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WOMEN'S STATUS IN THE ECONOMY OF INDIA

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ABSTRACT

Despite the fast growing economy of India in the world today, with a GDP growth rate of more than 8% during the eleventh plan period. Twelfth five year plan of the Government of India (2012-2017) had decided for the growth rate at 8.2%, women economic empowerment has not been fast mobilised in rural and urban areas and, in the context of growing inequalities, it remains a national concern. This paper examines the Women's Status in the Economy of India, with a view to understanding both the challenges and achievements of various programs in India. Using NSSO surveys, World Economic Forum and latest Economic Survey data, we first highlight the key indicators on women's status in India. Second, highlights the status of women in India and to investigate various parameters being women in mainstream of different sectors of Indian economy. Finally, to analyze prospects and challenges against women in Indian economy.

KEYWORDS

Attainments, Empowerment, Economic Status, Gender Equality, Global Economy.

INTRODUCTION

India is the fastest growing economy in the world today, with a GDP growth rate of more than 8% during the eleventh plan period. Twelfth five year plan of the Government of India (2012-2017) had decided for the growth rate at 8.2% but NDC on 27th December 2012 approved 8% growth rate for twelfth five year plan. The economy of India is the tenth-largest in the world by nominal GDP and the third-largest by purchasing power parity (PPP). The country is one of the G-20 major economies, a member of BRICS and a developing economy that is among the top 20 global traders according to the WTO. India was the 19th-largest merchandise and the 6th largest services exporter in the world in 2013; it imported a total of \$616.7 billion worth of merchandise and services in 2013, as the 12th-largest merchandise and 7th largest services importer. India's economic growth slowed to 4.7% for the 2013-14 fiscal year, in contrast to higher economic growth rates in 2000s. The Indian Finance Ministry projects the GDP growth for fiscal 2014 will be 5.5%. IMF projects India's GDP to grow at 5.6% over 2014-15.

This high level of growth can, however, be sustained only when all sections of the society, specially women become equal partners in the development process. It is well recognised that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Gender equality and empowerment would, thus, need to be a core development goal if the growth planned in the twelfth plan has to be achieved. Some deliberate policy steps are critical to achieve gender equality. Gender discrimination cannot be automatically corrected in the course of development. The institutions of economics, politics and the law must be considered in terms of how they relate to each other and how they play out across the different arenas where gender discrimination occurs; and gender assessments have to be undertaken continuously to reveal gaps and monitor progress towards gender equality. Empowerment of women is essentially the vehicle of change to achieve gender equality that is meaningful and sustainable.

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. Empowerment of women is closely linked to the opportunities they have in education, health, employment and for political participation.

A critical review of efforts aimed at women's development, therefore, assumes relevance and urgency. Out of multi dimensional assessment of women development, this paper attempts single dimension. This paper tries to give a basic idea about the condition and status of women in terms of Indian economy.

Over the years, significant advancements have been made in India on many of these counts. Before going to elaborate women in Indian economy, let us have a quick view of the overall status of women in terms of various parameters. Data on literacy rates, enrolment and drop rates in primary education, life expectancy, infant mortality, maternal mortality rates, etc has shown a progressive trend. However, other parameters that reflect the status and position of women in society such as work participation rates, sex ratio in the age group of 0-6 years and gender based violence continue to be heavily skewed against women (Table 1). New challenges such as increased intra-country migration, changing labour markets requiring new skill sets and rapidly changing technology have also emerged.

TABLE 1: KEY INDICATORS ON WOMEN'S STATUS IN INDIA

Indicators	Male	Female
Maternal mortality ratio (per 100,000 live births) SRS 2009-10	819	212
Worker Population ratios (Per 1000)	819	336
Literacy Rate (%) Census 2011	82.14	65.46
Child Sex Ratio (0-6 years) Census 2011	1000	914
Sex Ratio Census 2011	1000	940
MPs in Lok Sabha (%)	89.18	10.82

A quick view of the overall status of women in terms of gender gap index prepared by World Economic Forum in 2012.

