

**Guidelines for grant of Financial  
Assistance for Research Study  
2023 – 2024**



**National Commission for Women Plot No. 21  
Jasola Institutional Area, New Delhi – 110 025**

**File No. 16-1601/3/2023-PMR Cell (NCW)**  
**National Commission for Women**  
**New Delhi**

**Subject: Issues/Topics/Thrust areas for undertaking Research Study for the Financial Year 2023-24.**

The National Commission for Women has identified the Issues/Topics/Thrust Areas, listed below, for undertaking Research Study for the F.Y. 2023-24.

**Themes for Research Studies:**

- I. Women and Health**
- II. Women in decision making roles in Corporates**
- III. Women farmers/daily wage laborers in relation to Migration**
- IV. Challenges faced by women of Denotified tribes**
- V. Sex workers and their children (Legal, educational, health and occupational challenges)**

The proposals are invited from:-

- (i) Central/State Universities and Colleges affiliated with such Universities that conduct Post Graduate level Study and have been accredited “A++, A+, A, B++, B+ and B” Grade by National Assessment and Accreditation Council (NAAC) <http://www.naac.gov.in/> valid at the time of proposal.
  - (ii) Institute of National Importance, National Law Universities
  - (iii) NGOs which are in existence since last ten years and have experience of conducting survey research and at least two survey researches should have been completed to the satisfaction of the Commissioning Agency and published in a reputed peer reviewed journal. Reports should be available in public domain or copy should have been submitted to Government/ International Agency. NGO must be registered with NITI Aayog at the time of proposal.
- 2. The Terms of Reference are as under:-**
- A.** At least three Social Sciences departments or faculty members from these departments (Economics, Sociology, Psychology, Law, Business School, Management School, History, Gender Studies etc) must be involved in conduct of the Research Study.
  - B.** These departments should form a Committee and appoint a Nodal Officer for communication with the Commission.
  - C.** The study will be Empirical study based on the data collected according to the problem statements for above-mentioned themes as per the concept notes attached at Annexures.

- D. The Field Investigators must be provided basic training before conducting the Field Survey.
- E. The study should cover data at least one state. It would be preferable to cover two(02) or more states so as to have a comparative study.
- F. It is expected that data will be collected within the first 9 months. The first 9 months includes 3 months for preparation, recruitment and training. The next 6 months is for data collection. The last three months is for report writing. Total time period for the project would be 1 year. Extensions can be considered provided there is sufficient justification.
- G. The ownership of original data will rest with National Commission for Women after completion of the study. The data may be utilized by the concerned researcher with prior permission of the National Commission for Women every time.
- H. For citing the data by the researchers at any point in future, NCW must be acknowledged.
- I. Soft copy of duly filled in geo-tagged questionnaires must be provided by the University/College/NGO to the National Commission for Women.
- J. Funds shall be disbursed in four installments as per deliverables achieved within the timelines set by NCW.

**3. The Research Proposal must contain the following sections:**

- 1) Introduction and Statement of the Problem
- 2) Review of Literature
- 3) Objectives of the Study
- 4) Research Design & Methodology
  - a) Sampling Method, Sample Size, Sample frame, Rationale etc.
  - b) Tools for data collection
  - c) Category of respondents
- 5) Research Partners/ Agencies/Institutions/Training Partners; if any(in such cases, the grant will be released only in the favour of applicant organization)
- 6) Suggested training design for Surveyors/ Research Assistants
- 7) CVs of Principal Investigator/ Co- Principal Investigator (if any) and Main Research Staff. CVs should indicate the skill sets of the persons, previous research experience, papers published in peer-reviewed journals and books if any. Summary Report of any 2 best published Research Studies must be attached.
- 8) Questionnaire

**4. Indicative Budget for Research Study:**

The Research studies may be categorized in three categories on the basis of study universe or on the population volume of the state selected for the study. These are:

1. Large State category- (Population of the State is more than 6 Crore)
2. Medium State category- (Population of the State is between 3 and 6Crore)
3. Small State category - (Population of the State is less than 3 Crore).

The indicative budget for Research Study for each category is as under:

### 1. Large State category

S. No.	Criteria	Description may be given by the College/ University	Maximum Duration (in months)	Maximum Allowed Value (in Rs.)	Justification
1.	Principal Investigator		NA	30,000/-	
2.	Project Co-ordinator/ Research Officer/ Statistician		12 months from the date first installment is released.	1,80,000/-	
3.	Field Survey/ Data Collection		Sample size (No. of sample * 300)	9,00,000/-	
4.	Expenditure on TA		As per actuals	4,00,000/-	
5	Expenditure on data processing, rapporteur and other miscellaneous expenditures		NA	2,00,000/-	
<b>Sub-Total</b>					
6.	Overhead Contingency or institutional charges	Not exceeding 10% of the total estimated charges/expenditure (i.e. Sub Total)			

**Total (not exceeding Rs. 19.00 Lakh)**

### 2 Medium State category

S. No.	Criteria	Description may be given by the College/ University	Maximum Duration (in months)	Maximum Allowed Value (inRs.)	Justification
1.	Principal Investigator		NA	30,000/-	
2.	Project Co-ordinator/ Research Officer/ Statistician		12 months from the date first installment is released.	1,80,000/-	

3.	Field Survey/ Data Collection		Sample size ( No.of sample * 300)	5,00,000/-	
4.	Expenditure on TA		As per actuals	4,00,000/-	
5.	Expenditure on data processing, rapporteur and other miscellaneous expenditures		NA	2,00,000/-	
<b>Sub-Total</b>					
6.	Overhead Contingency or institutional charges	Not exceeding 10% of the total estimated charges/expenditure (i.e. Sub Total)	-		
<b>Total (not exceeding Rs. 15.00 Lakh)</b>					

### 3 Small State category

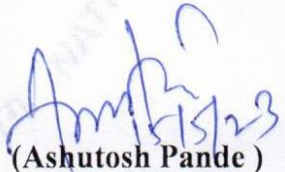
S. No.	Criteria	Description may be given by the College/ University	Maximum Duration (in months)	Maximum Allowed Value (inRs.)	Justification
1.	Principal Investigator		NA	30,000/-	
2.	Project Co-ordinator/ Research Officer/ Statistician		12 months from the date I installment is released.	1,80,000/-	
3.	Field Survey/ Data Collection		Sample Size( No. of sample * 300)	3,00,000/-	
4.	Expenditure on TA		As per actuals	4,00,000/-	
5.	Expenditure on data processing, rapporteur and other miscellaneous expenditures		NA	2,00,000/-	
<b>Sub-Total</b>					
6.	Overhead Contingency or institutional charges	Not exceeding 10% of the total estimated charges/expenditure (i.e. Sub Total)			
<b>Total (not exceeding Rs. 13.00 Lakh)</b>					

The proposal may be uploaded through online mode at NCW website <http://ncwapps.nic.in> within one month from the date of the notice being placed on the Website of the Commission **or latest by 15<sup>th</sup> June, 2023**. The clarifications and queries regarding Research Guidelines may be sent to the Senior Research Officer, National Commission for Women latest by **30<sup>th</sup> May, 2023** through email only at [sro-ncw@nic.in](mailto:sro-ncw@nic.in).

