

The long road to women empowerment

As we **approach** our 76th year of Independence, we **reflect upon** what independence means to the women of the country, especially the old and **often** forgotten. Are they **empowered**? Are they financially independent and secure? Are their specific health needs being **met**? What is their reality today? According to a UNFPA report, 59% of older women do not have any personal income in the form of salary, interest, pension, etc. As per a HelpAge India report, the **burden** of **caregiving** for the **elderly** within a family, more often than not, **falls** on the female member of the family, who becomes the primary caretakers, especially for those elderly who face physical or functional limitations. From **assisting** elders in their activities of daily living, whether it be **feeding** them, helping them walk, bathe or change clothes, daughters-in-law **followed** by daughters are the primary Caregivers.

These roles are often **taken for granted**, in a largely **patriarchal** society, where the **assumption** of women being primary caretakers **is** given. HelpAge India's report "**Bridge** the Gap: Understanding Elder Needs," **revealed** that 10% of elderly women face mental health issues like depression. 68.5% of elderly women are not covered under any health insurance and 50% of elderly women are financially dependent on family members' **remittances**. More than half of all older women also carry a higher burden of both **acute** and **chronic morbidity** than their male **counterparts**.

Little or no sources of income or inadequate pension and lack of access to **affordable** healthcare, further leave them burdened with **unaddressed** health problems. **Women** belonging to the economically weaker or **marginalized sections are at a further disadvantage**. It is therefore **imperative** that older women be universally covered under social pension and a Care Allowance be provided to them. The PMJAY is an **inclusive** health assurance scheme and covers the poor, but a **special focus** on the elderly, particularly eligible elderly women, **may be considered**.

The first step towards including older women in the **mainstream is** by **acknowledging** that their challenges are unique and need to be **addressed**. **The gap** between health services and older women **needs** to be bridged immediately so they don't miss the benefits of the **government-run** programs or schemes dedicated to them. Healthcare insurance cover must be **widened**.

On a positive note, one-time saving **schemes** like the 'Mahila Samman Bachat Patra' **are** a welcome step. We hope that older women also get the benefits of this scheme. In agribusiness and green growth initiatives, older women play a very significant role. In rural and non-central areas, a lot of older women run small businesses. A **notable** section does this via Elder-Self-Help-Groups, a concept **pioneered** by HelpAge India. Large corporations must provide **handholding, procure** products from them which are mostly organic and fit very well with the 'made in India' concept of promoting local art and agriculture and invest in them to ensure their progress, as well as do smart business.

There is a **heightened** need to create more **avenues** for income generation for their inclusion as well as physical and mental **well-being**. There are various government pension schemes for **widows** or retired women, however, access to these schemes for many elderly women continues to be a challenge. Most importantly, society must take collective responsibility for its **ageing** women population and must come forward to support them financially and emotionally. **Older women**, the primary caretakers of society, **must** not be seen as a burden but as active contributing members.

[Practice Exercise]

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.
- **Procure** (verb) – Buy, get, purchase खरीदना

Vocabulary

1. **Empowerment** (noun) – Enfranchisement, self-determination, autonomy, self-sufficiency, self-governance सशक्तिकरण
2. **Approach** (verb) - Draw near, come close, advance, move toward, converge नजदीक आना, बढ़ना
3. **Reflect** (on/upon) (verb) – Contemplate, ponder, mull over, consider, think about विचार करना
4. **Often** (adverb) – Frequently, regularly, commonly, routinely, habitually अक्सर
5. **Empower** (verb) – Strengthen, authorize, enable, equip, invest सशक्त बनाना
6. **Meet** (verb) – Fulfill, satisfy, address, accommodate, cater to पूरा करना
7. **Caregiving** (noun) – Tending, looking after, nursing, support, assistance देखभाल
8. **The elderly** (noun) – Senior citizens, aged, older people, retirees, pensioners वृद्ध
9. **Assist** (verb) – Help, aid, support, facilitate, lend a hand सहायता करना
10. **Feed** (verb) – To give food खाना खिलाना
11. **Follow** (verb) – Come after, succeed, ensue, result, pursue के बाद आना
12. **Take for granted** (phrase) – Underestimate the value of, become used to, हल्के में ले लेना
13. **Patriarchal** (adjective) – Male-dominated, fatherly, paternalistic, traditional, authoritarian पितृसत्तात्मक
14. **Bridge** (verb) – reduce, decrease, shrink कम करना
15. **Reveal** (verb) – Disclose, divulge, unveil, uncover, expose प्रकट करना
16. **Remittance** (noun) – Payment, money transfer, money sent, funds, deposit प्रेषित धन
17. **Acute** (adjective) – Severe, intense, extreme, serious, critical तीव्र
18. **Chronic** (adjective) – Persistent, long-lasting, constant, continuing, lingering दीर्घकालीन
19. **Morbidity** (noun) – Illness, sickness, disease, ailment, unhealthiness रोग
20. **Counterpart** (noun) – Equivalent, peer, match, equal, fellow समकक्ष
21. **Affordable** (adjective) – Economical, budget-friendly, cost-effective, reasonable, inexpensive सस्ता