TABLE 2: GLOBAL GENDER GAP INDEX OF INDIA AND SRI LANKA (Out of 135 Countries)

Gender Gap sub-Indices	India		Sri Lanka	
	Rank	Score	Rank	Score
1. Economic Participation and Opportunity	123	0.4588	105	0.5596
2. Educational Attainment	121	0.8525	108	0.9946
3. Health and Survival	134	0.9612	1	0.9796
4. Political Empowerment	17	0.3343	22	0.3151
Overall Index	105	0.6442	39	0.7122

Source: World Economic Forum (2012) Global Gender gap Index -2012, p.10-11.

The above Table-2 clearly depicts the status of low level of attainment of women in the varied field of their attainment. Keeping aside the Political Empowerment, the other three indices is all above the rank of 100. The Political Empowerment ranks quite high may be due to the 73rd and 74th Constitution Amendments of India providing greater opportunity to women to take part in active politics. The Global Gender Gap Report by the World Economic Forum in 2009 ranked India 114th out of 134 countries for inequality between men and women in the economy, politics, health, and education. On equal economic opportunities and women's participation in the labour force, India ranked 127th and 122nd respectively.

REVIEW OF LITERATURE

Swami Vivekananda says, "There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." In India, women are devalued traditionally and the men are normative reified. According to Hindu mythology, the word "Ardhanarishvara" meaning "The Lord whose half is a woman". We must work all together and both needs each other to survive and flourish." Recently, the World Bank has made gender mainstreaming a priority in development assistance which identifies both gender equality and women empowerment as a major development objectives and means to promote growth, reduce poverty and support better governance. Amartya Sen in his speech in told in a panel on "Securing the Future We Want: Gender Equality, Economic Development, and Environmental Sustainability" alongside the 67th UN General Assembly that empowering women and girls with more choices and more freedoms is crucial to achieving a better future for all. He also added that Women agency and freedom are among the crucial means for enhancing development (Sen, 2012). Stromquist (1995) identifies two elements of empowerment both cognitive and psychological elements. It involves "women's understanding of their conditions of subordination and the causes of such conditions at both micro and macro levels of society. It involves understanding the self and the need to make choices that may go against cultural and social expectations".

This means that the whole process of women empowerment requires the ability and active involvement of women themselves as the agents of change rather than merely as its recipients. Gaining control over their own lives is not an easy task as long as we cannot wither away the enormous gender gap in the provision of educational opportunities, and in the labor market, with women considerably disadvantaged which we notice in most developing countries (Thirlwall, 2007). There is no substitute to women empowerment if we have to bring social equality in the country. If women are unhappy, individual homes, society and the nation will not prosper," said President PratibhaPatil (Patil, 2012).

Keeping in view the importance of women empowerment the National Commission for women was set up by an Act of Parliament in 1990 to safeguard the rights" of women. Again the 73rd and 74th Constitution Amendments of India provided greater opportunity to women to take part in active politics. The year 2001 was declared as the year of women's empowerment for enhancing their status. To achieve the goal, the government introduced different programmes, identified strategies, established different institutions and made various legal provisions. In spite of all these efforts and actions, women in India still lag behind the men. In order to create a sustainable world, we must begin to empower women and girls. Empowering women empowers her family and in turn her community which translates to a powerful force that can change the world in significantly positive ways. Also, bringing more equality to mankind balances the strengths and weaknesses of men and women to complement each other. If the world were run by men and women in unity, how awesome it would be! I understand that this is certainly important, but I believe there needs to be a broader focus on helping women achieves empowerment through all aspects of their lives.

OBJECTIVES OF THE STUDY

- (i) To analyze prospects and challenges against women in Indian economy.
- (ii) To highlights the status of women in India and to investigates various parameters being women in mainstream of different sectors of Indian economy.