**Incomplete/insufficient proposals or proposals received after the last date will not be entertained.** The Commission reserves the right to select the organization based on their eligibility, capability, area of work, expertise, etc. **No correspondence on reasons for non-selection of the proposal will be entertained by the Commission. No proposal received by e- mail or by any other mode will be entertained.**

Organizations / Institutions are advised to go through the guidelines relating to Research Studies available on the website of the Commission, attached as **Annexure-A**.

**The concept notes with indicative objectives have been attached as Annexure B, C, D, E and F.**

  
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**Guidelines for grant of Financial Assistance for Research Studies for the FY- 2023-24**

**1. Introduction:**

The National Commission for Women, in pursuance of its mandate contained in Section (10) of the National Commission for Women Act, 1990 sponsors special studies and undertakes promotional and educational research either on its own or through other agencies / organizations/ institutions, etc. in furtherance of its mandate. The specific provisions from the National Commission for Women Act, 1990, are reproduced below for ready reference.

**Clause (g)**

*Call for special studies or investigations into specific problems or situations arising out of discrimination and atrocities against women and identify the constraints so as to recommend strategies for their removal.*

**Clause (h)**

*Undertake promotional and educational research so as to suggest ways of ensuring due representation of women in all spheres and identify factors responsible for impeding their advancement, such as, lack of access to housing and basic services, inadequate support services and technologies for reducing drudgery and occupational health hazards and for increasing their productivity.*

The Commission funds selected research studies in accordance with the procedure laid down by the Commission from time to time. The Commission has, with a view to simplify the procedure to be followed in such cases, and to ensure improved outcomes of such studies, revised the guidelines for conducting research studies. The revised procedure is detailed in subsequent paragraphs.

**2. Time Schedule for different activities:**

In the ordinary course, the subjects, for special/research studies will be identified by the Commission every year and these will be disseminated through the Website of the Commission to all concerned. The Commission may, in its discretion, issue abbreviated advertisements in appropriate journals/news papers, etc. to disseminate information regarding such studies.

The proposals for undertaking studies will be required to be submitted through the online portal of

the Commission within **30** days from the date of the notice being placed on the Website of the Commission.

The proposals received through the online portal after stipulated date will not be entertained.

The Commission will process and finalize the list of proposals to be funded by the Commission within three months or such other time as may be specified after the last date for submission of proposals.

In cases, where proposals are approved by the Commission, the first installment of the approved amount is to be drawn within the same financial year. The research study will be required to be completed as per time-frame approved.

Empirical Data is to be collected within 9 months of release of funds. The first three (03) months includes time for preparation, recruitment and training. The next Six (06) months is for data collection. The last three (03) months is for Report writing.

Ordinarily, the time-frame approved for completion of a study will not be extended. However, the Commission may, in extreme cases, at its discretion, extend the tenure for completion of a research study, if in its opinion there are justified and valid reasons for granting such extension.

The University/College/Institution undertaking research will, where so required, be responsible to seek extension of time at least two months prior to the approved tenure coming to an end and provide detailed justification for seeking extension.

### **3. Time limit for its completion:**

The studies will be required to be completed within the time limit approved by the Commission to be reckoned from the date of drawl of first installment. Broadly, Impact Assessment Studies/Awareness Studies and other similar studies where, survey is required, is mandated to cover at least from the jurisdiction of the University preferably from the geographical region of one State/ Organization. Component-wise permissibility of funds has been programmed in the format required to be filled upon the online portal.

### **4. Eligibility for financial assistance to conduct research/studies**

The proposals for Research Study can be submitted only by :-

- (i) Central/State Universities and Colleges affiliated with such Universities which conducts Post Graduate level Study and have been accredited “A++, A+, A, B++, B+ and B” Grade by *National Assessment and Accreditation Council (NAAC)* <http://www.naac.gov.in/valid>



valid at the time of submission of proposal.

(ii) Institute of National Importance and National Law Universities.

(iii) NGOs which are in existence since last ten years and has experience of conducting survey research and at least two survey researches should have been completed to the satisfaction of the Commissioning Agency and published in a reputed peer reviewed journal. Reports should be available in public domain or copy should have been submitted to Government/ International Agency. NGO must be registered with NITI Aayog at the time of proposal. **NGO's must certify that they have not violated the Rules of FCRA Regulations and that they have not been blacklisted by any Department of the Government of India.**

Research proposals on behalf of Central/State Universities and Colleges affiliated with such Universities, INI, NLU can be submitted with the approval of the authority designated by such College/University/Institution. The College/University/Institution will, in such cases, be responsible for timely completion of study as well as its quality.

Multi institutional Research proposals will also be entertained on the condition that the applicant institution/ organization take the responsibility of appointing Nodal Officer and other internal administrative approvals for the research study. In such cases, the grant will be released only in the favor of applicant organization. NCW would correspond only with the applicant organization.

The eligibility conditions for submitting proposal for undertaking research will be as under.

- Principal Investigator intending to undertake research should hold at-least a post graduate degree and should have published at-least 5 research papers in Peer Review journal listed on UGC website within the last 10 years

Or

- Published Book/Book Chapter by reputed publisher and/or at least 2 papers in Peer Review journal listed on UGC website within the last 10 years.

**One organization will be provided financial assistance for one Research Study only.**

##### **5. Process for funding by the National Commission for Women:**

Proposals seeking financial assistance for research studies from the National Commission for Women are to be submitted only through online portal at <http://ncw.nic.in> and would, *inter alia*, include information as detailed in subsequent sub-paragraphs.

Copies of two best papers of Principal Investigator and Co-Principal Investigators associated with the study must be uploaded with the proposal.

Organizations which have been blacklisted by any Ministry / Department of the government, or by any Commission or Authority or statutory body of the Central and State Government shall not be eligible to submit proposals to the National Commission for Women. Accordingly, every organization submitting a proposal for undertaking research will be required to certify that it has not been blacklisted during last seven financial years (Annexure G).

**\*Organizations to which NCW has sponsored Research studies in past and whose reports are pending due to non submission of revised reports/Bills/vouchers/ Utilization Certificate in desired format etc. till date are not eligible to submit the proposal.**

For NGOs, Working on women related issues must be part of its mandate in accordance with its by-laws/Memorandum/Articles of Association, etc. No organization blacklisted as per details specified in the guidelines relating to Research Study will be eligible to apply. Similarly, organizations blacklisted by State or Central Government, or any of their statutory / autonomous bodies shall also not be eligible to apply for grant of assistance for conducting Research Study.