22. **Unaddressed** (adjective) – Ignored, overlooked, neglected, bypassed, unattended ध्यान न दिया गया
23. **Marginalized section** (noun) – Disadvantaged group, underprivileged, neglected, excluded, oppressed group वंचित वर्ग
24. **At a disadvantage** (phrase) – Hindered, impaired, handicapped, in difficulty, at a loss नुकसान में
25. **Imperative** (adjective) – Essential, crucial, necessary, vital, important अनिवार्य
26. **Inclusive** (adjective) – Comprehensive, all-encompassing, all-inclusive, wide-ranging, all-embracing समावेशी
27. **Consider** (verb) – Deliberate, weigh, examine, evaluate, assess समझना
28. **Mainstream** (noun) – the ideas and opinions that are considered normal because they are shared by most people; the people who hold these opinions and beliefs मुख्यधारा
29. **Acknowledge** (verb) – Recognize, admit, accept, concede, appreciate मानना
30. **Address** (verb) – Tackle, confront, deal with, attend to, resolve सुलझाना, निपटाना
31. **Government-run** (adjective) – State-operated, state-controlled, state-managed, state-owned सरकारी
32. **Widen** (verb) – Broaden, expand, enlarge, extend, increase विस्तार करना
33. **On a positive note** (phrase) – Encouragingly, optimistically, with a favorable outlook सकारात्मक रूप से
34. **Notable** (adjective) – Significant, important, remarkable, noteworthy, striking उल्लेखनीय
35. **Pioneer** (verb) – Initiate, launch, establish, introduce, innovate मार्ग दिखलाना, संचालन करना
36. **Handholding** (noun) – Guidance, support, assistance, help, aid सहायता
37. **Heightened** (adjective) – Increased, intensified, amplified, magnified, elevated बढ़ाई हुई
38. **Avenue** (noun) – Path, route, course, channel, direction मार्ग
39. **Well-being** (noun) – Welfare, health, comfort, happiness, prosperity कल्याण
40. **Widow** (noun) – Bereaved woman, wife who has lost her husband, widow-woman विधवा
41. **Ageing** (adjective) – Growing old, getting older, advancing in years, maturing बूढ़ापा

Summary of the Editorial

1. 76th year of Independence prompts reflection on the independence of women, particularly older women
2. UNFPA report: 59% of older women have no personal income; HelpAge India report: caregiving burden often falls on female family members
3. Patriarchal society takes women's caregiving role for granted
4. 10% of elderly women face mental health issues; 68.5% lack health insurance; 50% are financially dependent on family
5. Older women face unique challenges; economically weaker or marginalized women at further disadvantage
6. Need for universal social pension and Care Allowance for older women; consider special focus on eligible elderly women in PMJAY
7. Close gap between health services and older women; widen healthcare insurance coverage
8. 'Mahila Samman Bachat Patra' scheme welcomed; older women play significant role in agribusiness and green growth initiatives
9. HelpAge India's Elder-Self-Help-Groups support older women running small businesses; large corporations should provide support and investment
10. Increase income generation avenues for older women's inclusion, physical and mental well-being
11. Access to government pension schemes remains a challenge; society must take responsibility for aging women population and support them financially and emotionally

