

Gender Inequality and its Economic Implications in India

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Abstract: This paper aims to inform about the economic implications of gender inequality. It aims on providing information on three objectives i.e. global scenario of gender inequality, Indian scenario of gender inequality and the government policies undertaken by the central government of India with respect to gender inequalities. For the global scenario, we have used regression on the GDP of 40 different countries with the female to male primary enrolment, female to male secondary enrolment and labour participation ratio. For the interstate scenario, we have found data on the gender inequality in education, gender inequality in health and gender inequality in income and employment.

Keywords: Economics, Gender Inequality, Indian economy, Government policy.

1. Introduction

Gender Inequality in India, as compared to other countries, is prevalent. The extent and gravity of this problem are evident from the fact that there is hardly a day when the print and electronic media do not carry some news about the atrocities against women. Such atrocities include rape, harassment for dowry, female feticide, sexual harassment, domestic violence and the compromise of individual citizenship rights by the women.

Women all over the world have experienced that their dignity as humans “is frequently violated on the grounds of sex or sexuality. Many women all over the world find themselves treated unequally with respect to employment, bodily safety and integrity, basic nutrition and health care, education, and political voice. In many cases these hardships are caused by their being women, and in many cases laws and institutions construct or perpetuate these inequalities.”

Gender discrimination against women takes place in many forms. While this discrimination is generally recognized in the form of differential wage rates in the labour market in developed economies, it takes the form of differential access to education, health and wage employment in developing economies. The prevailing gender inequalities in well-being related dimensions such as education, health, employment and income in developing economies have many implications. While from the point of view of welfare and equity, such inequalities are considered to be a form of injustice to women as they lower their well-being, these inequalities have serious

development outcomes as they reduce economic growth and its associated benefits.

Gender issues may play a role in influencing technological progress, as well as the efficiency with which assets are being used to produce incomes. Lastly, gender issues may influence institutions, both public and private, which can help or hinder the efficiency of resource use. The relationship between economic growth & gender discrimination is the most debated concept

Traditionally, women have been expected to perform most of the work in the home as a matter of course, regardless of which partner is most suited to the task. This traditional attitude is still an important explanation of the differences in women’s labour participation found in different countries. Another argument is that gender gaps in employment impose a serious distortion on the economy. They artificially reduce the pool of talent from which employers can draw, thereby reducing the average ability of the workforce. Gender inequality can affect economic growth in various ways. Hence this study concentrates on the impact of gender inequality in education and labour force participation on economic growth.

Gender based violence and all forms of sexual harassment and exploitation, including those resulting from cultural prejudices and international trafficking are incompatible with dignity and worth human person must be eliminated.

Major problems faced by women workers in India: There are many laws and policies made in the nation for support and development to the children and women. However, poor implementation and enforcement has often prevented women from benefiting these legal safeguards. In the unorganized sector the women workers are preyed upon by contractors and middleman who exploit their ignorance and listed existence.

Low wages, non-payment for long periods, lack of benefits, waiting at contractor’s place, all increased the pressure on women to meet the basic survival needs of the family, making them work for long hours under poor conditions. The laws are not extended to them who are in unorganized sector.

Gender inequality is one of the major challenges facing India’s policymakers, who are trying to achieve ‘faster, sustainable, and more inclusive growth’. For growth to be inclusive, the people, irrespective of gender, must have the opportunity to participate productively in the economic growth

process. However, despite significant economic progress over the past 25 years, gender inequalities in such critical spheres as education, health, employment and income have been conspicuous. This article evaluates gender inequalities in education and employment and examines their impacts on economic growth and human development in major states of India.

Although there are several studies investigating the relationship between gender inequalities and growth/development in the context of developed economies, there are few studies available in the scholarly literature examining this aspect of gender inequality in India. This study contributes significantly to existing literature by comprehensively evaluating the trends in the magnitude of gender inequalities in education, health outcomes, political participation, and employment and income, using a large data set. We are motivated to explore these trends on the ground as an economy cannot fully develop when women, representing almost half (48.46 percent) of the country's population, remain deprived and discriminated against amidst gender inequalities. This paper contributes to the existing studies by examining the impacts of gender inequalities in education and employment on economic growth and human development applying simple techniques and utilizing cross-sectional data covering the major states in India.

2. Literature Review

Impact of gender inequality on economic growth: A study of developing countries

By: Poulomi Mukherjee, Isita Mukhopadhyay (2013)

The above paper has been chosen as the base paper for our research paper. The paper is essential to accomplish objective 1 i.e. global comparison. This paper examines how gender inequality in education and labour force participation affect economic growth. The study concentrates on the contemporary data of 61 developing countries over the year 2010. Such inequality is found to have an effect on economic growth. 'The result suggests that gender inequality in education adversely affects economic growth, whereas gender inequality in labour force participation has a positive impact on it.' Hence this study mainly focusses on the impact of gender inequality in education and labour force participation on economic growth.

