

GENDER AND ECONOMY



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In the earlier lesson, you learnt about indicators of gender inequality. You also get a brief idea about the manifestation of gender inequality in various social institutions such as family, education, economy, polity and governance, dowry and discrimination. These gender issues related to different dimensions will be discussed in detail in subsequent lessons. In this chapter, you will study gender issues in the economic context.

There are programmes on television, radio and various other forums discussing the equality of men and women in terms of socio-cultural and economic aspects. However, have you ever thought about the contribution of the women of the family, i.e., mothers, wives, sisters and daughters, in managing the household? They bear most of the responsibilities at home, including caring for the child, sick and other dependent members, preparing meals and doing other housework. If the work performed by women at home is ever monetised or estimated in the value of money, it would be a significantly huge amount. However, since work at home is not monetised, it is not considered 'work'. In all regions, women spend at least twice as much time as men on unpaid domestic work.

Employed women spend an inordinate amount of time on the double burden of paid work and family responsibilities. When unpaid work is considered, women's total work hours are longer than men's across all regions. Moreover, the women who work outside the home suffer from another set of problems related to gender discrimination. For instance, they may not get their choice of work, remuneration and working conditions. This draws our attention to the status of women in the domain of employment and the economy, which will be discussed in this lesson.



OUTCOMES

After completing this lesson, learner

- outlines the socio-economic status of women, men and the third gender in the world of work

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- explains the challenges of gender stereotyping and gender discrimination at the workplace and home;
- appreciates women’s participation in the world of work through case studies of successful women initiatives at the grass root level.
- suggests suitable measures for improving women’s participation in work and economic empowerment

7.1 SOCIO-ECONOMIC STATUS OF MEN, WOMEN AND TRANSGENDER PERSONS: CASE FOR GENDER EQUALITY

Women constitute roughly half of the world’s population and, thus, potentially half of its workforce. However, the work environment, in terms of employment, nature of work role and access to opportunities for advancement differ for men and women. Women are often disadvantaged compared to men in access to employment opportunities and conditions of work.

The importance of gender equality is highlighted by its inclusion as one of the 8 *Millennium Development Goals* in the year 2000, which serves as a framework for removing poverty and improving lives. In 2015, world leaders gathered at the UN to adopt 17 Sustainable Development Goals. Gender Equality and Women Empowerment were included as one of them.



Fig 7.1: Sustainable Development Goals

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The majority of the world poor are women. Besides economic poverty, women face gender inequality and discrimination, resulting in gender-based violence, economic discrimination, reproductive health inequalities, and harmful traditional practices. These discriminatory practices and the burden of care work at home discourage women from taking an active role in the employment sector.

7.1.1 Extent of Gender inequality in India

To understand the extent of gender inequality, let us understand some important statistical data at the national level.

A. Type of Workers- National Sample Survey Organization (NSSO) defines a person as a worker if he /she is engaged in any “economically meaningful activity”. This definition, however, excludes many women who are concentrated in the subsistence sector for household consumption from the list of workers.

In the 1981 Census of India, the total population was classified into three broad sections: main workers, marginal workers, and non-workers. However, in the 1991 Census, unpaid workers on farms and family enterprises were added to capture women’s economic activities more realistically.

The latest census of 2011 shows that among the total rural workers, females are 30.02% compared to 53.03% of males, and the corresponding figures in urban areas are 15.44% and 53.76%, respectively. Out of these, prominent worker females are 16.69 %, while male workers are 41.63% in rural areas. However, even in the urban areas, while only 11.88 % are female, 48.65 % are male workers.

Table 7.1: Status of Main Workers (Census 2011)

Total Workers			
	Male%	Female %	Total%
Total	53.26	25.51	39.79
Rural	53.03	30.02	41.83
Urban	53.76	15.44	35.31
Main Workers			
Total	43.84	15.20	29.34
Rural	41.63	16.69	29.49
Urban	48.65	11.88	30.95

As per the given statistics, the rural and urban areas show the trend that fewer women are

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employed than men. This trend continues in marginal workers, which shows that of marginal workers, 13.34% are females and 11.39% are males in rural areas. On the other hand, around 3.56% of females and 5.11 % of males are employed in urban areas.

Table 7.2: Status of Marginal Workers (Census 2011)

Marginal workers			
	Male%	Female %	Total%
Total	9.42	10.31	9.85
Rural	11.39	13.34	12.34
Urban	5.11	3.56	4.36
Non-Workers			
Total	46.74	74.48	60.20
Rural	46.97	69.98	58.17
Urban	46.24	84.56	64.69

This trend reversed in the category of non-workers, with 69.98% as females and 46.97% as males in rural areas and 84.56% and 46.24%, respectively, in urban areas.

While talking about workforce diversity and inclusion, one needs to consider the trans-genders. Trans people have existed across all classes, races and castes. Nevertheless, their recognition has been a struggle. From access to social equality, social rights, education, jobs and many more, the trans community has been discriminated against and marginalised. In the field of jobs, trans people have immense challenges in accessing skilled and decent livelihood opportunities. They lack the access to better employment and some of them who get some employment opportunities, face discrimination and exclusion from benefits and entitlements because of their gender expressions.

Towards addressing the issues of transgender persons, various legislations by government such as The transgender persons (Protection of Rights) Bill 2019 and steps by NGOs also helped in providing participation in decent work. Examples are being set by various NGOs and corporate sectors such as NOIDA metro rail corporations and Perriferry-a start-up in Chennai streamlining participation of transgender persons in accessing decent work. You will get more description on these initiatives towards later part of the lesson.

The transgender persons (Protection of Rights) Bill 2019, discrimination against a transgender

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person, including unfair treatment or denial of service concerning employment, education, healthcare, access to public goods and facilities, etc., is prohibited.

Though there is legislation to protect the interests of the transgender community, it is common to see its people begging for money at the road's traffic intersections.

Amidst the dark alleys of discrimination and negative against transgender persons, a few stories show how formal education has empowered a few in the community, and they have crossed the highest level of achievement and social recognition. Let us read some of the success stories of transgender persons

- **India's first transgender lawyer: Sathyasri Sharmilak**

Sathyasri Sharmila, 36 years, is India's first transgender lawyer. She studied law against all social odds and became a lawyer to fight against injustice. Despite coming from Tamil Nadu, a state securing the highest literacy rank, Sathyasri Sharmila faced tremendous abuse because of her gender. She, however, did not give up and continued her formal education.