Practice Exercise

1. **Based on the passage, which of the following statements cannot be inferred?** [Editorial page]
 - A. Elderly women from economically weaker or marginalized sections face greater challenges in accessing income and healthcare.
 - B. The paragraph suggests that providing a Care Allowance to older women may help address their unmet needs.
 - C. PMJAY is an exclusive health assurance scheme targeting only the elderly population.
 - D. The paragraph advocates for universal coverage of older women under social pension schemes.
 - E. A special focus on the elderly, particularly eligible elderly women, is suggested for consideration within the PMJAY scheme.
2. **Which of the following statements cannot be inferred from the referred paragraph?**
 - A. Mahila Samman Bachat Patra is a one-time saving scheme.
 - B. Older women contribute significantly to agribusiness and green growth initiatives.
 - C. HelpAge India introduced the concept of Elder-Self-Help-Groups.
 - D. Large corporations should support and invest in the businesses run by older women.
 - E. Older women are not involved in any form of business in rural areas.
3. **Based on the given paragraph, which of the following statements accurately reflects the reality of older women in India?**
 - A. The majority of older women have personal income in the form of salary, interest, or pension.
 - B. Elderly women do not experience any mental health issues such as depression.
 - C. Most of the elderly women are covered by health insurance.
 - D. Elderly women primarily rely on family members for financial support.
 - E. Older men have a higher burden of both acute and chronic morbidity compared to older women.
4. **Based on the paragraph, which of the following approaches best addresses the issues faced by elderly women in terms of income generation and well-being?**
 - A. Implement more government pension schemes for widows and retired women.
 - B. Improve access to existing government pension schemes for elderly women.
 - C. Encourage society to take collective responsibility for the ageing women population.
 - D. View older women as active contributing members of society, rather than a burden.
 - E. Focus on the physical and mental well-being of elderly women, rather than income generation.
5. **The overall tone of the paragraph can best be described as:**
 - A. Optimistic and cheerful
 - B. Sarcastic and dismissive
 - C. Encouraging and hopeful

- D. Concerned and informative
E. Critical and pessimistic
6. **Which of the following best represents the main theme of the paragraph?**
- A. The financial independence of older women
B. The burden of caregiving for older women
C. The role of older women in agribusiness and green growth initiatives
D. The importance of addressing the unique challenges faced by older women
E. The impact of government pension schemes on older women's lives
7. **Direction: Six statements are given below, which are jumbled in any random order. These statements will form a coherent and meaningful paragraph, when arranged in the correct sequence. Arrange the sentences in the right order and answer the questions that follow.**
- Securities Exchange Board of India (SEBI) has revoked the licence held by Brickwork Ratings and asked it to wind down its credit rating operations within six months.**
- P. as it shrinks the choice of rating agencies available to issuers from seven to six.
Q. It also casts doubt on the reliability of credit ratings for over 8,699 instruments
R. This move has sent ripples across bond markets,
S. This order has implications not just for Brickwork
T. but also for other rating agencies, bond issuers and investors at large.
U. which were under Brickwork's coverage at the time of the order.
- Which among the following will be the **Fourth** sentence of the paragraph after the rearrangement?

A. P B.T C.U D.Q E.R

Direction (Q8 – Q10): Read the given sentences to find out whether there is any grammatical error in them

8. The teacher said (A)/ that the building adjacent with his house (B)/ needed repairs. (C)/ No Error(D)
9. The Headmaster with all his senior teachers (A)/ have come (B)/ to attend the meeting. (C)/ No Error (D)
10. When she knocked the door (A)/ I said to her (B)/ Come in. (C)/ No Error(D)

Direction: Read the passage given below and answer the following questions.