RESEARCH METHODOLOGY

This study comprises both quantitative and qualitative analysis based on exploratory research. To highlight the objectives and result of the study concerned, data have been collected on all India basis by using statistical reports of government and private agencies. Secondary have been collected through annual reports and periodic rounds of the NSSO surveys like 61st, 64th, 66th and 68th, World Economic Forum (2012) and Economic Surveys, Government of India.

WOMEN IN THE ECONOMY

The participation of women in the workforce, the quality of work allotted to them and their contribution to the GDP are indicators of the extent of their being mainstreamed into the economy. On all these parameters women in India fare worse than men and the challenge is to bridge the inequality. After achieving unprecedented growth of over 9 per cent for three successive years between 2005-06 and 2007-08 and recovering swiftly from the global financial crisis of 2008-09, the Indian economy has been going through challenging times that culminated in lower than 5 per cent growth of GDP at factor cost at constant prices for two consecutive years, i.e. 2012-13 and 2013-14. Sub-5 per cent GDP growth for two years in succession was last witnessed a quarter of a century ago in 1986-87 and 1987-88. Persistent uncertainty in the global outlook, caused by the crisis in the Euro area and general slowdown in the global economy, compounded by domestic structural constraints and inflationary pressures, resulted in a protracted slowdown. The slowdown is broadly in sync with trends in other emerging economies, but relatively deeper.

India's growth declined from an average of 8.3 per cent per annum during 2004-05 to 2011-12 to an average of 4.6 per cent in 2012-13 and 2013-14. Average growth in the emerging markets and developing economies including China declined from 6.8 per cent to 4.9 per cent in this period (calendar-year basis). What is particularly worrisome is the slowdown in manufacturing growth that averaged 0.2 per cent per annum in 2012-13 and 2013-14.

The following table and figure illustrates the annual growth rate of India's gross domestic product from 2000-2001 to 2014-15.

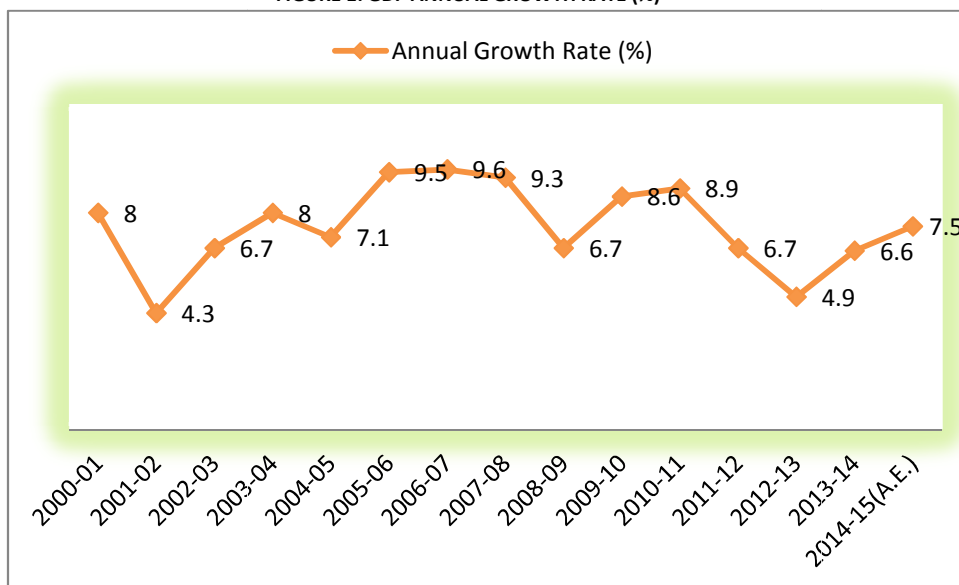
TABLE 3: GDP GROWTH (AT FACTOR COST) IN INDIA AT CONSTANT (2004-05) PRICES

Year	Annual Growth Rate (%)
2000-01	8.0
2001-02	4.3
2002-03	6.7
2003-04	8.0
2004-05	7.1
2005-06	9.5
2006-07	9.6
2007-08	9.3
2008-09	6.7
2009-10	8.6
2010-11	8.9
2011-12	6.7
2012-13	4.9
2013-14	6.6
2014-15(A.E.)	7.5

Source: Generated by the author from the ECONOMIC SURVEY 2014-15, Government of India, p.A-10.