“Today, I enrolled my name in the Bar Council of Tamil Nadu and Puducherry and became the first transgender lawyer in India. I have struggled a lot in my life,” Sathyasri Sharmila

- **India's first transgender police officer: Prithika Yashini**

Moving ahead of all the odds, Prithika Yashini became the first transgender sub-inspector though she was declared failed by one mark. Nonetheless, her score was re-evaluated in the physical examination, and she came out clear with flying colours.

The following facts emerge from the above data:

1. Female workers are far lesser in number across all types of workers.
2. Women are the maximum in the category of marginal workers in rural areas.
3. While comparing the main workers and marginal workers over the years, it is seen that there is an increase in the participation of women in the category of marginal workers. However, this means that though women are counted as workers, they may not be regularly employed throughout the year. This may be due to agrarian crises and the easy availability of part-time jobs in urban areas. However, it may also be due to other factors like care-giving, and household responsibilities, amongst other socio-economic factors, which determine the female work participation rate.
4. Transgender persons are also denied to access to suitable work due to negative perceptions in the society and also lack of suitable work culture. However, legislations of government and initiatives by NGOs and corporate sectors raised



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the expectations of transgender persons to get access to decent work opportunities.

B. Workforce Participation of Women:

Workforce Participation Ratio (WFPR): WFPR is the number of persons employed per thousand persons.

$$WFPR = \text{No. of employed persons} \times 1000 / \text{Total Population}$$

WFPR is an indicator used for the analysis of the employment situation in the country.

When measured against the developed countries, women’s workforce participation (WFPR) lags considerably behind in India. In urban areas, workforce participation is very low. However, rural areas show a different trend. The reasons for higher WFPR in rural areas are poverty and the necessity of work, as well as other factors like the joint family system, availability of low-skilled employment opportunities etc. Nowadays, the availability of work in rural areas has increased, with employment-generating schemes, such as Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), Support to Training and Employment Programme for Women (STEP), Stri Shakti Package and Mahila Udyam Nidhi scheme etc. These have successfully employed women and promoted women’s entrepreneurship in India. As a result, women have entered into various occupations such as cab service, managerial jobs, joining the army and other occupations which men traditionally occupied.



Fig: 7.2: Women cab service



Fig:7.3 Women as manager



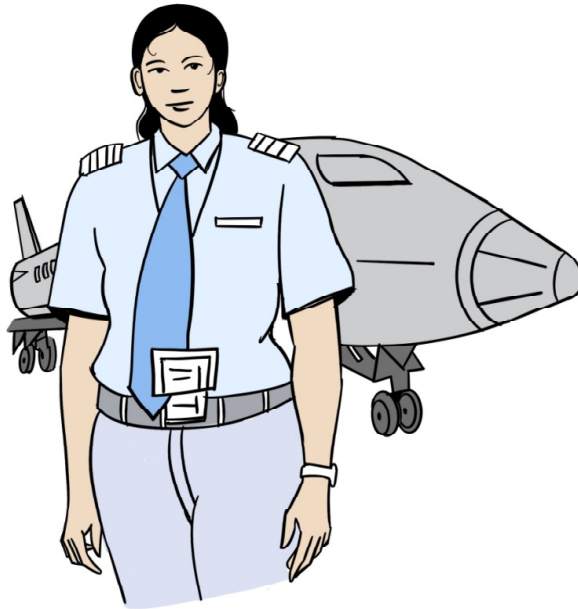
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Fig 7.4: Women as Pilot

With changing times, we see many Indian women achievers inspiring generations of women to dream big and believe in themselves. From Capgemini to Tinder, a long list of Indian women are leading, showing the world that women are equally capable of leading businesses to newer heights under their leadership and feature in Forbes's Power Women List.

- Kiran Mazumdar Shaw is one such woman leader. A first-generation entrepreneur and global business leader, she has over forty years of experience in biotechnology.

Kiran Mazumdar Shaw founded India's largest biopharma company Biocon in 1978 from her garage in India. She is a proud recipient of a long list of awards, the biggest being the Padma Shri and Padma Bhushan awards. She even received the EY World Entrepreneur of the Year Award in 2020 and the EY Entrepreneur of the Year India Award in 2019.

- Vanitha Narayanan is another industry leader who is largely credited for making India one of the fastest-growing markets for IBM. Prior to her current role as MD of the IBM-Verizon relationship, she had also served as the Chairperson of IBM from 2017 to 2018.

Narayanan works closely with the NITI Aayog on formulating policies for making students industry-ready. She has also served as the Chairperson of the American Chamber of Commerce in India and an executive council member of NASSCOM. Vanitha was named one of the most powerful women by *Fortune India* and *Business Today*.

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- Indra Nooyi (née Krishnamurthy) is another very highly accomplished industry leader. Born in 1955, Indra is an Indian-American business executive, former chief executive officer and Chairperson of PepsiCo.

Indra Nooyi has consistently ranked among the world's 100 most powerful women. In 2014, she was ranked number 13 on the Forbes list of The World's 100 Most Powerful Women and the second most powerful woman on the Fortune list in 2015 and 2017. She also serves on the boards of Amazon and the International Cricket Council

Despite so many proactive policies, the work participation rate of women is still low. The work participation rate of women in 2011 was 25.51 percent compared to 25.63 percent in 2001 (Census 2011). The Worker Population Rate (WPR) for women in rural areas is 28.7 percent as compared to 15.7 percent in urban areas based on the 3rd Employment Unemployment Survey (EUS): 2012-13; it is the same as 35.1 percent in the rural area as compared to 17.5 in urban areas under 4th EUS, 2013-14. As per the 3rd and 4th Annual Employment Unemployment Survey launched by Labour Bureau in October 2012 and December 2013, the overall Female Labour Force Participation rate increased from 25.0 percent to 29.6 percent under the 5th EUS (2015-16), and the same had decreased to 25.8 percent.