6. All non-governmental organizations (NGOs) will be required to indicate their registration number with the NITI AYOJ. As stated earlier, no organization without valid registration with NITI AYOJ will be eligible to submit a proposal to the National Commission for Women for conducting a Research Study.

7. Every proposal submitted should be accompanied by an undertaking that the organization has not been blacklisted by any organization of the Government of India or State Government or any Constitutional/ Statutory body/other authority under such Governments as in format mentioned in [Annexure G](#).

**8. Procedure for selection of Research Studies.**

The proposals received through the online portal shall be evaluated either by the Commission on its own or through expert panel(s)/committee(s) selected by the Commission for the purpose. The expert panel/committee shall, where so constituted, make suitable recommendations to the Commission for acceptance or revision or rejection of proposals.

The expert panel/committee, referred to above, shall while making recommendations, *inter alia* take into account i) the relevance of the topic of the study to the area identified by the Commission; ii)

originality of the proposal; iii) capability of the persons/organization to undertake quality research as evidenced by the qualification, experience and quality of earlier studies undertaken by the resource persons to be associated with the study; iv) past record of the person(s) undertaking research particularly in cases of research/studies undertaken in collaboration with the National Commission for Women; and v) the quality of the proposal particularly for improvement in policy or legislative frame-work.

In cases, where in the opinion of the Commission, the research study proposal can be improved, the Commission may suggest changes in the scope of the study, research methodology or any other parameter. In such cases, the applicant organization shall be given the opportunity to modify the proposal in such time-frame as may be specified by the Commission in individual cases. The proposals where suggested changes are not made shall not be considered. The Commission shall, keeping in view all relevant facts, upload the details of research studies approved by it on its website.

## **9. MONITORING OF RESEARCH PROJECT**

NCW may constitute an Advisory Committee to monitor the progress of the project. Online/offline meetings may be conducted by the committee after due information to PI/Nodal Officer.

During the course of the project, the scholars are required to mandatorily publish research papers (minimum one/two) in Scopus index/ UGC care listed peer reviewed journal(s) on the theme of the research undertaken duly acknowledging the NCW support for the research.

All project related queries will be addressed to the PI/Nodal officer appointed by the institution.

The NCW may, at any time ask for the progress of the study and verification of accounts and other relevant documents related to the Project.

### **A. Release of Funds as per deliverables achieved:**

The grant for research project will be released in installments as indicated in the Sanction Letter:-

The **first installment (25%)** will be released after completing necessary formalities of submitting the Duly stamped Agreement & Undertaking by colleges/Universities, Institute of National Importance and National Law Universities. In case of NGOs along with Agreement and Undertaking, Bank Guarantee of amount equivalent to two installments ( 1<sup>st</sup> and 2<sup>nd</sup>) also need to be submitted.

The **second installment (25%)** will be released after receiving a satisfactory three months Progress Report (Copy of duly validated questionnaire, appointment of Research officer, appointment and training of field investigators).

The **third installment (20%)** will be released after receiving second Progress Report regarding the collection of Data and submission of duly scanned copies of filled in geo tagged questionnaires.

The UC, bills and vouchers to be submitted at this stage for expenses incurred till date.

The fourth installment (30%) will be released on the successful presentation before the expert committee appointed by NCW on Interim report and after receipt of Final Report (incorporating recommendations of experts committee, if any) in soft copy , Executive Summary of Final Report in soft copy , research papers published in peer reviewed journals duly acknowledging National Commission for Women, Plagiarism check/ similarity index score sheet. Principal Investigator/Nodal Officer is required to submit hard copies of the Final Report only after the confirmation from NCW after incorporating the suggested changes as made by expert Committee with their acceptance and approval.

The grant shall be released by NCW for publishing Ten (10) copies of Research study report only if the Final report is found publishable by an Expert Committee constituted by the NCW and after submission of Audited statement of expenditure in prescribed format with utilization certificate (UC) in GFR-12A form for the entire approved project amount duly signed by the Finance Officer/Registrar/Director of the affiliating Institution. The institutions of which the accounts are not audited by CAG/AG, their utilization certificate will be signed by the Finance Officer and a chartered accountant.

### **B. Deliverables & Timeline**

<b>S.No</b>	<b>Deliverable</b>	<b>Payment</b>	<b>Timeline</b>
1.	<b>Submission of Agreement and Undertaking in duly stamped Paper (Bank Guarantee also in case of NGOs)</b>	The organization shall receive <b>25%</b> of the total sanctioned budget	<b>Within 15 days of the date of issue of sanction order</b>
2.	Appointment of Research officer, Duly validated Questionnaire for conducting study, appointment and training of field investigators & duly forwarded Three Month	The organization shall receive <b>25%</b> of the total sanctioned budget	<b>Within 90 days from the date of issue of Sanction of order</b>

S.No	Deliverable	Payment	Timeline
	progress report		
3.	Collection of Data and submission of duly scanned copies of filled in geo tagged questionnaires & duly forwarded second Progress Report	The organization shall receive <b>20%</b> of the total sanctioned budget	<b>Within 270 days from the date of issue of sanction order</b>
<b>Original Bills, Vouchers and Utilization Certificate of S.No 1, 2, 3 to be submitted at this stage</b>			
4.	<p><b>A.</b> Presentation before the expert committee/ Soft copy of final report (incorporating experts suggestion) if found satisfactory / Similarity index report/copy of the research paper published.</p> <p><b>B.</b> Final report if found publishable by an Expert Committee</p> <p><b>C.</b> Submission of Audited Statement of Expenditure in prescribed format with utilization certificate (UC) in GFR-12A form for approved project amount duly signed by the Finance Officer/Registrar/Director</p>	The organization shall receive <b>30%</b> of the total sanctioned budget	<b>Within 365 days from the date of issue of sanction order</b>
*In case Presentation and Report Submitted by Grantee Organization is found unsatisfactory where objective of sponsored Research Study remains unmet, the grantee organization shall be blacklisted for future			

## 5. Submission of Documents

### A. Bank Guarantee

The NGO concerned shall, in case of approval of its proposal, be required to submit a 'Bank Guarantee' equivalent to the amount of the two installments to be released. The first installment of the sanctioned amount will be released only after receipt of a valid bank guarantee in the prescribed format ([Annexure H](#)). The bank guarantee so submitted should be valid for a period of One year from the date of issue of sanction order. It will be the responsibility of the organization conducting the Research Study that, where applicable, the validity of the required documents such as '**Bank Guarantee**', etc, is extended suitably well in advance of the expiry of the validity of the bank

guarantee.