Note: Data pertain to year 2012-13 to 2014-15 are based on New Series Estimates (2011-12 Series).

FIGURE 1: GDP ANNUAL GROWTH RATE (%)



Opening up of the economy and rapid economic growth have escalated some of the existing structural barriers faced by women and new challenges in the form of dismantling of traditional support structures, displacement due to migration, obsolescence of traditional skillsets have emerged. Data from the 66th round of the NSSO indicates that female work participation rate has decreased between 2004-05 to 2009-10. The share of women in usual status workers declined from 28.7% to 22.8%. In rural areas this has declined from 32.7% to 26.1% and in urban areas from 16.6% to 13.8%. The 68th round of the National Sample Survey Organization data (2011-12) shows a large decline in women’s labor force participation rate (LFPR) in India falling from employment rates of 28.7% to 22.5% for the female population as a whole. This substantial decline is surprising given the fact that the economy has mostly grown rapidly during this period.

TABLE 4: GENDER PARTICIPATION IN THE LABOUR FORCE IN INDIA

INDICATORS	RURAL (%)			URBAN (%)			Total Persons
	Male	Female	Total	Male	Female	Total	
Labour Force Participation Rate	55.6	26.5	41.4	55.9	14.6	36.2	40.0
Work Participation Rate	54.7	26.1	40.8	54.3	13.8	35.0	39.2
Proportion Unemployed	0.9	0.4	0.7	1.6	0.8	1.2	0.8
Unemployment Rate	1.6	1.6	1.6	2.8	5.7	3.4	2.0

Source: NSSO 2009-10(Usual Status (principal status+ subsidiary status)).

While the reasons for this would need to be looked into in greater detail and may partly be attributable to positive factors such as better retention in educational institutions, the decline in women’s workforce participation rate is a matter for concern and would have implications for their overall economic empowerment.

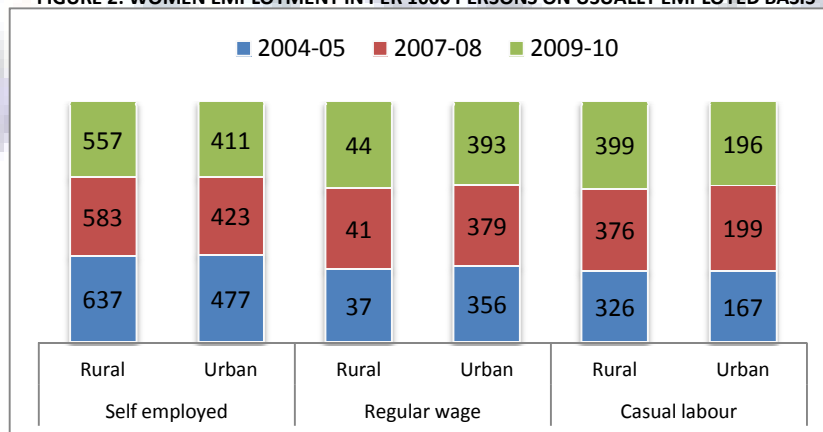
On the subject of the quality of work allotted to women and consequent remuneration, the major issue is that over 90 percent of women are in informal employment where they are poorly paid, have unsatisfactory conditions of work, do not enjoy the protection of labour laws, have no control on the terms and conditions of their employment and are subject to great insecurity of employment. This casualization of women’s work increased with the downturn in the global economy. There is evidence to show that women in the unorganised sector suffered a decline in number of work days available, poorer payment for piece work, deterioration in employment status, conversion to casual or temporary status, etc. The sharp fall in household income levels also led to an increase in unpaid domestic work for women as well as increase in domestic violence.