The above discussion concludes that:

1. The opening up of the economy has increased women's participation in economic activities due to the expansion of women-oriented sectors. Many studies in multiple countries suggest that this phenomenon has occurred globally.
2. Large-scale surveys have shown that while rural women's employment has grown over the decades, women are still primarily self-employed or employed as casual labourers in agriculture. Moreover, due to the undervaluation of female work capabilities in many sectors in India, lower wages for women prevail.
3. The discrimination of women workers leads to a gender gap which is defined as the difference between women and men, as reflected in social, political, intellectual, cultural and economical attainment. In several industries, such as knitwear and garments, female workers are paid low wages in India. Thus, these kinds of jobs provide very little upward mobility.

C. Labour Force Participation Rate for Women

Labour Force Participation Rate (LFPR) is the section of the working population in the age group of 16-64 in the economy, currently employed or seeking employment. Female Labour Force Participation Rate (FLFPR) is the section of the working women population in the age group of 16-64 in the economy currently employed or seeking employment.

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Overcoming gender bias in employment also contributes immensely to economic development. This is evident from recent trends in women workers as a labour force. As stated in ILO, India Labour Market Update, July 2017 (August 8, 2017), Labor Force Participation Rate for Women in India is one of the lowest in the world. Despite educational gains, women's labour force participation rate in 2017 was 28.5% compared to 82% for men.

Women's labour is a rich and valuable resource for a country as it can significantly boost growth prospects, improve socio-economic conditions, and ensure better outcomes for the next generation. Therefore, enhancing women's participation in the labour force is critical for driving sustainable change and development. A recent research paper (March 2018), titled "Declining Female Labour Force Participation in India: Concerns, Causes and Policy Options", brought out by the Confederation of Indian Industry (CII), suggests adopting a sectoral approach to boost women's participation in India.

Despite positive growth and development parameters in the last 20-25 years, India has experienced a continuous decline in its female labour force participation rate (FLFPR). The total FLFPR declined sharply from 42.7% in 2004-05 to 31.2% in 2011-12, further declining to 27.4% in 2015-2016. In 2013, International Labour Organization (ILO) ranked India's FLFPR at 121 out of 130 countries, one of the lowest in the world. India also secured a poor rank in the Global Gender Gap Report 2017 by the World Economic Forum, ranking 108 out of 144 economies.

Important observation -

1. A major factor responsible for the lowering of overall FLFPR was the drop in FLFPR in rural areas, specifically in the working age group of 20-44 years. On the other hand, the urban FLFPR, historically lower than rural FLFPR, has fluctuated.
2. Regarding age-specific LFPR, male LFPR is significantly higher than females across all age groups and rural and urban areas. While 96% of Indian males are in the labour force during the peak working age of 25 to 60 years, women constitute around 37-48% of rural females and even lower at around 25-28% in urban areas.

D. Type of Work

The study of employment trends based on work type reveals an increasing proportion of women workers in regular and professional fields.

- According to the surveys, although rural women's employment has increased in the last decades, women are primarily self-employed or employed as casual labourers in agriculture.
- In 2011-2012, around 17.9% of the total employment in India was in regular wage and salaried positions, and urban areas, the gender gap for this employment narrowed.

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- Of the 11.7 million urban working women in 2011-2012, almost 43% were in regular wage and salaried positions (up from 28.5% in 1993–1994).
- Young women are entering non-traditional professional jobs, such as IT and communications.
- Increasing women's labour force participation by ten percentage points could add \$700 billion to India's GDP by 2025 (or a 1.4% increase).

Increasing gender parity would significantly impact India more significantly than any other region. This is because India's youthful demographic will add 234 million to the workforce by 2027.

E. Sector-wise Distribution of Women Workforce

The overall sectoral analysis reveals that the sectors with the highest participation of women are manufacturing, transport, storage and communications.

Not surprisingly, around 75% of rural women are employed in agriculture and allied activities. In the manufacturing sector, around 9.8% of rural women are engaged compared to 8.1% of rural men. Other significant sectors of employment for rural women are construction and services.

For urban women, major employment sectors include services, manufacturing, trade and hospitality. The proportion of urban women engaged in services and manufacturing sectors is higher than that of urban men. Specifically, around 40% of urban women are engaged in the service sector compared to 21% of urban men. Similarly, 29% of urban women are engaged in manufacturing compared to 22% of urban men.

The principal cause for the declining FLFPR relates to the stage of development, which suggests a U-shaped relationship between economic development and FLFPR, where FLFPR first declines and then rises. Rising household incomes and increased participation in education also cause women to drop out of the labour force.

The education-FLFPR link, however, appears to be somewhat tenuous as better literacy has not led to higher labour force participation. Additionally, other factors, such as increased mechanisation of agriculture, lack of quality jobs, and unfavourable working conditions, as well as social factors, such as stigma related to women working far away from home and perceptions of women as primary care-givers in the family, are also leading causes of the declining FLFPR.

Besides, two other categories of workers, self-employed and unpaid, contribute to the economy.



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7.1.2 Self employment as a Means of Expansion of Women's Work Participation Rate

Self-employment: Self-employment is working for oneself as a freelance or business owner rather than for an employer. Unpaid worker: A person who performs voluntary work. Unpaid labour is defined as labour that does not receive any direct remuneration.

Self-employment is a necessary means of development as it helps to reduce poverty and unemployment. To a large extent, self-employment in India signifies micro-enterprises, which, in many ways, are considered better than wage employment. In the long term, micro-enterprises can become small and medium enterprises. The reason for the higher self-employment rate in rural areas may be the dominance of the agricultural sector.

7.1.3 Large Number of Female Unpaid Workers

Unpaid workers are those who work without pay. These may be either member of a family or co-operative, conscripts or forced labour, volunteer workers who work for charity or amusement;

The rise in women's self-employment is not accompanied by the economic well-being of women because there is an increase in the number of women working as unpaid labourers, either in household enterprises or on family farms. In urban areas, too, there has been an increase in unpaid jobs. The women workers are working more but are receiving no economic benefit.



ACTIVITY 7.1

1. Find the literacy rate amongst men and women in India as per the latest census of 2011.
2. Find out which state in India has the highest and lowest female literacy rate.
3. How many women Members of Parliament were there in the 15th Lok Sabha? *Hint: You may see Census of India 2011 or google search the above questions.*



INTEXT QUESTIONS 7.1

1. Identify the reasons for higher WFPR in rural areas.
2. Which sectors in urban India provide more employment to women?
3. Explain the concept of unpaid workers.