The latest official GDP estimates (A)/ would in normal circumstances be a cause for cheer, (B)/ pointing as they ostensibly (C)/ do to a double-digit expansion in economic output in the first quarter.(D) The NSO's projection of 13.5% growth in gross domestic product from the year-earlier April-June period, however, is disconcertingly slower than the 16.2% pace that the Reserve Bank of India (RBI) had projected just last month and points to an economy that is still in search of a firmer footing. Faced with **headwinds (A)** — signs of a global **recession (B)** and the Ukraine war — the first-quarter's underwhelming momentum may **shallower (C)** the economy into a far **pitch (D)** growth trajectory even as faster-than-acceptable inflation erodes consumer confidence.

Output in the eight broad sectors that combine to provide the Gross Value Added (GVA) shows that while year-on-year all sectors expanded, with public administration, defence and other services

growing 26.3%, six of these sectors posted sequential contractions. Only two services sectors — electricity, gas, water and other utility services, and financial and professional services — logged expansions from the January-March quarter, growing by 12.6% and 23.7%, respectively. The major employment-providing sectors of agriculture, manufacturing, construction and the contact-intensive trade, hotels and transport services sector suffered quarter-on-quarter contractions of 13.3%, 10.5%, 22.3% and 24.6%, respectively. Private final consumption expenditure, the essential _____ **11** _____ of the economy, appeared to have revived with a year-on-year expansion of 25.9% lifting its share in the GDP to just shy of 60%. However, when viewed sequentially, the estimated ₹22.08 lakh crore of private consumption spending in April-June 2022 was a not insignificant ₹54,000 crore, or 2.4%, less than what was spent in the preceding quarter. And both government spending and gross fixed capital formation, which is viewed as a proxy for private investment, shrank quarter-on-quarter by 10.4% and 6.8%, respectively, undermining overall output. That GDP, in fact, contracted 9.6% sequentially should be a cause for concern among policymakers. Given that this year's monsoon has distributed rains in an **erratic** _____ **12** _____ pattern that has caused disruptive flooding in some parts while leaving key paddy and pulses growing areas in northern and eastern India moisture deficient, both farm output and consumer spending in the rural hinterland are likely to take a hit. And with global trade also _____ **13** _____ amid the sharp slowdown in advanced economies, India's merchandise exports are sure to weaken in momentum, any benefits from the rupee's depreciation against the dollar notwithstanding. With the RBI needing to stay laser focused on _____ **14** _____ inflation, the onus is on fiscal authorities to spur consumption and investment.

Fill in the blank with the most appropriate word given in the option (From Q11 – Q14)

11. Private final consumption expenditure, the essential _____ of the economy, appeared to have revived with a year-on-year expansion of 25.9% lifting its share in the GDP to just shy of 60%.
- A. Belligerent
 - B. Heresy
 - C. Blatant
 - D. Bulwark
12. Given that this year's monsoon has distributed rains in an erratic _____ pattern that has caused disruptive flooding in some parts.
- A. Provincial
 - B. Scattershot
 - C. Espouse
 - D. Aggregate
13. And with global trade also _____ amid the sharp slowdown in advanced economies, India's merchandise exports are sure to weaken in momentum, any benefits from the rupee's depreciation against the dollar notwithstanding.
- A. Clique
 - B. Flaunting
 - C. Becalmed
 - D. Ascendancy

14. With the RBI needing to stay laser focused on _____ inflation, the onus is on fiscal authorities to spur consumption and investment.
- Taming
 - Juxtaposing
 - Infatuated
 - Vitiated
15. **The following sentence may or may not contain an error in one of its parts. Identify the part containing the error. If the sentence is correct, select 'No error' as your answers.**
The latest official GDP estimates (A)/ would in normal circumstances be a cause for cheer, (B)/ pointing as they ostensibly (C)/ do to a double-digit expansion in economic output in the first quarter. (D)
- (A)
 - (B)
 - (C)
 - (D)
 - No Error
16. **In the following sentence, choose the appropriate set of words for the blanks that best fits in the context of the sentence.**
The team was _____ to find a _____ solution to the problem that would _____ all the stakeholders.
- determined, viable, appease
 - reluctant, viable, dismay
 - determined, futile, appease
 - enthusiastic, viable, aggravate
 - None of the above
17. Given below is a word, followed by three sentence that consist of that word. Identify the sentence (S) that best express (es) the meaning of the word. Choose option 5 'None of the above' if the word is not suitable in any of the sentence
- ERRATIC**
- He drove in an **erratic** course down the road.
 - Stocks closed up slightly after an **erratic** day of trading.
 - The **erratic** behaviour of the stock market is making investors nervous.
- Only (i)
 - Only (ii)
 - Only (iii)
 - (i), (ii)
 - (i), (ii), (iii)
18. **In the following question, a sentence is given with four words marked as (A), (B), (C), and (D). These words may or may not be placed in the correct order. Four options with different arrangements of these have been provided. Mark the option with the correct arrangement as the answer. If no rearrangement is required, mark option (5) as your answer.**