TABLE 5: PER 1000 DISTRIBUTION OF USUALLY EMPLOYED (PRINCIPAL STATUS AND SUBSIDIARY STATUS) WOMEN IN INDIA

Sr.No.	Year	Self employed		Regular wage		Casual labour	
		Rural	Urban	Rural	Urban	Rural	Urban
1.	2004-05	637	477	37	356	326	167
2.	2007-08	583	423	41	379	376	199
3.	2009-10	557	411	44	393	399	196

Source: 61st, 64th and 66th rounds of NSSO Surveys.

FIGURE 2: WOMEN EMPLOYMENT IN PER 1000 PERSONS ON USUALLY EMPLOYED BASIS



The other issue is that the presence of women is predominantly in the agriculture sector and lower in the secondary sector (Table 6 and Figure 3). NSSO data for these secondary and tertiary sectors shows that only 13 per cent and 8 per cent respectively, of the rural women workers worked in these sectors. Going by the rate of change of the share of women in wage employment in the non-agricultural sector which was only about 2 percentage points over a period of 5 years from 2003-08 (M/o Statistics and Programme Implementation, "The India Country Report 2009, Millennium Development Goals"), it is projected that the share of women in wage employment can at best reach a level of about 24% by 2015. This slow opening of the labour markets in industry and service sectors to women affects the equal employment opportunity for women. The barriers to women's employment in these sectors need to be understood and addressed.

A little under four-fifths (about 79 per cent) of the rural women workers are employed in the agriculture sector, a sector that is marked by shortage of paid jobs, decelerating and differential wages on basis of gender and degradation of resources. It is estimated that about 60% of all agricultural operations are handled exclusively by women. Female hourly wage rates in agriculture vary from 50 to 75% of male rates, and are too low to overcome absolute poverty.

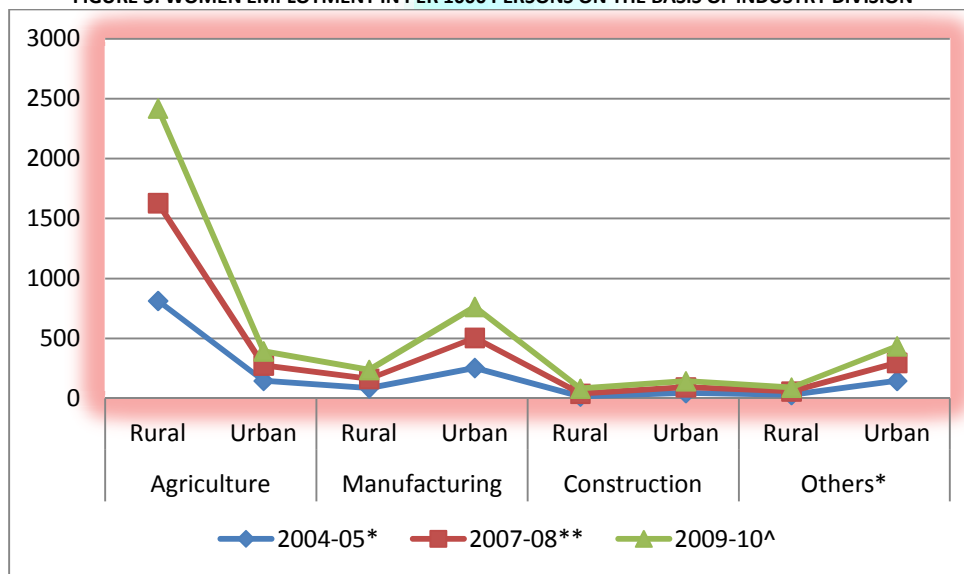
TABLE 6: DISTRIBUTION (PER 1000) OF USUALLY EMPLOYED WOMEN (PRINCIPAL STATUS) BY BROAD INDUSTRY DIVISION

Sr. No.	Year	Agriculture		Manufacturing		Construction		Others*	
		Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
1.	2004-05*	814	147	87	254	17	45	30	147
2.	2007-08**	816	129	76	252	23	48	28	150
3.	2009-10^	789	118	76	258	42	51	34	139

Source: * 61st, **64th and ^66th rounds of NSSO Surveys.