**Notes****7.1.4 Increase in the Proportion of Women as Unpaid Care-Givers**

It is challenging to conceptualise women's work because of the economic invisibility and the compulsory nature of many work roles, especially in India. However, as per the study by The International Labour Organisation (ILO), unpaid care work is among the most critical factors that prevent women from joining and remaining in the workforce.

As per the *Periodic Labour Force Survey 2018-2019* by the National Statistical Office, Ministry of Statistics and Program Implementation, Government of India, women in India spend about eight times more hours on care work than men. The data also points out that in rural areas, women spend about 5.7 hours in caregiving activities, while men spend only 42 minutes a day. A similar trend prevails in urban areas where women spend almost 5 hours on care-giving activities, while males spend only 33 minutes daily.

The overall picture emerges that gender-based inequalities continue to exist despite significant efforts. Regardless of non-working status, women have to fulfil all the domestic and care-giving duties at home, which takes a toll on their health in various ways. As a result of overworking, women's mental and physical health is affected.

The question of women joining the mainstream labour force is not only based on their education, willingness to work, and the availability of work but also on other factors. This includes care-seeking family members, socio-cultural environment, distance from the workplace and religion, etc.

7.2 CHALLENGES OF GENDER STEREOTYPING AND GENDER DISCRIMINATION

Gender stereotyping refers to discrimination based on one's sex. Gender Discrimination is when someone is treated less well because of their sex, usually when a woman is treated less well than a man. The act of treating a person, usually a woman, unfairly because of their sex. Source: Cambridge Business English dictionary

Gender stereotyping may involve unfair treatment or infringement upon women's rights based on sex. The culture and upbringing or the socialisation process greatly influence it. For example, have you considered why fewer women exist in the police force, aviation, research and Science and technology? This is because women are primarily considered care-givers, and most of the roles they are considered are mere extensions of their home care responsibilities, such as teaching, nursing and cleaning etc.

Over the years, women have entered various traditionally male-dominated occupations. However, relative to their overall share in total employment, women are significantly underrepresented among legislators, senior officials and managers, craft and related trade workers, and plant and machine operators and assemblers. Conversely, they are heavily



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overrepresented among clerks, professionals, and service and sales workers. Horizontal and vertical job segregation has resulted in the existing gender pay gap. While the gender pay gap is closing slowly in some countries, it has remained unchanged in others.

7.2.1 WOMEN AND THE CORPORATE SECTOR

Several studies have shown that fewer women are making it to the top of the corporate world. The reason is gender stereotyping which poses severe challenges to women's careers. They hold back the prospect of women and their opportunity to move upward. It is, therefore, an intriguing question why the corporate sector, which otherwise thrives on skill and competence, is not fair for women and suffers from the same gender prejudices that prevail in other sectors of the economy.

Developing and sustaining the best talent is the key to remaining competitive in the global business world. Until we break the spell of gender stereotyping, companies will continue to sub-optimize women and lose a vital talent pool that they cannot afford to ignore in the long run.

The issue of gender equality in the corporate sector has gained currency in recent times. The matter came on board not only because the promotion of gender equality is an issue of grave concern but also because it brings an advantage to businesses. With an increasing number of women entering the competitive corporate world, it is realised that with other experiences, skills and perspectives, women benefit from the rise of corporate houses and businesses. However, on the other hand, the corporate world loses a talent pool of women by creating an indifferent environment.

7.2.2 Factors that deter women from employment

While opportunities to earn have increased for women, the nature, terms and quality of their employees have not improved. As a result, women's status relative to men has worsened during the era of economic development. For example, in some post-colonial African and contemporary Latin American countries, economic development appears to have differentially affected men's and women's interests. While the men were drawn to the modern urban sector, the women were left behind in rural areas or found employment in informal sectors as street vendors or casual workers. This resulted in making their lives less secure. Although there is no deliberate policy to restrict women from seeking access to modern sectors or entering the corporate sector of the economy, the dominance of some factors automatically discourages women from entering in this direction. However, the types and candidates of women and their access to opportunities differ from that of men. Women are disadvantaged as compared to men regarding employment opportunities. Many women forego or curtail employment because of family responsibilities. Several other factors deter women from employment in India. These include:



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- a. **Patriarchal mindset:** Despite progress towards gender equality, many Indian families and societies still maintain some form of patriarchal biases that impede women's access to education, job opportunities, and decision-making power.
- b. **Discrimination at the workplace:** Women are often subjected to discrimination regarding pay, promotions, and personal and professional growth opportunities. This discrimination is often grounded in societal stereotypes perpetuating the notion that women are inferior to men.
- c. **Lack of safe and secure work environments:** Due to the prevalence of gender-based violence and harassment at the workplace, women in India may be reluctant to take on jobs that do not guarantee safety.