The bank guarantee shall, however, not be required if the proposal is from a recognized University, Government organization, ICSSR institutions, autonomous bodies/ research organizations authorized to award academic degrees, UGC approved academic institutions provided the organization concerned

undertakes ([Annexure G](#)) to ensure that the Research Study will be conducted / organized within the time permitted by the Commission, and also agrees to refund the entire amount released by the Commission with interest, if the Research Study is not conducted within the permitted time, or in the opinion of the Commission, the outcome of the study in terms of its recommendations is not of the desired standard/quality.

#### **B. Research progress report/ Study Report**

At every stage before the release of installments, The PI/Nodal Officer has to submit progress report duly endorsed by VC/Registrar/ Director of Institution.

On completion of data collection, the College/University/NGO undertaking the research study, shall submit an interim report with data analysis in prescribed Report format for social Sciences (APA style) to the Commission specifying the work done till that time, along with the status of utilization of funds and any other relevant details. By this time, the researcher will be expected to have completed the work relating to collection of data both from the primary and secondary sources in accordance with the approved methodology and reflect it in the study report. Furthermore, the interim report in prescribed format received from the grantee organization will be examined by the Commission and Experts may also be consulted regarding the quality of the report.

The Commission may, in a few cases, depute its representative for on the spot verification of the correctness of the status report submitted by the College/University before release of the final installment.

The College/University shall submit a soft copy of draft (final) report at least one month before the end of the scheduled tenure of the study to the Commission.

The Commission may, where considered appropriate, advise improvement in the report and also request the College/University to make a presentation before the Commission and the, commission may, after scrutiny/examination or presentation, suggest improvements /changes.

On completion of the tenure of the research/study or, in exceptional cases, such extended period as may have been approved by the Commission, the College/University/NGO undertaking the research study shall submit ten copies of a neatly typed and bound Report in book form to the Commission along with soft copy of the final approved report and utilization certificate in GFR-12A from the Chartered Accountant laid down in the General Financial Rules, 2017. After receiving the abovementioned requisite documents, the due balance amount of final installment may be released.

#### **6. Standards of Study and Intellectual Property Rights:**

With a view to ensure that the research study undertaken can be gainfully utilized and collaborative and multi-disciplinary research and studies help in improving the schemes, programmes of the Government or legislations or conditions of women and their standards of living, etc., these shall be required to conform to the standards specified in these guidelines. The study should be an original work and appropriately acknowledge/refer wherever it borrows from any other work/ publication. Plagiarism in any form will lead to summary rejection of the report/proposal and other legal consequences.

The authorized researcher / representative of the College/University/Institution shall make a declaration that the study is original and the College/University/Institution shall be responsible for any infringement of the copyright law or any other relevant law and the National Commission for Women shall not be responsible for any such lapse on its / their part.

#### **7. Other requirements**

The primary data, if collected as part of the research/study, should be collected in the manner stated in the proposal for undertaking the study and evidence of its collection including evidence relating to the places/persons from which the data has been collected online along with particulars such as mobile/landline number or other contact details of persons from whom data has been collected, should be retained till the report is accepted by the Commission. Soft copies of the questionnaire/ data must be provided to NCW for report acceptance. The Commission may, in a few cases, carry out sample checks to verify collection of data.

Analysis and interpretation of data should be based on standard techniques of data analysis and interpretation wherein raw sheets showing tabulation and calculation should be retained till the report is accepted by the Commission.

Findings should logically flow from the analysis of information contained in the report and the rationale for the recommendations made should be clearly specified. The level at which recommendations are implementable should be specified clearly.

If the study/data is used by the researcher in any subsequent publication/ paper, with prior permission of the NCW, therein the role of NCW must be clearly acknowledged.

The decision of the Commission in all cases relating to the standard of study shall be final. All disputes relating to any study / grant will be subject to the jurisdiction of courts located in Delhi.

The grantee organization will maintain separate accounts in respect of this grant. The accounts will remain open to inspection to the representatives of the National Commission for Women including the CAG of India.

Any unspent balance out of this grant will be refunded by the organization within 60 days from the date of completion of the project failing which such unspent balance will attract penal interest @ 12% per annum for the period from date of completion of the project to the date of refund of unspent balance.

**Note: The Commission may, while sanctioning the grant, stipulate further conditions, as considered appropriate.**



**Women and Health**

Right to life is considered one of the fundamental rights, and health is one of the vital indicators reflecting the quality of human life. Women form an important pillar of the society and it is crucial to focus on their health, nutrition and well being. In this context, it becomes imperative to evaluate the availability and accessibility of women to quality health care.

At every phase of life, women and girls have specific needs and opportunities to optimize their health and well-being. A life-cycle approach helps optimize people's health and well-being at all ages. This approach shall provide care to a woman throughout her life-cycle. It starts before birth and progresses cumulatively through childhood and adolescence to adulthood and old age. This life-cycle approach extends beyond women's reproductive role to encompass women's health at every stage and in every aspect of their lives. Women's health is a multifaceted topic that requires attention to both physical and mental well-being. Despite significant progress in recent years, women in India still face a number of challenges when it comes to their health and well-being.

Anaemia is classified as a major public health problem in India. NHFS-5 indicates that 57% women in the age group of 15-49 are anaemic. The percentage has increased from 53.1 % in 2015-16 to 57% in 2019-21. Whereas the percentage of children in the age group 6-59 months who are anaemic has increased from 58.6 to 67.1%. The data also shows that mothers who consumed iron folic acid for 180 days or more when they were pregnant has improved from 14.4 to 26%. The percentage of women aged 15-24 years who use hygienic methods of protection during their menstrual period has improved from 57.6% to 77.3%.

Another major women's health issue in India is reproductive health. Women in India face a number of challenges when it comes to accessing family planning and reproductive health services. This can lead to high rates of unintended pregnancies, unsafe abortions, and sexually transmitted infections.

HIV AIDS remains one of the most pressing public health challenges in India and across the globe. As per data available with National AIDS Control Organisation (NACO), in India women account for around one million out of 2.5 million estimated number of people living with HIV AIDS. Besides its impact on physical well being, HIV had a huge toll on a woman's psycho-social well being. Unlike other disease, there is a lot of stigma associated with the disease and positive females are the one who bore the brunt of this social stigma heavily as compared to male counterparts. Positive females also faced economic hardships due to the disease burden which affects their livelihood activities.

Prevailing social prejudices also hampered Anti-HIV campaign as many high risk groups including

CSW hesitate to go for testing while some of the positive females out of fear of stigma chose not to take Anti Retroviral Therapy (ART). Female positives from rural areas living in poor economic condition also often faced difficulties in accessing ART which involved transportation and other expenditures to reach health centres where ART is available.

