19	2019 - 20
1	Out Patients (in lakh Nos.)	239.03	243.46
2	In Patients(in lakh Nos.)	18.95	20.20
3	Major Surgeries(in lakh Nos.)	0.91	0.91

YSR Aarogya Sri and YSR Aarogya Aasara – Outcomes: While strengthening hospital Infrastructure through Nadu – Nedu, the flagship schemes of Aarogya Sri and Aarogya Aasara have brought about remarkable changes in districts which were earlier exhibiting poor maternal health indicators.

For Instance, Vishakapatnam was ranked in the 5 best performing districts in percentage (%) of Institutional delivery in the Aspirational Districts Program of Government of India.

Vizianagaram (Andhra Pradesh) had the highest percentage (100%) of SBA attended home delivery against the total home delivery across all the 112 Aspirational Districts.

ECONOMIC EMPOWERMENT

Economic participation of women and integration of women workforce into the economy strengthens their role in the society by enabling them to make decisions of their choice and have control over their own lives. Societies which augment Economic Participation of women create gender parity which will be an important addition to economic growth and prosperity.

Almost every nation-state has some form of gender discrimination embedded in their social structure, either intrinsically or extrinsically, which undermines women's role. Throughout History women has been subject to gender inequalities which led to severe imbalance within several societies. It is important to note that women's empowerment is a prerequisite to sustainable development of a society. Giving them preference would help us improve the overall economic and health parameters. India's Story of women's empowerment is incomplete without addressing their problems of financial literacy and independence, employment etc.

Economic empowerment of women is dependent on key indicators such as:

- Conditions of women employment.
- Access to money, credit.
- Ownership of assets to women.

Andhra Pradesh is a front-runner in making efforts to empower women through its multipronged approach of implementing 'Navaratnalu'. The present government under the leadership of Y.S Jagan Mohan Reddy has introduced and is implementing a comprehensive set of women centric schemes with the aim of empowering them on a mission mode. It will be the first Indian state government to introduce a gender sensitive budget in the state legislature from year 2022-23. There are many women centric schemes and incentives already in place which are completed targeted towards women and several other schemes where large part of the allocation is provided to women and girls.

Let us revisit the above-mentioned indicators of economic empowerment of women to examine the state's support in context:

Access to money, credit and freedom of movement:

Government of Andhra Pradesh is not just trying to empower women through easy access to credit but also creating a healthy fiscal discipline among the beneficiaries in the repayment of monthly EMIs. One such scheme which provides an incentive and ensures timely repayment is '*Jagananna Sunna Vaddi Padakam*'. This scheme is targeted at women Self Help Groups (SHGs) in the state. The objective of the aim is that on the successful repayment of the monthly installment of the loan taken by the SHG the government reimburses the interest money on that particular amount. This scheme is useful in two ways. One reduces the financial stress on women and inculcates fiscal discipline among them. Under this scheme, There is another scheme called YSR AASARA, over 77, 75,681 women have benefited through 6,310 crores paid in installments towards reimbursement of their outstanding bank loans. Both these schemes created an incentive for both women participation in economy and as well as improve fiscal discipline among them.

Ownership of assets of women:

Government of Andhra Pradesh with a new scheme called '*Pedalandariki illu*' is trying to create an environment in the state where poor women are self-dependent. Under this scheme government allots land for the poor and provides financial assistance to them to construct permanent homes. This scheme allows the poor women to have house by granting them unconditional ownership over the house.

Women Employment:

The vision of '*Navaratnalu*' and their efficient delivery to women across the state is already producing results in sphere of economic empowerment of women. As the Education and Health parameters of women have been improving considerable, a natural outcome would be greater participation of women in the economic sphere.

Female labour force participation rate in Andhra Pradesh have been higher than the national average. Despite the rate fluctuations recorded during the previous government's tenure. The present incumbent government took all the measures which increased labor force participation rate and the increase is steady through years. Along with this, women's employment in all the three sectors (Primary, secondary and tertiary) has recorded improvement.

- Andhra Pradesh has a higher number of employed women earning regular wages in urban areas.
- In Rural AP, women still hold the highest spot in labour count.
- AP is among the top 10 states which provided employment to women under MGNREGA.
- Among all the sectors, primary secondary and tertiary, women are mostly employed in tertiary sector (69% till march 2020). The state recorded some drop in the employment during the months of April may in 2020 due to covid-19.

The State Government of Andhra Pradesh under the leadership of Shri YS Jagan Mohan Reddy has laid a foundation for women empowerment through 'Navaratnalu', Gender Budget and various other strategic interventions. Positive outcomes of these enabling interventions are already evident in the form of better human capital indicators, especially for women. With the decentralized administrative mechanism of the 'Village and Ward Volunteers' and 'Village and Ward Secretariats' in place already, efficient delivery of 'Navaratnalu' would without doubt make Andhra Pradesh a leader in Women Empowerment.