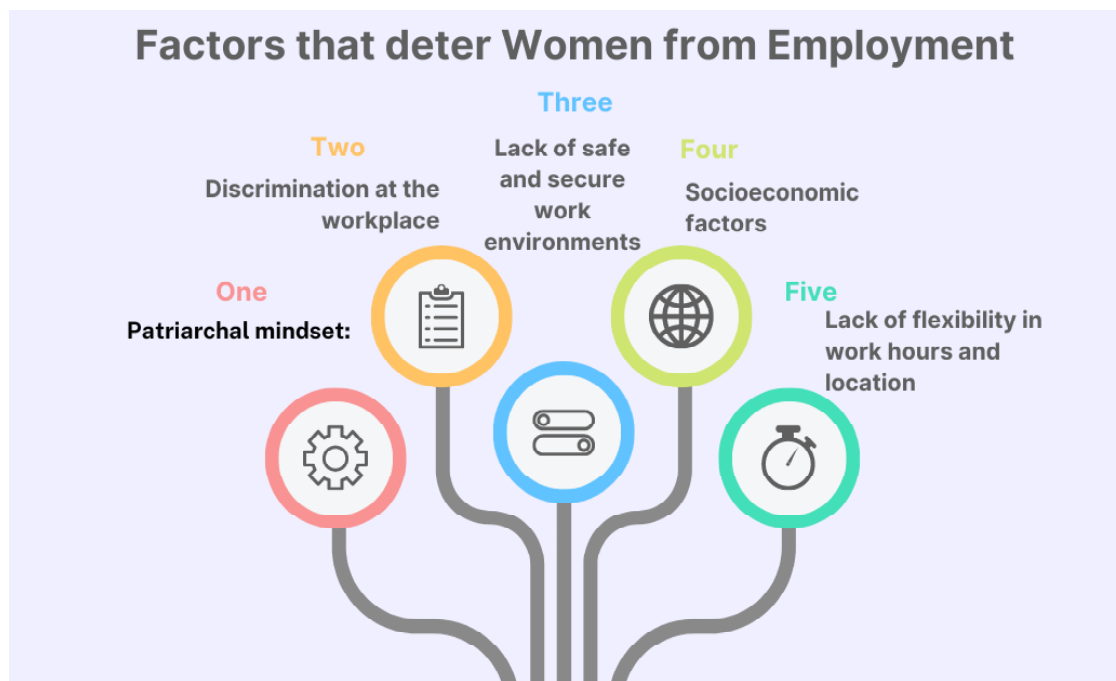


Fig 7.5: Factors that deter women from employment

- d. **Socio-economic factors:** Economic challenges like poverty, lack of resources, and the high cost of living may make it difficult for women to pursue employment opportunities.
- e. **Lack of flexibility in work hours and location:** Workplaces might not always offer flexibility to women, who might need to balance work and family responsibilities.

Removing obstacles and inequalities women face for employment is a step towards tapping women's potential in the economy and enhancing their contribution to economic and social development. In the more developed regions, women spend an average of almost five hours a day on domestic work, whereas men spend less than two and a half hours a day on this or half the time women spend. Although still very far from equitable, the sharing of domestic tasks between the sexes is more favourable in the more developed regions compared to other regions.



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7.2.3 Gender Bias

Gender bias: Gender bias is a preference or prejudice toward one gender over the other.

A strong bias against girls discourages their participation in the corporate sector. As a result, the ‘glass ceiling’ prevents them from rising on the corporate ladder.



DO YOU KNOW?

In most households in rural India, girls are made to skip or leave school to look after their younger siblings or ailing parents. So even though the girls perform better than boys in the family, the girl’s education is sacrificed. In addition, the distance between schools and poor law and order hinder girls’ education. Even today, many families send girls to government schools and boys to private schools.

7.2.4 Nature of Gender Segregation

Gender segregation: Gender segregation is the separation of individuals based on gender or sex.

There are two continuing concerns for gender equality in the corporate sector. Without creating a balance between the two, the gender scenario in the corporate sector cannot be improved. International Labour Organization (ILO) ‘s survey on occupational segregation based on sex for 175 occupations in 41 countries found that occupational segregation by sex is extensive in all countries. Moreover, there are more male-dominated occupations than female-dominated ones. In addition, women were concentrated in certain lower-level jobs, even in female-dominated sectors. Fields such as nursing or elementary school teaching are classic examples of female-labelled professions that are thought to be women-friendly for reasons such as time scheduling, stability of knowledge and lower penalties for leaving and re-entering.



INTEXT QUESTIONS 7.2

1. Why are women fewer in occupations like police aviation, research and Science & technology?
2. Has the status of women in employment improved over time?
3. Do more women remain behind than men in rural areas?
4. Are women more disadvantaged than men in access to employment opportunities? Justify your answer with suitable arguments.

**Notes****7.2.5 The Global trend**

Although there are enough facts to support women's potential to serve the corporate sector, the global trend is not optimistic.

Power and decision-making

Around the world, a lack of gender balance in decision-making positions in government persists. Women continue to be underrepresented in national parliaments, where on average, only 17 percent of seats are occupied by women. The highest positions are even more elusive: only 7 of 150 elected Heads of State and 11 of 192 Heads of Government worldwide are women. The situation is similar at the local government level: female elected councillors are underrepresented in all the world regions, and female mayors even more so.

In the private sector, women are on most boards of directors of large companies, but their number remains low compared to men. Furthermore, the "glass ceiling" has hindered women's access to leadership positions in private companies. This is especially notable in the largest corporations, which remain male-dominated. Of the 500 largest corporations worldwide, only 13 have a female chief executive officer. (source: Women's World 2010)

7.2.6 The Case of India

Besides a handful of powerful women in India's Corporate World, the situation in India is no better than in other countries. According to a survey conducted by the World Economic Forum (WEF) in 2009, India ranks among the bottom ten countries in the world in terms of women's participation in the economy. The WEF Report also reveals a remarkable disparity between the wage structure of men and women in corporate India. While the average annual income of a woman is 70,000 INR, it is 2,22,000 INR for men.

Thus, it seems that despite India's admirable march towards economic progress, India still needs to go a long way in integrating its women workforce within the country's economic development. Moreover, the Indian corporate sector must become more conscious of its social responsibility and create firm HR policies to reduce gender-based disparities. However, the latest trend in India Inc suggests that it realises the adverse effects of gender discrimination. Therefore, it is taking steps to include women in the spirit of diversity, equity and inclusion.

**ACTIVITY 7.2**

Please identify the following :

- The first Indian woman to win gold in the Asian Games.
- The first Indian woman to win Nobel Peace Prize.

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- The first Indian woman to climb Mount Everest
- The first Indian woman to go to space.
- The first woman President of India
- The first tribal women president of India
- The first woman speaker of Lok Sabha.

7.3 CASE STUDIES OF SUCCESSFUL INITIATIVES FOR PARTICIPATION OF WOMEN AND TRANSGENDER PERSONS IN INDIA

By now, you might have a fair idea about the status of women in the country's economy. In this section, we will present some case studies of women who are exemplarily successful in their fields of choice.

Pradhan Mantri MUDRA Yojana (PMMY)

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched on April 8, 2015, for providing loans of up to 10 lakhs to non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY.

Under the Mudra scheme, aspiring women entrepreneurs can avail of loans up to 10 lakhs to start a micro-enterprise, provided it is a non-farm and non-corporate enterprise. The scheme sanctioned a loan amount of 35002 crores INR in 2019 and 321722.79 crores INR in 2018.