The condition of pregnant and lactating HIV positive women is further worse than other groups. Many poor positive women could not afford to get access to good nutrition and other healthy diets which make them vulnerable to a host of diseases.

Social / Gender factors often play a major part in ill-health of women, with gender discrimination in nutrition, education, health care and social support. Gender factors influence the extent to which women are able to have control over their own circumstances affecting their health and the quality of life. These factors are enough to first determine, then mould and finally fluctuate and raise discrepancy in the routine lives of the women. This derision lies in every strata of the society affecting invariably the position of the women. For women to have a satisfactory health status, which is their basic human right, gender differences have to be tackled with a multi-pronged strategy, manifesting in different sectors and at different levels. The aim of mainstreaming gender in this way is to move towards a position of equality between women and men.

### **Objectives of study**

1. To assess the factors impacting the health of women vis-à-vis the social and working status.
2. To suggest policy measures for fundamental understanding of how sex and gender, among other critical factors, influence health and disease, and to extend this knowledge to translational and clinical studies.
3. To understand and address the biologic and social context of women's health.
4. To assess the gaps in health systems which can help in plugging the loopholes which impact the women health needs delivery.

**Women in decision making roles in Corporates**

Women's voice in decision-making is critical for the development of all. When women have a say in private and public affairs, the decisions reflect their needs, and often the needs of their families and communities. No country in the world has yet reached equality and that is because inequality between women and men is a complex interaction of unconscious social norms that are often invisible to us and institutions. Despite the challenges, we must grapple with the constraints to women's voice to reach all the Sustainable Development Goals (SDGs) and unlock the economic dividend that will come with greater participation of women at decision-making tables – in domestic and public life.

The current harsh reality is that the Women are under-represented in decision-making positions worldwide. Despite some progress, women are still significantly underrepresented in executive and board-level positions. The reasons for this underrepresentation are similar to those in other countries and include a lack of mentorship and sponsorship opportunities, unconscious biases in the recruitment process, and cultural norms that make it difficult for women to advance their careers. One major challenge in achieving gender diversity in decision-making roles in corporate is the underrepresentation of women in the talent pipeline. Additionally, women face cultural and societal pressures that discourage them from pursuing ambitious career paths.

However, gender equality and diversity are recognized to have beneficial effects on organizations, institutions and the overall economy. Policies to accelerate the process towards economic gender equality and to promote women's empowerment are at the centre of the debate in many countries around the world. Gender equality is a top priority, not only because equality between men and women is itself an important development goal, but also because women's economic participation is "a part of the growth and stability equation". As women represent over half of the population, and have talent, human capital and productivity equal to men, the global economy would benefit from boosting women's participation in the labour force. The absence of women from positions of leadership is at odds with the strategy of exploiting talent to promote business and performance. This is particularly relevant in times of modest economic growth.

In developing countries, gender equality and development are intertwined more gender equality creates the conditions to boost economic development and contributes to economic growth, while more development leads to more gender equality. In developed countries, women are typically more

educated than men, they represent a crucial positive value for the economy and they contribute substantially to economic growth. More women in the labour market translate into a substantial increase in GDP. Moreover, a virtuous circle may begin when more women work the demand for services causes consumption to increase, leading to the creation of more jobs, for both men and women. Finally, women's participation in the labour market may play a positive role with regard to fertility and household well-being.

When we move from labour market participation to women's representation in decision-making positions, the gender gaps are exacerbated. Even in countries in which women participate in the labor market in high numbers, only a minority make it to the highest positions.

In the private sector in recent years, the Government and the Securities and Exchange Board of India (SEBI) have mandated at least one woman on boards of directors to create a more inclusive workplace culture that supports and values the contributions of women. Moreover, a better corporate image emerges when the leadership is gender balanced. Achieving gender diversity in decision-making roles is not only the right thing to do but also makes good business sense. Companies that prioritize diversity and inclusion are better equipped to meet the challenges of a rapidly changing business landscape and to drive long-term success.

### **Objectives of study**

1. To understand the issues and challenges of women in decision making roles in corporate sector
2. To determine the scope of changes women can bring in decision making roles
3. To assess measures adopted by companies regarding promotion of women in leadership roles.
4. To assess and suggest policy measures for gender sensitivity towards women employees in corporate sector

**Women farmers/daily wage laborers in relation to Migration**

Rural women constitute one-fourth of the world's population. Their contributions are vital to the well-being of families and communities, and of local and national economies. They are central to the development of rural areas: they account for a great proportion of the agricultural labour force, produce the majority of food grown, especially in subsistence farming, and perform most of the unpaid care work in rural areas. It is critical that their contributions be recognized and that they are included in decision-making processes at all levels of governments, and within rural organizations .Rural women's economic empowerment is key. If rural women had equal access to productive resources, agricultural yields would rise and this would substantially reduce hunger worldwide.

Rural women make crucial contributions to the development of their communities. Despite some improvements in rural women's status in both developing and developed countries, their rights and priorities remain insufficiently addressed in legal frameworks, national and local policies, budget, as well as in investment strategies at all levels. They continue to face serious challenges in carrying out their multiple productive and reproductive roles within their families and communities, in part due to lack of rural infrastructure and lack of access to essential goods and services. They are at a disadvantage as a result of gender-based stereotypes and harmful traditional practices, and discrimination that deny them equitable access to opportunities, resources and services.

Despite their significant role in agriculture, food production and food security, as well as poverty alleviation, rural women have less access to key productive resources such as land, labour, water, financial services and infrastructure than men. In developing countries for which data are available, for example, most rural women are smallholders, but only between 10 and 20 percent of all land holders are women. In most countries, the share of female smallholders who can access credit is 5–10 percentage points lower than for male smallholders and the livestock holdings of female farmers are much smaller than those of men in all countries for which data are available (FAO, 2011).Reducing such inequalities is not only essential for achieving social justice, but it is increasingly recognised that redressing gender inequities is imperative for sustainable development and poverty reduction. FAO (2011) calculates that if women had the same access to productive resources as men, they could significantly increase yields on their farms.

Women's access to and control over land is a key factor in rural women's economic empowerment

and can potentially lead to gender equality, better incomes and food and nutrition security. In many parts of the world, the main obstacles to rural women's access to land and their ability to enhance productivity are institutional barriers to their social recognition. Women have equal property ownership rights in 115 countries and equal inheritance rights in 93 countries. However, gender disparities in land holdings are discernible in all regions, showing important gaps in implementing these laws. Reform policies tend to have a male bias, by registering land in male names, ignoring multiple interests and uses of different qualities of land, and making compensation payments mostly in the name of men

Formal and non-formal education (short trainings, farmer field schools, extension, etc.) and informal education (media, community gatherings, etc.) strengthen rural women's potential to access productive, income-generating opportunities and decent work. It helps them boost their confidence and skills, and enables them to negotiate for better conditions and organize with others to do so. However, in many parts of the world, religious, political, social, and economic constraints limit girls' and women's access to education. These include restrictions in mobility and preferential schooling of boys over girls among others.