Faced with **headwinds (A)** — signs of a global **recession (B)** and the Ukraine war — the first-quarter's underwhelming momentum may **shallower (C)** the economy into a far **pitch (D)** growth trajectory even as faster-than-acceptable inflation erodes consumer confidence.

- A. A – C
- B. A – D
- C. B – C
- D. C – D
- E. No arrangement

19. **Select the connector from the given options which can be used to form a single sentence from the two sentences given below, implying the same as expressed in the statement sentence.**

- (i) The only reasonable aim was to shorten those marches.
 - (ii) All the artful maneuvers suggested by our generals meant fresh movements of the army and a lengthening of its marches.
- A. Whereas
 - B. Although
 - C. Due to
 - D. Unless
 - E. Nonetheless

20. **Fill the appropriate preposition in the given blanks**

India is beset _____ many problems these days.

- A. With
- B. From
- C. By
- D. For
- E. None of the above

Answers

1. C 2. E 3. D 4. C 5. D 6. D 7. C 8. B 9. B 10. A 11. D 12. B
25. C 14. A 15. E 16. A 17. E 18. D 19. A 20. A

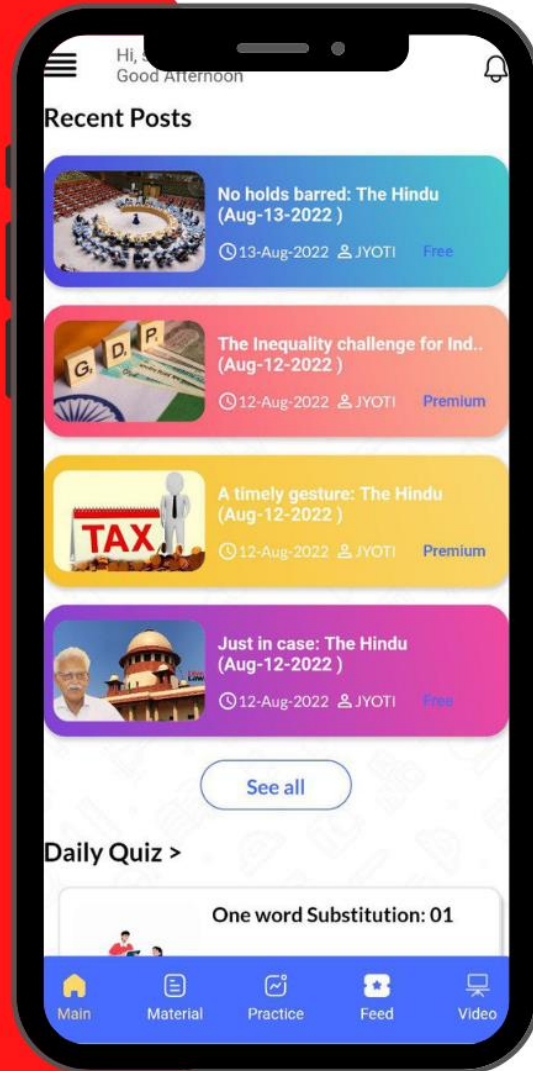
[\[Practice Exercise\]](#)

Explanations

1. C) PMJAY is an exclusive health assurance scheme targeting only the elderly population. The paragraph mentions the PMJAY as an inclusive health assurance scheme for the poor but suggests that a special focus on the elderly, especially eligible elderly women, may be considered.
2. E) The paragraph discusses the importance of older women in various sectors and suggests ways in which large corporations can support them. It specifically mentions the role of older women in agribusiness, green growth initiatives, and small businesses in rural areas. Statement e) contradicts this information by stating that older women are not involved in any form of business in rural areas, which cannot be inferred from the paragraph.
3. D) The paragraph states that 59% of older women do not have any personal income, and 50% of elderly women are financially dependent on family members' remittances. This demonstrates that a significant portion of elderly women rely on their family for financial support. The other options are not supported by the information provided in the paragraph.
4. While options A, B, D, and E are valid points and somewhat address the issues mentioned in the paragraph, option C encompasses the broader approach of addressing income generation, physical and mental well-being, and access to government schemes. It calls for society to come together and support elderly women in a more comprehensive manner, rather than only focusing on individual aspects.
5. The tone of the paragraph is concerned and informative, as it sheds light on the challenges faced by older women in the country and the need to address their issues. The author highlights the statistics to emphasize the urgency of the situation, and while some positive steps are mentioned, the overall tone remains concerned.
6. D. The importance of addressing the unique challenges faced by older women
The paragraph focuses on the unique challenges faced by older women in the country, discussing various aspects of their lives, such as financial independence, healthcare, and caregiving. It also emphasizes the need to acknowledge these challenges and address them through various means, including better access to government programs, healthcare insurance, and income generation opportunities. While other options touch upon specific aspects discussed in the paragraph, the main theme encompasses all these issues and emphasizes the importance of addressing them.
7. RPQUST
Securities Exchange Board of India (SEBI) has revoked the licence held by Brickwork Ratings and asked it to wind down its credit rating operations within six months. This move has sent ripples across bond markets, as it shrinks the choice of rating agencies available to issuers from

seven to six. It also casts doubt on the reliability of credit ratings for over 8,699 instruments which were under Brickwork's coverage at the time of the order. This order has implications not just for Brickwork but also for other rating agencies, bond issuers and investors at large.

8. (B) 'with' के बदले 'to' का प्रयोग होगा क्योंकि 'adjacent' के साथ Preposition 'to' का प्रयोग होता है। 'to' will be used instead of 'with' because the preposition 'to' is used with 'adjacent'.
9. (B) 'have' के बदले 'has' का प्रयोग होगा क्योंकि यदि दो Subjects 'with, along with, together with' से जुड़े हो, तो Verb पहले Subject के अनुसार होता है; जैसे-
The Minister along with his followers is coming here.
'has' will be used instead of 'have' because if two Subjects are joined by 'with, along with, together with', then Verb follows according to the first Subject; As-
- The Minister along with his followers is coming here.
10. 'knocked' के बाद Preposition 'at' का प्रयोग होगा क्योंकि 'knock at the door' का प्रयोग होता है किन्तु 'knock on the window' का। देखें:-
- Someone is knocking at the door/ on the window.
- After 'knocked' the preposition 'at' will be used because 'knock at the door' is used but 'knock on the window'. see:-
- Someone is knocking at the door/ on the window.
11. **Bulwark** (noun) – Safeguard, Protection, Defense, Buttress सुरक्षा, हिफाज़ती बांध
12. **Scattershot** (adjective) – disorganized, random, slapdash, haphazard, chaotic बेतरतीब
13. **Becalm** (verb) – steady, still, settle स्थिर रहना
14. **Tame** (verb) – Control, Curb, Repress, Suppress, Overcome नियंत्रण करना
15. No error
16. A) **determined, viable, appease**
17. **Erratic** (adjective) – unpredictable, irregular, fickle, changeable, inconstant अनिश्चित
According to the given options all options are contextually correct.
18. Faced with **headwinds** — signs of a global **recession** and the Ukraine war — the first-quarter's underwhelming momentum may **pitch** the economy into a far **shallower** growth trajectory even as faster-than-acceptable inflation erodes consumer confidence.
19. All the artful maneuvers suggested by our generals meant fresh movements of the army and a lengthening of its marches, **whereas** the only reasonable aim was to shorten those marches.
20. **Beset** (with) (verb) – to affect somebody/something in a bad way से घिरा होना



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