We will briefly describe the two most popular women's Self-Help Group initiatives in India. These are SEWA and LIJJAT which are also some of the initiatives for leveraging participation of transgender persons in decent employment

Self Help Group (SHG) is a small voluntary association of people, preferably from the same socio-economic background. The SHG promotes small savings among its members.

7.3.1 Sewa

The **Self-Employed Women's Association of India (SEWA)** is a trade union for poor self-employed women workers in India. SEWA was founded in 1972 by Gandhian and civil rights leader Dr Ela Bhatt. SEWA's main office is located in Ahmedabad, Gujarat, and it works in several states of India. SEWA had a membership of 966,139 women in the year 2008. SEWA members are the women who earn a living through their own labour or small business. SEWA is strongly supported by the World Bank, which holds it out as a model to be replicated in other settings.

SEWA grew out of the Textile Labour Association, TLA, India's oldest and largest union of textile workers, founded in 1920 by a woman, Anasuya Sarabhai. The original purpose of

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SEWA was to assist women from households of mill workers, and its work was mainly focused on training and welfare activities. By 1968, it organised training courses in sewing, knitting, embroidery, spinning, press composition, typing and stenography for the wives and daughters of mill workers. The scope of its activities expanded in the early 1970s when a survey was conducted to probe the complaints by women tailors against the exploitation by contractors. The survey brought out other instances of exploitation of women workers and revealed the large numbers untouched by unionisation, government legislation and policies.

SEWA grew continuously from 1972, increasing its membership and including more and more different occupations. The beginning of the Women's Decade in 1975 gave a boost to the growth of SEWA, placing it within the women's movement. In 1977, SEWA's General Secretary, Ela Bhatt, was awarded the prestigious Ramon Magsaysay Award, and this brought international recognition to SEWA.

After separating from TLA, SEWA grew even faster and started new initiatives. In particular, the growth of many new co-operatives, a more militant trade union and many supportive services has given SEWA a new shape and direction. SEWA's primary goals are to organise women workers for full employment and self-reliance. In addition, SEWA aims to mainstream marginalised, poor women in the informal sector and lift them out of poverty.

7.3.2 LIJJAT Papad

Shri Mahila Griha Udyog Lijjat Papad, popularly known as **Lijjat**, is an Indian women's co-operative with the primary objective of empowering women through employment and livelihood opportunities. Starting in 1959 with a seed capital of Rs. 80, Lijjat had an annual turnover of around Rs. 650 crores (over 100 million USD) in 2010, with Rs. 29 crores in exports. It employs around 42,000 people. Lijjat is headquartered in Mumbai and has 67 branches and 35 divisions all over India.

Lijjat is primarily a cottage industry, urban by its origin, that has spread to rural areas. It is considered one of the most remarkable entrepreneurial initiatives by women identified with female empowerment in India.

Lijjat was the brainchild of Nilesh Mansata from Kolkata. The women lived in Lohana Niwas, a group of five buildings in Girgaum. They wanted to start a venture to create a sustainable livelihood using the only skill they had, i.e. cooking. The women borrowed Rs 80 from a Servant of India Society member and a social worker. They took over a loss-making papad-making venture by one Laxmidasbhai and bought the necessary ingredients and the basic infrastructure to manufacture papads. On March 15, 1959, they started producing four packets of Papads. They sold papads of two different qualities, one inferior to be sold at a cheaper rate and the other of standard quality to be sold at a higher rate. Later they started the production of only standard quality.



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Over the years, Lijjat expanded as a co-operative system. Eighteen years was fixed as the minimum age of entry for women. Within three months, there were about 25 women making papads. Soon the women bought equipment like utensils, cupboards, stoves, etc., taking the organisation's annual sales to Rs. 6196. The group got considerable publicity through word of mouth and articles in vernacular newspapers. This publicity helped to increase its membership. By the second year of its formation, 100 to 150 women had joined the group, and by the end of the third year, it had more than 300 members.

In July 1962, the name *Lijjat* (Gujarati for “tasty”) organisation was named Shri Mahila Griha Udyog Lijjat Papad. In 1962-63, the annual sale of papads touched Rs. 1.82 lakh. In July 1966, Lijjat registered as a society under the Societies Registration Act 1860. In September 1966, the Khadi and Village Industries Commission (KVIC) formally recognised Lijjat as a unit belonging to the “processing of cereals and pulses industry group” under the Khadi and Village Industries Act. It was also recognised as a “village industry”. In 1966, KVIC granted a working capital of Rs. 8 lakhs (0.8 million) and was allowed certain tax exemptions.

Lijjat received the “Best Village Industries Institution” award from KVIC from 1998-99 to 2000-01. In 2002, Lijjat had a turnover of Rs 3 billion and exports worth Rs. 100 million. It employed 42,000 people in 62 divisions all over the country. The 62nd branch became operational in Jammu and Kashmir in 2002, enrolling over 150 members. In 2003, Lijjat received the “Best Village Industry Institution”. It also received the PHDCCI Brand Equity Award in 2005. Lijjat marked its 50th year of existence on March 15, 2009.

Lijjat believes in the philosophy of *Sarvodaya* and collective ownership. It accepts all its working members as the owners and equal partakers in profits and losses. The members are co-owners and are fondly called “sisters”. All the decisions are based on consensus, and any member-sister has the right to veto a decision. Men can only be salaried employees (accountants, drivers or security guards) and cannot be organisation members (i.e., they are not the owners).

Because of Lijjat's main motive of generating self-employment for women, no machinery is used at the production level, and everything is done manually. However, computers are now used in some Mumbai branches to manage accounts and administration work.^[11]

The growth of the Lijjat is often seen in the larger canvas of women and their empowerment. Therefore, the organisation has undertaken various efforts to promote literacy and computer education for member sisters and their families.

7.3.3 A Movement for Women's Empowerment

- **Mahila Samakhya**

Mahila Samakhya – meaning education for women's equality - was launched in 1989 by the

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Government of India in Uttar Pradesh, Gujarat and Karnataka.

Today, Mahila Samakhya is active in 12,000 villages and over 60 districts in 9 states, including Bihar, where UNICEF and Mahila Samakhya have been partners for a long time.

The programme's guiding principle is the centrality of education in empowering women to achieve fundamental equality. It strives to make women aware, empowered, capable and self-reliant.