* Trade, hotel and restaurant, transport, storage and communications

FIGURE 3: WOMEN EMPLOYMENT IN PER 1000 PERSONS ON THE BASIS OF INDUSTRY DIVISION



The Census of 2011 estimates that 833 million people continue to live in rural India. A very large proportion of them are either wholly or significantly dependent on their livelihood on farm activity be it crop agriculture, horticulture, animal husbandry or fisheries. Women participation in favour related work, both in agriculture and in animal husbandry in framing policies/ schemes for the 12th five year plan, the special needs of women must be taken due care of. The Mahila Kisan Sahakari Karan Pariyojana (MKSP) which is a sub-component of NRLM (National Rural Health Mission) was recently launched to meet the specific attention needs to be given to leverage the enormous potential of empowering rural women in the farm sector, and also in the rural sector, and also in the rural non-farmer sector.

An ILO study (Women Workers in Agriculture: Expanding Responsibilities and Shrinking Opportunities, June 2010) indicates that 81% of women agriculture workers are from Scheduled Castes, Scheduled Tribes and other Backward Classes and 83% from landless, marginal or small farm households and that more than half the women workers in agriculture are employed as unpaid family workers. Thus, while economic development creates more jobs in the industrial and service sectors it is the men who move away and avail of these while the women who are left behind are compelled to become the prime agriculturists without the benefits of having the title to the land, the necessary resources and access to credit, seeds, fertilizers, extension services etc- required for enhancing production and household income. They may also have to cope with debts left behind by the men. Hence, a highly vulnerable group of women is being created and the challenge is to adopt a rights based approach to empower them. Taken together, the decrease in workforce participation rates, large presence in the unorganised sector and increasing stake in agriculture is leading to the feminization of poverty and low levels of asset building by women. This is recognized as an extremely "troubling" trend, resulting in "capabilities failure".

Civil Society Approach Inputs for the 12 Approach Paper- 12th Five Year Plan published by UNDP, focusing women labour has been surviving from feminization of poverty. With traditional occupations eroded and wiped out, women are now being forced to enter new markets, where labour was not enforced. Mushrooming of special Economic Zones and Free Trade Zones are live examples of what is happening to the labour market. This is the result of the neo-liberal policies that have only helped in widening the gap between the rich and the poor, with the poorest of the poor being women. Wage disparities should be removed. Proper implementation of wage act should be ensured. Minimum Wages Act as well as the Equal Remuneration Act must be implemented. In both of the informal and formal sector, women have faced discriminations in terms of wages. In the formal sector, the labour laws are not implemented. While in the formal sector, there is a glass ceiling that does not allow women in high level decision-making positions.