Accessing decent and productive employment and income-generating activities is still a great challenge for rural women. Whether or not paid employment leads to empowerment depends very much on the quality of the work in terms of whether workers' rights and standards are upheld and the voices of women are respected in their work place. It also depends on whether home-based activities are recognized and protected through social schemes such as pension, security and health insurance; childcare; and sharing of responsibilities within the household. Women are active economic agents who are, in various ways and to various degrees, constrained in their roles as farmers, producers, investors, entrepreneurs, caregivers, and consumers. While women participate significantly, the terms and conditions of their work are often unjust, insecure and unfavorable, with limited and unequal rewards for their inputs. Rural women (and women in general) typically face different challenges than their male counterparts also when they are employed. While rural women and men both face job insecurity and a lack of social protection, women experience additional gender-based discrimination such as sexual harassment and limited or nonexistent rights, when women are pregnant or have children.

In India, As per 2011 census approximately 33.7% of rural males migrate in search of employment and better economic opportunities. The increasing migration of rural men has led to the feminization

of the agriculture sector, with the participation of women in agriculture and allied activities becoming more significant. Because of poverty, women often work as agricultural laborers or domestic laborers in order to supplement the family's income, or as domestic laborers. Certain problems which women farmers are facing is socio-cultural isolation due to patriarchal set-up, insufficient time for child raising, marginalization in terms of land ownership, mental health issues due to lack of companionship and increased household responsibilities.

Of the 45 crore migrants that the 2011 Census records, 31 crore are women; which means 67% of the migrants are women. There are about 21 crore marriage migrants. While women who migrate with their family are roughly about 11% of all women migrants, or four crore. Women who are solo work migrants are roughly about 3% or 73 lakhs . But the biggest group for which we have virtually no statistics , and very poor statistics are women whose husbands migrate for work. The poor women daily wage labourers in India face a range of challenges related to economic, social, and cultural factors. These Daily wage labourers are typically hired on a temporary basis for short-term work, such as agricultural labour, construction work, or domestic work and the women who work as daily wage labourers in India are often employed in low-paid, insecure, and informal. Another challenge faced by women daily wage labourers in India is lack of access to basic social protections, such as healthcare, education, and housing. Many women working in the informal sector do not have access to formal social security systems, leaving them vulnerable to economic shocks and health emergencies.

### **Objectives of Study**

1. To assess the enabling environment related to institutional setups, legal and policy frameworks which are conducive to the achievement of gender equality.
2. To assess the impact of existing policy measures on women farmers /daily wage labourers.
3. To assess the opportunities and constraints to women farmers/daily wagers engagement in decent rural employment.
4. To determine access to and ownership of the resources needed for livelihood diversification such as education and vocational training
5. To assess the design, implementation, monitoring and evaluation of agricultural and rural development policies, strategies and programmes.

**Challenges faced by women of Denotified tribes**

The De-notified, Nomadic and Semi-Nomadic Tribes are the most side-lined, vulnerable and economically and socially deprived communities. De-notified Tribes are various tribal groups or aboriginal communities who were notified as born criminals under the British rule. Nearly 200 such communities were criminalized under the unjust act called Criminal Tribes Act 1871. Post-independence this act was repealed and these communities were de-notified and termed as de-notified tribes. Even though they were de-notified from the tag of being “born criminals”, the taboo of being ex-criminal tribe still haunts them. They are landless; they lack documentations to prove their identity; their occupation and livelihood were snatched away structurally with laws that delegitimized their way of living pushing them to shift from a nomadic life to settlement in urban cities for daily survival.

However, these communities are not homogenous nor are they placed under single category in the Schedule Caste, Schedule Tribe and Other backward Caste lists. Hence, there is no separate data indicating their socio-economic and educational status. These tribes used forests and grazing lands for their livelihood and residential use and had "strong ecological connections. Many of them are dependent upon various types of natural resources and carve out intricate ecological niches for their survival. The changes in ecology and environment seriously affect their livelihood options. De-notified, Nomadic and Semi- nomadic Tribes somehow escaped the attention of our developmental framework and thus are deprived of the support unlike Scheduled Castes and Scheduled Tribes.

Generation after generation, DNT still continue to lead impoverished lives surrounded with hardships, uncertainties and insecure future. Women belonging to DNT groups/communities are faced with aggravated situations where many of them resort to entertainment industry and other risky occupations in order to seek livelihood. DNTs are deprived of even the most basic facilities and critical components towards social security and health conditions. A situation of life without shelter & basic livelihood makes an individual susceptible to various health problems of its living environments. Further, the unfavorable and unhygienic living condition makes them more vulnerable to various health issues and abuse such as; verbal, mental, physical and sexual. Women amongst DNT communities belong to the most deprived section of the society regarding health, shelter and all government welfare services and facilities.



Women within the community can be termed as the ‘Vulnerable within Vulnerable’ section of the society as they face extreme deprivation of basic resources such as identity documents, shelter, sanitation, education, support, workplace safety, and basic sexual and reproductive rights. Many of them struggle to seek livelihood by being away from their traditional support system and limited or almost no access to relief from the administration which they have always been at loggerheads with.

Existing literature about the DNTs is few and far between. The existing information has over the years highlighted on issues such as lack of basic infrastructure/housing, risks associated with employment, poor educational attainment, continued arbitrary criminalization, poor possession of official documents leading to a crisis of their identity and citizenship, poor access towards accountable government structures, and entitlements, welfare measures and policies. All of them highlight the deep social, political and administrative injustices faced by these communities. However, no literature connects these to the impact on the lives & experiences of women alone. How women in DNT community across different regions in India have emerged in these continuous hurdles- status of overall health, education, basic rights, decision-making abilities, autonomy & agency, occupational challenges, day to day livelihood struggle, legal & social barriers.

### **Core Objective**

To study the socio-economic conditions; livelihood transformations; daily struggles; challenges and barriers faced by women among the Nomadic and De-notified tribes

### **Specific/Directive Objectives**

- To assess the present socio-economic conditions of the DNT groups/communities, with special focus on women
- To assess the nature of social and economic change that has taken place among the DNT groups/communities with regard to women
- To study the nature and extent of economic contribution of women to household and the gender differentials in distribution of benefits within the household and the community.
- To find out the developmental needs of women and children.
- To understand the historicity, cultural context and traditional livelihoods of DNT community.
- To understand the livelihood transformations and contemporary patterns of livelihood with a focus on women.

- To understand the gendered and layered livelihood struggles, challenges and barriers faced by women belonging to DNT community.
- To examine the level of literacy among women in DNT
- To determine/evaluate the bias of authorities towards DNT, if any
- To find out the success stories among DNT which may have has positive impact on the communities at large.