Mahila Samakhya has successfully targeted out-of-school girls by working with the community to create learning opportunities in alternative centres, residential camps and early childhood development centres. The State government, UNICEF, World Bank and others have supported the programme.

Mahila Samakhya in Uttar Pradesh is committed to empowering women to attain equality and their place in family, society and governance. Towards this Mahila Samakhya Uttar Pradesh facilitates the establishment of women's rights, access to qualitative education, health and economic opportunities, and capacities to utilise them.

In Uttar Pradesh, the main planks of Mahila Samakhya are:

- Rights and Governance
- Education
- Health
- Economic empowerment

**DO YOU KNOW?**

Self Help Group is a village-based financial intermediary comprising 10-20 local women. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and South East Asia.

**ACTIVITY 7.3**

- Identify some self-help groups in your locality
- Identify some SHGs started by women in our country
- Who was the chief minister of Delhi from 1998 to 2013



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7.3.4 Initiatives by corporates/NGOs for improving participation of transgender individuals in descent work

Towards empowering Transgender persons, some of the Corporate sectors/NGOs have taken initiatives to support transgender persons to get access to descent work. These are discussed here:

- Noida Metro Rail Corporation (NMRC) officially choose one of the metro station i.e. Secto 50 metro stations and declared it as 'Pride Station' on 27th October, 2020. NMRC officials dedicated it to the transgender community. NMRC hired six members of the transgender community to serve at the metro station. Before NMRC getting the transgender persons recruited, the NMRC staffs took the help of NGOs to get sensitisation training of understanding of the community's concerns. Then, they advertised 6 vacancies including four for ticket vending operators and two for housekeeping staffer for recruitment and based on the suitability, these 4 posts were filled up. Even NMRC also took the steps of redesigning the look of the station through the painting and artwork to signify the essence and spirit of the members of the transgender community.
- PeriFerry, a Chennai-based start-up, was founded in 2017 for working towards the social inclusion of the transgender community. The start-up take number of approaches such as finding out the suitable transgender persons through field visits, social media, referral and online forums; training to the transgender persons across various skills like communication in English, computer fundamentals, and etiquette, and grooming; conducting sensitisation workshops at the workplace to facilitate a safer and more inclusive workforce, and also conduct of routine follow-ups for at least six months to ensure employee and employer satisfaction. Till now, through periphery, transgender



Fig 7.6: Pride Station : Noida sector 50 metro dedicated to Transgenders



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persons were able to get work in various areas such as software, hospitality, accountancy, HR, graphic design, tech support, food delivery, and makeup. It has helped to employ around 370 transgender persons.

7.4 MEASURES FOR IMPROVING WOMEN'S PARTICIPATION IN WORK AND ECONOMIC EMPOWERMENT

Based on the sectoral analysis, the sectors with the best employment opportunities for women are manufacturing and specific services.

Sectors

- a. **Manufacturing:** According to a CII analysis, the top manufacturing sectors could create more than 21 million jobs by 2025 with the right promotional policies. Women's participation in the manufacturing sectors has increased substantially over the years. Efforts are needed to ensure that this trend continues. Employment-intensive sub-sectors, such as textiles, apparel, food & beverage, furniture, pharmaceuticals and computer and electronic products, have high employment elasticity. Therefore, these offer promising avenues for women, provided that measures are taken for their participation.
- b. **Services:** More than 40% of urban women are employed in various services. Similarly, rural females need to diversify out of agriculture into services. In the services sector, sub-sectors such as beauty and wellness, healthcare, and tourism are projected to add more than 26 million workers by 2025 and are much opted by women.
- c. **Other sectors:**
 - Increasing numbers of women also join sectors such as construction, communications, and financial services. As a result, more significant job opportunities should be created in these sectors.
 - More women should be encouraged to join professional, scientific and technical activities. The bias against women in these sectors needs to be eliminated to get benefit from the greater participation of women.

Various recommendations concerning employment supporters that would equip women with the necessary capacity to work in these sectors are also suggested. These are:

1. **Skill development:** Skill training is paramount, especially in rural areas and close to the place of residence of women. Courses offered should be interesting, relevant and mapped to local area requirements.
2. **Supportive interventions:** Access to skills needs to be followed up with assistance accessing finance, marketing, etc. Equally important are digital and financial literacy roles, which would encourage women to take up more technology-driven work in all



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sectors, including electronics, IT, and financial services.

3. **Entrepreneurship development:** Only 13.75% of total entrepreneurs in the country are women. Promoting more extraordinary women entrepreneurship by undertaking necessary training activities and creating financial channels is essential.