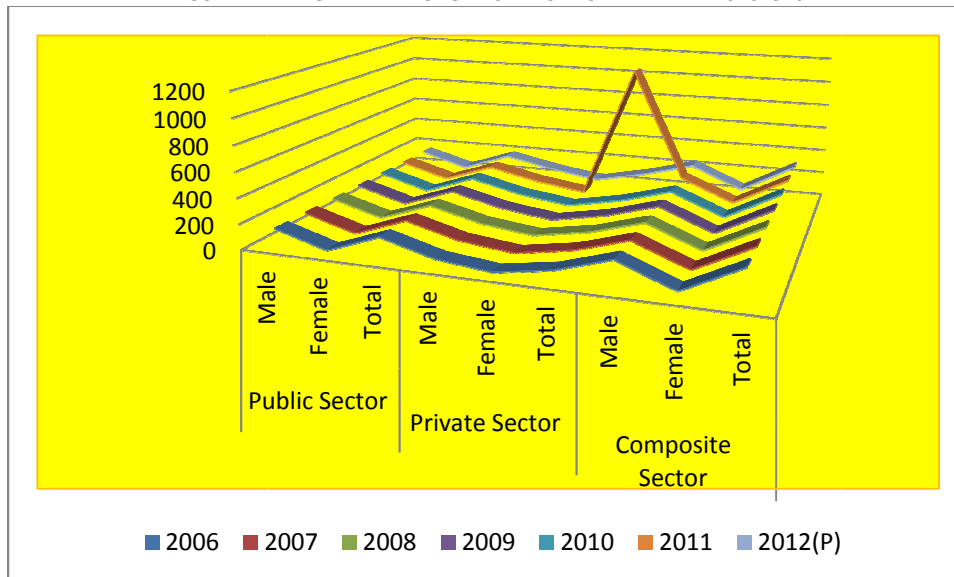
While we study the female employment in Indian organised sectors, it is obvious that in the year 2006, total 51.2 lakh women were employed out of them 30 lakh and 21.2 lakh were working in public sector and private sector respectively. In the year 2012, total female employment reached up to 60.5 lakh persons out of them share in public and private sectors were 31.52 lakh and 29.03 lakh respectively. Female employment is raised by 13.9% during the period from year 2007-2012 but in the same period male employment raised 5% only. In the aforesaid period, The absolute increase in the employment of male and female were 10.9 lakh and 6.4 lakh persons respectively (Table 7 and Figure 4).

TABLE 7: EMPLOYMENT IN ORGANISED SECTORS (PUBLIC AND PRIVATE) IN INDIA (Lakh persons as on March 31, 2012)

Year	Public Sector			Private Sector			Composite Sector		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
2006	151.9	30.0	181.9	66.9	21.2	88.1	218.7	51.2	269.9
2007	149.8	30.2	180.0	69.8	22.9	92.7	219.6	53.1	272.7
2008	146.34	30.4	176.74	74.03	24.72	98.75	220.4	55.1	275.5
2009	147.04	30.91	177.95	78.88	24.98	103.77	225.9	55.8	281.7
2010	146.66	31.96	178.62	81.83	26.63	108.46	228.5	58.6	287.1
2011	143.77	31.71	175.48	86.69	27.83	114.52	230.5	59.5	290.0
2012(P)	144.57	31.52	176.09	90.67	29.03	119.70	235.3	60.5	295.8

Source: Generated by the author from the ECONOMIC SURVEY 2014-15, Government of India, p.A-55.

FIGURE 4: EMPLOYMENT IN ORGANISED PUBLIC AND PRIVATE SECTORS



BARRIERS TO ECONOMIC PARTICIPATION OF INDIAN WOMEN

Women’s economic participation is hindered by low skills, capacities as well as lack of ownership and control over assets. One of the major concerns is the gender gap in educational level of the labour force. Whereas in 2004-05, 60% of the female employed was illiterate and 3.7% were graduates, these shares for the male labour force were about 28% and nearly 8%, respectively. Further, gender disparities are reported in Technical and Vocational Education and Training, with girls accounting for just 7% of enrolment at the secondary level and their courses concentrated in traditional areas such as nursing and sewing. In general, the benefits of vocational training are not immediately apparent. Some 60% of graduates from ITIs are still unemployed three years later, also because they do not derive benefits in entry to higher technical education courses. This needs to be addressed and institutions that have been set up to enhance skills for employability need to be made more sensitive to gender issues.

LAKE OF CLASSIFICATION TO ECONOMIC ACTIVITIES

Another issue of concern is that many activities in which women are engaged which are not taken into account in the workforce as well as GDP estimates. For example activities like processing of primary products (e.g. dehusking of paddy, preparation of jaggery, making of baskets and mats, preparation of cow dung cake, etc) undertaken mostly by women are not classified as economic activities in India. It is necessary that these activities be recognised and women in these activities be provided the necessary support mechanisms to improve their working conditions and productivity.