**Sex workers and their children (Legal, educational, health and occupational challenges)**

The phrase “oldest profession in the world” is used to refer to ‘prostitution’. But unlike other professions, the word prostitution itself carries a stigma. In India, a majority of sex workers live in the infamous ‘red light districts’ wedged between bustling city streets. The stigma associated with prostitution and sex work has persisted over time, and those who engage in these activities often suffer the worst effects of this stigma.

In India, the laws related to sex work are enshrined in the Constitution of India 1950, Indian Penal Code 1860 and the Immoral Traffic (Prevention) Act 1956. Sex work is governed by the Immoral Traffic (Prevention) Act, 1986. This act is the extension of a previous act named as the Suspension of Immoral Traffic in Women and Girls (SITA), 1956. As per the act, sex work as a profession has been kept legal, however involvement of any form such as brothel keeping or being a middleman is considered as an offense. Irrespective of the law that prohibits keeping brothels, Indian cities are littered with red light districts.

In 2022, while exercising its powers conferred under Article 142 of the Constitution, a three-judge bench of the Supreme Court issued ten guidelines that recognized sex work as a profession and said that sex workers are entitled to dignity and equal protection under the law. However, questions of morality, autonomy over one’s body, dignity, decency, unemployment, poverty, and desperation have been raised while questioning the legality of sex work in India.

Sex work is considered to be an oldest profession which has its roots in almost every society. Sex workers face different set of issues- before entering and after entering into the profession. Before becoming sex worker, they usually experience financial, social, and marital problems which force them to take up sex work as a profession. After entering the profession, they are exposed to an unhealthy stigmatized environment and regular abuse by clients, family members, the community and state authorities; they are forcibly detained and rehabilitated and consistently lack legal protection; and they face challenges in gaining access to essential health services, including for treatment of HIV/AIDS and sexually transmitted diseases. Female sex workers are also more susceptible to diseases like AIDS, STIs, and cervical cancer due to their high-risk sexual behaviors (e.g., sex without a condom, sex with multiple partners) and substance use.

NACO reports that the number of women involved with sex work is difficult to determine but it is

estimated that about 1% of the adult women in India could be engaged in sex work, most of whom are non-brothel-based sex workers. Furthermore, the vulnerable position of these sex workers and their exposure to multiple partners make them more susceptible to HIV. Comparing the prevalence rate of HIV infection among the general population of women, the female sex worker is 13.5 times more likely to be getting HIV/AIDS infection. Societal perceptions consider female sex workers to be as 'unclean women' who are reservoirs of infection that need to be controlled in order to save other client men from getting infected by them. However female sex workers are also prone to get pregnant because of number of exposures to sexual encounter. The fertility amongst sex workers is different from the general population.

### **Sex Workers and their children**

There are a plenty of social research findings that validate that children's earliest life experiences significantly influence their future development. Subsequently, the course of their development determines their contribution to the society over the course of their lives. As they are still developing, children are especially vulnerable – more so than adults – to sub-standard living conditions, physical or sexual abuse, inadequate health measures, poor nutrition, etc. The status and condition of children in terms of health, nutrition, education, and psychological wellbeing are essential indicators of the overall development of the country. Children living in difficult circumstances clearly don't enjoy the status provided in the constitutional scheme of things. The children of sex workers who hold particularly varied and challenging life experiences are perplexed in a society where they are stigmatized and isolated from the so-called mainstream society.

The nature of the profession of sex workers is such that Female sex workers (FSWs) are perceived as 'non-mothers' because of their involvement in trading their bodies for money. Their image is usually of a non-procreative individual who is unfit for becoming mothers. Female sex workers (FSWs) conceive and decide to have children in completely diverse situations. Some of them are unaware of contraceptive measures and medical termination of pregnancy, while some decide to not abort the child, because of their sole desire of having a child. Children of commercial sex workers face exclusion and disapproval because of their mother's profession. Most available literature in the Indian setting focuses on commercial sex workers and the studies focusing on the children of commercial sex workers are abysmally low. According to the UNAIDS, commercial sex workers are one of the four "most at-risk population" and the children growing up with one of the most at-risk populations are also prone to emotional vulnerability, social problems and educational challenges, inadequate healthcare facilities, lack of opportunity due to marginalization and discrimination.

Female sex worker and their children stay neglected and excluded from mainstream of society. They are denied of very basic requirement of human rights like health, education and housing. Less research has been conducted on the challenges faced by female sex worker while raising their children. Little attention is paid to the health issue of these women, and even less is known about the health of their young children. Still, both the women and their children are a potentially vulnerable population due to poverty and by their constant exposure to sexual violence. The mental health of these women is even more serious than their physical health.

### **Core/Main Objective of Study**

**The main objective of the study is to elucidate the legal; educational; health and occupational-challenges, experiences and needs of the Female Sex Workers and their children.**

### **Few Suggested Sub-Objectives that can be undertaken:**

#### **Legal**

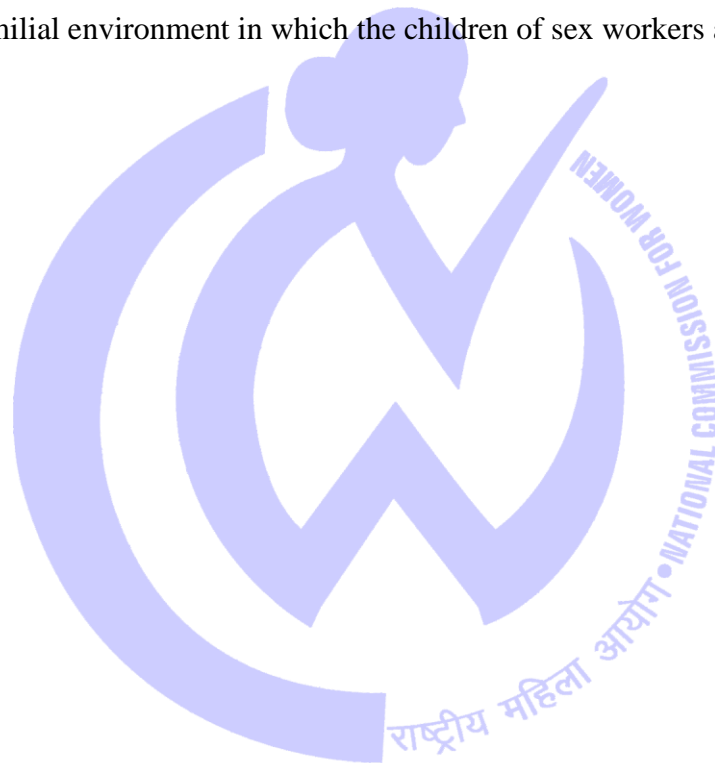
- To analyze female sex workers' (FSWs) legal status under the Indian legal framework, their conditions of rendering service, rights, and remedies available
- To document case studies of FSWs raising concerns on their right to life and livelihood-rendering of services, health, the social stigma, challenges on post-release, confrontation with law enforcement agencies (LEAs) and clients, and access to the criminal justice system.
- To conduct a Comparative study of foreign laws regulating sex work to suggest necessary rights-based reforms in the Indian legal framework and suggest policy measures for the betterment