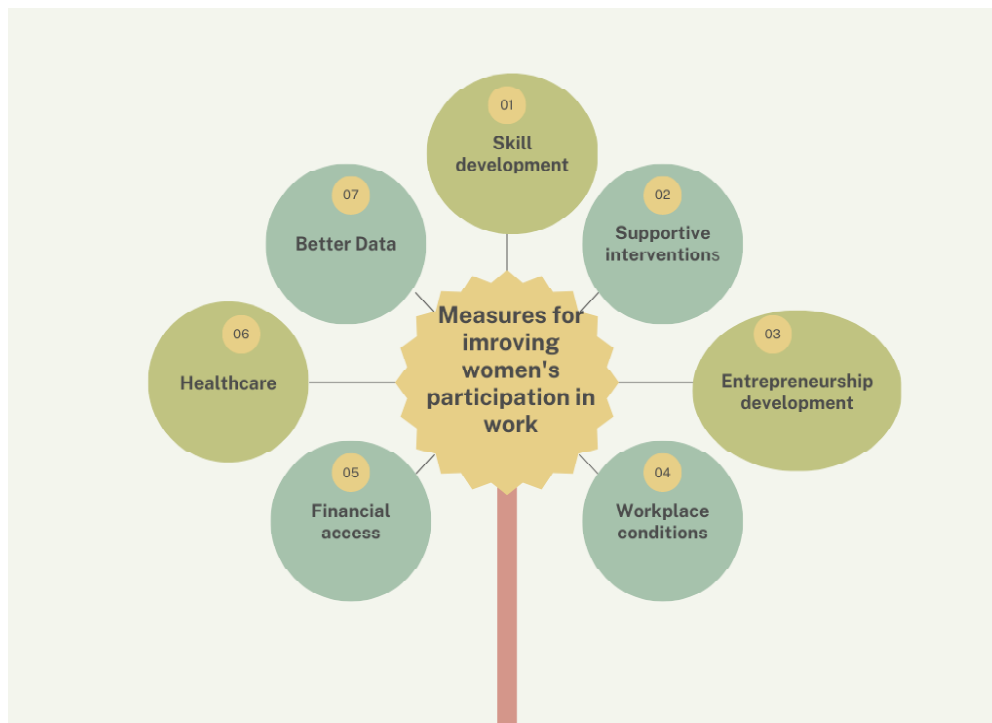


Fig. 7.7: Measures for improving women's participation in work

4. **Workplace conditions:** Providing quality jobs and improving workplace conditions through various incentives such as safe and inexpensive transport, clean washrooms, appropriate leave policies, affordable child care policies, flexible working hours, and equal pay could go a long way in encouraging women to join the labour force.
5. **Financial access:** Providing loans and microfinance to women that cater to their diverse needs, with income generating focus, can add more women to the workforce. Schemes such as Start-up India are in the right direction.
6. **Healthcare:** With Anemia and other illnesses impacting women's energy, better health policies targeting improving women's nutrition and health can also be essential for women's economic empowerment.
7. **Better data:** Finally, in the present situation, a multiplicity of labour surveys and a lack of recent data are significant impediments to fruitful policy analysis. Generating the latest and most reliable data must be prioritised for effective policy-driven research.

More extraordinary women's participation in the labour force is imperative not only for achieving higher growth but for attaining overall social and inclusive development and, therefore, must

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be a top priority for policymakers in the country. These measures could greatly encourage women to take up more work and provide a substantial boost to female labour force participation in India.

**INTEXT QUESTIONS 7.3**

1. What is the difference between men and women concerning the time spent in care work at home?
2. What is Pradhan Mantri MUDRA Yojana (PMMY)?
3. List the factors that deter women from being employed.

**WHAT YOU HAVE LEARNT**

- Women constitute 50% of the total population. However, they are constrained within the four walls of home and household care work. Compared to men, women work in fewer numbers in the local industry. In rural areas, while the primary male workers are 41.63%, the main female workers are 16.69%. Similarly, in urban areas, while 11.88 % are female workers, around 48.65 % are male. Keeping many women outside the formal economy realm is underutilisation of an essential human resource. It is not only in the interest of women but in the interest of businesses that women join the formal economy through employment in various sectors. This requires a holistic approach and commitment from the government, the corporate leadership and society to promote diversity and inclusion in business and shun the prevailing culture of bias and discrimination against women.
- India has seen quick strides by women against all odds in specific sectors of the economy, such as the manufacturing and services sectors. However, most women suffer from a lack of access to growth opportunities at work. Women generally occupy low-status and non-technical jobs. Glass ceiling-like notions hamper women's growth to high management and company board echelons.
- Special measures need to be taken by the government to let women grow in the formal economy. Promoting formal education and skill training are the twin measures that can enhance women's participation in the economy. A programme like Mahila Samakhya is one such program that brings women together to address problems collectively. The example of Lijjat Papad is another example where the collective strength of women as a self-help group (SHG) has improved their primary conditions of life such as education, health and sanitation. Promoting self-employment is another measure to bring women

out of their restricted space and conduct business for profit and self-growth. Pradhan Mantri MUDRA Yojana (PMMY), which extends loans to women to start a business of their own, is the right step in the right direction.

- In the field of jobs, trans people have immense challenges in accessing skilled and decent livelihood opportunities. They lack the access to better employment and some of them who get some employment opportunities, face discrimination and exclusion from benefits and entitlements because of their gender expressions. Still there are number of legislation by government and innovative steps by NGOs and corporate sectors helped in getting decent employment for transgender persons.



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TERMINAL EXERCISE

1. Explain the reasons for the increase in marginal workers among women.
2. Identify some of the schemes and programmes of the government of India for promoting women's entrepreneurship in India
3. Discuss the socio-economic factors that deter women from employment.
4. Name a few successful women of India.
5. Why do men dominate in the corporate sector? Explain.
6. How does gender discrimination affect the economy of a country?



ANSWERS TO INTEXT QUESTIONS

7.1

1. The reasons for higher WFPR in rural areas are poverty and the necessity of work, as well as other factors like the joint family system, availability of low-skilled employment opportunities etc.
2. The major employment sectors for women in urban India are service, manufacturing, trade and hospitality. The proportion of urban women engaged in these sectors is higher than that of urban men.
3. Unpaid workers are those who work without pay. These may be either members of a family or co-operative, conscripts or forced labour, or volunteer workers who work for charity or amusement.

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7.2

1. women are primarily considered care-givers. Moreover, most of the roles they consider are extensions of their home care responsibilities, such as teaching, nursing and cleaning, so they are made to choose occupations that are convenient in time and work roles.
2. While opportunities to earn have increased for women, the nature, terms and quality of their employees have not improved. As a result, women's status relative to men has worsened during the era of economic development.
3. While the men are drawn to the modern urban sector, the women are left behind in rural areas due to the care of the elderly and lack of skills to get a job in the urban sector.
4. Yes, women are more disadvantaged than men regarding employment opportunities. In addition, the family responsibilities and care of the elderly curtail their access to employment opportunities.

7.3

1. As per the *Periodic Labour Force Survey 2018-2019* by the National Statistical Office, Ministry of Statistics and Program Implementation, Government of India, women in India spend about eight times more hours on care work than men. The data also points out that in rural areas, women spend about 5.7 hours of their time in care- giving activities, while men spend only 42 minutes a day. A similar trend prevails in urban areas where women spend almost 5 hours on care-giving activities, while males spend only 33 minutes daily.
2. PMMY is a scheme launched on April 8, 2015, for providing loans up to 10 lakhs to initiate non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY.

Under the Mudra scheme, aspiring women entrepreneurs can avail of loans up to 10 lakhs to start a micro-enterprise, provided it is a non-farm and non-corporate enterprise. The scheme helps women with their economic empowerment.

3. The factors that deter women from taking up employment are:
 - a. Patriarchal mindset
 - b. Discrimination in the workplace
 - c. Lack of safe and secure work environments
 - d. Socio-economic factors.
 - e. Lack of flexibility in work hours and location