Gender Equality, Growth and Human Development in India
By: Madhusudan Ghosh (2018)

This paper is of equal importance for our research paper as it analyses gender disparity at an inter-state level which helps us accomplish our Objective two. Gender inequality can arise due to gaps in economic participation and opportunities, educational attainment, health and survival, and political empowerment. This paper evaluated gender inequalities in education and employment and examined their impacts on economic growth and human development at the national and sub-national levels in India using an economics approach. The findings state that 'overall gender inequality has declined to

some extent due to reduced gender gaps in political empowerment and educational attainment.' Although the overall gender gap has declined marginally due to reduced gender gaps in political empowerment and educational attainment, it has remained high due to huge gender gaps in other categories. This can be proven via India's rank in the Global Gender Gap Index.

Global Gender Gap Report 2020

By: World Economic Forum

The Global Gender Gap Index measures the extent of gender-based gaps among four key dimensions i.e. Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. It is tracking progress towards closing these gaps over time. This year's edition of the report benchmarks 153 countries and provides country rankings that allow for effective comparisons across and within regional peers. The methodology and quantitative analysis behind the rankings are intended to serve as a basis for designing effective measures for reducing gender gaps. The report states that globally, the average distance completed to parity is at 68.6%, which is a further improvement since last year. In the 2020 report India (0.668) holds the 112nd rank amongst 153 countries, with Iceland (0.877) sitting at the top.

Gender Inequality, Endogenous Cultural Norms, and Economic Development

By: Victor Hiller

In this paper the joint dynamics between gender inequality and cultural norms along the process of development is explored. Cultural norms concerning gender roles are shaped by the relative female labour supply, and thus depend on the gender gap in education. In turn, these norms have an impact on the relative education provided to boys and girls. It is shown that the two-way causality between the inegalitarian nature of norms and the educational gender gap might explain the disclosure of high gender inequality and low development traps. The model also makes it possible to reproduce a U-shaped relationship between the relative status of women and the economic development.

Does Gender Inequality Reduce Growth and Development? Evidence from Cross-Country Regressions

By: Stephan Kasen (2002)

This paper explores to what scope gender inequality in education and employment can reduce growth and development using cross-country and panel regressions. The paper finds a substantial impact of gender inequality on economic growth which is strong to changes in specifications and controls for potential endogeneities. Gender inequality in education has a direct impact on economic growth as it lowers the average quality of human capital. In addition, economic growth is indirectly affected through the effect of gender inequality on investment and population growth. Point estimates proposes that between 0.4-0.9 % of the differences in growth rates between East Asia and Sub Saharan Africa, South Asia, and the Middle East can be rated for by the gender gaps in education

prevailing in the latter regions. With the help of the analysis a conclusion can be drawn that gender inequality in education prevents growth in reducing fertility and child mortality rates, thereby understanding progress in well-being in developing countries.

World Development Report 2012: Gender inequality and economic growth

By: Cumbers, David, and Marc Teignier-Baqué

Gender inequality is a prevalent feature in many developing countries. The gaps between male and female opportunities are prevalent in several dimensions - education, income, occupation, access to employment, availing managerial and management positions, access to productive inputs, political representation, or bargaining power inside their house. These gaps are exceptionally dramatic in developing countries. While these inequalities are undesirable in terms of social justice, one could also say that a better use of women's potential in the market may result in higher efficiency. However, the microeconomic writings on the efficiency effects of gender inequality is much more extensive than the macroeconomic one. In this paper we study and observe the relationship between gender inequality and economic growth at the macroeconomic level, emphasizing the efficiency losses generated by these inequalities.

Gender Inequality and Economic Growth: A Cross-Country Analysis

By: Stephanie Seguino, University of Vermont, Burlington, USA

This paper investigates whether gendered outcomes in labour markets and education have macroeconomic effects and, in particular, whether gender inequality affects the rate of economic growth. The link between gender and growth is bound to differ historically, and in economies with differing economic structures and gender systems. Based on a data set of middle income semi-industrialized economies with varying degrees of export orientation, the findings reported here indicate that across countries, and over time within countries, there is a positive link between gender wage inequality and growth in both the channels. Nevertheless, these results mark a useful departure for and are complementary to more in-depth country analyses, adding support to the view that gender outcomes are significant: both at the micro level and also at the macro level.

Gender Inequality and economic growth: A time series analysis Pakistan

By: Pervaiz, Zahid and Chani, