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EDITORIAL ANALYSIS

# Nari Shakti – India's Defining Reform for the Next Decade

THE HINDU

10 April 2026

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# Nari Shakti — India's Defining Reform for the Next Decade

 The Hindu

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## INTERVIEW ANGLE

*"India has made impressive strides in women's financial inclusion — but the Nari Shakti Vandan Adhiniyam (2023) linking women's reservation to delimitation means actual representation in Parliament could be a decade away. Is symbolic legislation a substitute for real change?"*

India's approach to women's empowerment has undergone a fundamental shift — from welfare-based schemes that treated women as beneficiaries to empowerment-driven programmes that position them as economic actors and political participants. The Hindu argues this shift is real, measurable, and must be deepened to become India's defining structural reform of the coming decade.

## THE EVIDENCE — FROM WELFARE TO EMPOWERMENT

### Financial Inclusion

- **Jan Dhan Yojana (PMJDY):** 57 crore accounts opened since 2014; 55% held by women — far exceeding projections. Women's bank account ownership has become near-universal in urban areas and grown sharply in rural areas.
- **PM MUDRA Yojana:** 68-70% of all MUDRA loan accounts are held by women; ₹32+ lakh crore disbursed since 2015, disproportionately benefiting women micro-entrepreneurs in tailoring, food processing, handicrafts, and beauty services.
- **SHG-Bank Linkage Programme:** 9+ crore women in 87 lakh Self-Help Groups linked to formal banking; credit disbursement exceeded ₹2 lakh crore in FY25.
- **NITI Aayog Report (2026):** Women's credit access has grown 4.8× in 10 years — yet 36% penetration means 29 crore women remain unserved by formal credit.

## Political Representation

- **Nari Shakti Vandan Adhiniyam, 2023 (106th Constitutional Amendment):** Reserves 33% seats for women in Lok Sabha and state legislative assemblies — the most consequential constitutional reform for women’s political representation since Independence.
- **Current reality:** Women constitute 15.2% of Lok Sabha members (2024) — among the lowest in major democracies. Brazil (18%), USA (29%), UK (35%), Rwanda (61%) all rank higher.
- **The delimitation constraint:** The Adhiniyam’s implementation is linked to delimitation (post-2031 Census + delimitation exercise). In practice, reservation may not be implemented until 2034-35 general elections — a decade away.

### THE EDITORIAL’S WARNING — GAINS AT RISK

Despite positive trends, The Hindu identifies three structural risks:

#### 1. Awareness Gap

Schemes like PMJDY, MUDRA, PM Awas Yojana, Beti Bachao Beti Padhao, and Sukanya Samriddhi Yojana remain poorly utilised by the most marginalised women — particularly in tribal areas, conflict zones, and among unlettered women. The scheme infrastructure exists; the last-mile awareness does not.

#### 2. Implementation vs Aspiration — The Adhiniyam’s Delay

Linking reservation implementation to delimitation was a political compromise that deferred actual change. The editorial argues that the government must announce a clear operational roadmap and not allow the Adhiniyam to become a “future promise” that is perpetually deferred.

#### 3. Unpaid Care Economy — The Invisible Barrier

India’s female labour force participation rate (FLFPR) remains at ~37% (compared to 80%+ for men) — among the lowest in the world for a middle-income country. The primary reason is the unpaid care economy: women bear overwhelming responsibility for childcare, elder care, and domestic work. No amount of credit access changes this structural constraint without complementary policies — creches, elderly care infrastructure, and recognition of domestic labour in national accounts.

### UPSC RELEVANCE

**GS1 (Society):** Women’s empowerment, FLFPR, care economy, gender gap in labour markets.

**GS2 (Polity):** Nari Shakti Vandan Adhiniyam, 106th Amendment, women’s reservation, delimitation linkage.

**GS3 (Economy):** SHG-Bank linkage, MUDRA, Jan Dhan — women as economic agents, financial inclusion.

**UPSC RELEVANCE**

India's shift from women's welfare to empowerment is real and measurable — but awareness gaps, the Adhiniyam's delimitation delay, and the invisible care economy burden risk limiting progress to paper gains.

57 crore PMJDY accounts (55% women); 70% MUDRA loans to women; FLFPR 37%; Adhiniyam implementation linked to post-2031 delimitation

Nari Shakti Vandan Adhiniyam, female labour force participation, SHG-Bank linkage, unpaid care economy, 106th Constitutional Amendment

If women's reservation requires delimitation, and delimitation is linked to Census 2031, does India's Parliament represent women adequately in the interim — and what can be done?


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