#### **Health**

- To study the general awareness, attitude, perception & practices towards sexually transmitted diseases/AIDS/HIV of sex workers.
- To explore the health seeking behaviour of sex workers with reference to Sexual and Reproductive Health (incl. STIs/HIV/AIDS)
- To explore their coping mechanism in sexual health related issues and problems
- To identify the factors affecting treatment seeking behaviour.
- To recommend appropriate strategies for their education and health needs.
- To assess psychological wellbeing of children of sex workers

#### **Social/Violence/Other concerns**

- To understand the socio, economic and cultural background of the women in sex work
- To identify the factors because of which women enter into sex work
- To explore the different kinds of violence faced by women in sex work and its impact on health
- To study the coping Mechanisms used by the FSWs to deal with violence.
- To identify the factors which make women to stay in this profession
- To understand the perception of women about their profession
- To assess the level of self-esteem and self-efficacy of children of FSWs
- To understand in-depth the lives of children of commercial sex-workers- for instance role of education
- To explore the familial environment in which the children of sex workers are raised in



**Annexure-G**

**(On Stamp paper for Rupees One Hundred only) DECLARATION CUM UNDERTAKING**

1. I,..... (Name), Son of ..... Aged ..... years workingas.....

(Designation) hereby solemnly declare that I am competent and authorized to sign and executethis declaration cum undertaking on behalf of (Name of the organization and the address of the organization/institution) .....

2.....I, Ms./Mr./Dr./Prof hereby declare on solemn affirmation that the organization has neither been blacklisted by the Government or any public body/semi- government/autonomous organization nor any action has been initiated by any such body to blacklist it.

3. I, on behalf of the organization, undertake to:

(i) ensure proper administration and management of funds exclusively for the work for which financial assistance has been granted by the National Commission for Women;

(ii) refund full amount with interest thereon in case of misuse or unauthorized use of funds for purposes other than those indicated in the Sanction Order of the National Commission for Women or for withholding or suppressing any information regarding the funds/grants from other official sources in respect of this project for which sanction has been accorded by the National Commission for Women;

(iii) .....the organization is not receiving any funds from any other source for undertaking this Study or partial funding is being received from to the extent of Rs

..... and a 'No Objection Certificate' from the said organization for seeking financial assistance from the National Commission for Women is enclosed

Signature

Name

\_\_\_\_\_  
(Name of the organization and seal)

With full address, telephone & PAN No. Signature of Witnesses:

1. \_\_\_\_\_

2. \_\_\_\_\_

**BANK GUARANTEE FORMAT**

Bank Guarantee (BG) No. :

Date of Bank Guarantee :

Date till which BG is valid :

Bank Guarantee amount :

Pay and Accounts Officer, National Commission for Women  
Plot No.21, Jasola Institutional Area, New Delhi-110025.

This bank guarantee is being issued in consideration of the National Commission for Women, which expression shall unless repugnant to the context or the meaning thereof include its successor, administrator and assign having awarded a financial assistance vide letter No..... dated ..... to.....with its registered head office at.....hereinafter referred to as the Grantee Institution/Organization or to Dr./Professor/Ms./Mrs./Mr. .... address hereinafter referred to as guarantee, which expressions shall unless repugnant to the context or the meaning thereof include their successors, administrators, and assigns and the same having been unequivocally accepted by the Grantee Institution/Organization/individual resulting in a contract bearing No..... valued at Rs..... (Rupees.....only) for (scope of contract) and the Grantee Institution/Organization having agreed to provide a Contract Guarantee for faithful performance of the entire Research Study equivalent to the approved amount of the grant viz. Rs..... (Rupees only) to the National Commission for Women on demand.

2. WE.....(Name of the Bank) do hereby undertake to pay the amount due and payable under this guarantee without any demur, merely on a demand from the National Commission for Women stating that the amount claimed is required to be recovered on account of amount due or likely to be due from the said contractor. Any such demand on the Bank shall be conclusive as regards the amount due and payable by the bank under this Bank Guarantee. However, our liability under this Guarantee shall be restricted to an amount not exceeding Rs(Rupees... only).

3. We..... undertake to pay to the National Commission for Women any money so demanded notwithstanding any dispute or disputes raised by the Grantee Institution/Organization/person in any proceeding(s) pending before any court or Tribunal relating thereto. Our liability under this document, shall be absolute and unequivocal. The payment to be



made by us under this BG shall be valid discharge of our liability for payment there under and the contractor/grantee shall have no claim against us for making such payment.

4. We, .....(Name of the Bank) further agree that the Guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said award letter and that it shall continue to be enforceable till all the dues of the National Commission for Women by virtue of the said Agreement have been fully paid and its claims satisfied or discharged or till the Joint Secretary, National Commission for Women or any other officer so authorized, on behalf of the National Commission for Women certifies that the terms and conditions of the said work have been fully and properly carried out by the said grantee and accordingly the Guarantee is discharged.

5. We, .....(Name of the Bank) further agree that the National Commission for Women shall have the full liberty without our consent and without affecting in any manner our obligation hereunder to vary any of the terms and conditions of the said contract or to extend the time for the performance by the said grantee from time to time or to postpone for any time or from time to time any of the powers exercisable by the National Commission for Women against the said grantee and to forbear or enforce any of the terms and conditions relating to the said Study and we shall not be relieved from our liability by reason of any variation, or extension being granted to the said grantee or for any forbearance act, or omission on the part of the National Commission for Women or any indulgence by the National Commission for Women to the said Grantee Institution/Organization/individual or by any such matter or thing whatsoever.

6. The Grantee will not be discharged due to the change in the constitution of the bank or grantee. Lastly, We,..... (Name of the Bank) undertake not to revoke this guarantee except with the previous consent of the National Commission for Women in writing.

7. This guarantee shall be valid upto ..... unless extended on demand by the National Commission for Women. Notwithstanding anything mentioned above, our liability against the Guarantee is restricted to Rs.....(Rupees... only) and unless a claim in writing is lodged with us within six months of the date of expiry or the extended date of expiry of this Guarantee, all our liabilities under this Guarantee shall stand discharged.

Dated:

For Signature .....

Name .....

Designation .....

(Name of the Bank and its branch)(Seal of the Bank)