INDIAN WOMEN IN FINANCIAL INCLUSION

In addition to decent work and inclusion of women’s work in the economy, another area of concern is the financial inclusion of the marginalised, which is crucial for their integration into the economy. Women remain inadequately covered by the banking system as they own only 20.8 percent of the total deposit accounts in scheduled commercial banks and 11.3 percent of the total deposits. The situation is equally bad when one looks at the credit scenario. Women had access to only 19.8 percent of the small borrowing accounts of scheduled banks with an outstanding credit share of 16.8 percent (RBI, Basic Statistical Returns, 2010).

An important strategy of financial inclusion in India, particularly for women, has been Micro finance. The model encourages access of SHGs to banks both as a means of savings and providers of loan services. By the end of March 2010, 69.53 lakh SHGs had been covered under NABARD’s SHG-Bank linkage programme including those formed under SGSY. Of these 76 % are exclusively women SHGs, accounting for 72.5 %of the savings and 82% of the outstanding loans (NABARD, 2009- 2010). However, microfinance remains a minuscule proportion of total bank credit in the country. In 2010, outstanding loan to women’s SHGs constituted less than one per cent of the total outstanding credit from scheduled commercial banks. Further, the expansion has not been uniform across States with the Southern States having a much larger presence of the SHG movement in terms of absolute numbers of SHGs, the bank credit extended to them as well as the coverage of poor persons. Moreover, even as the country considers a Bill to regulate Micro-finance institutions, the micro-credit and SHG movement as the sole panacea for addressing poverty and women’s empowerment is increasingly coming under critical review.

The focus on credit provisioning for micro-enterprises has increased but the challenge in the micro credit movement is to reach out to the poorest and most vulnerable and marginalized populations like SC/STs, single women and other socially excluded communities. Many of these SHG groups have low levels of credit absorption, low skill base and low asset base, and find it hard to create economic enterprise. At the heart of the problem lies the need for appropriate institutional mechanisms to address illiteracy, lack of investment, poor credit worthiness, poor mobilization, and other structural exclusions. These will need to be addressed to realise the vision of financial inclusion.

As per the country’s policy on the Right to Livelihood, all human beings irrespective of gender must have equal opportunities to seek out economic opportunities. It is critical that during the 12th plan period women are enabled to exercise this right. Women should be able to access resources and livelihoods for survival and sustenance. But beyond this the economic power should help them acquire capabilities that enlarge their choices for satisfying and creative lives. This is critical as a growing body of evidence has shown that gender equality is good economics.

It is worth mentioning that before sixth five year plan, there was no provision for women’s cause. However, seventh and eighth plans emphasize on women’s development and women empowerment. But since the 11th five year plans, women are considered as a category of the notion of inclusive growth as it is

attached with the notion of inclusive democracy. We know that despite the half of the population, their voice was not counted in various decisions – making bodies. Democracy is based on the principle of equality. Planning should be made at abolishing poverty and jobs discrimination in terms of the eradication the discriminatory status of women in the various economic sectors. So, bringing Indian women in the mainstream is need of the hour. Ms. Lakshmi Puri, Assistant Secretary General of the United Nations and acting head of UN Women pointed that economic inequality and gender inequality are the stumbling block in the way of women's development India. She added that UN Women supported a right based approach to development.

CONCLUSION

It is concluded that, despite the major milestone taken by the country towards the achievement of women empowerment in Indian economy, the implementers still have a challenge to deal with the contemporary issues because even though they might appear minute but in the long run they can have a great negative influence on the attainment of women empowerment in Indian economy.

RECOMMENDATIONS

It is recommend that other scholars and interested parties should do a further research to establish other contemporary issues that arise as the implementation of women empowerment in Indian economic and other sectors are ongoing.

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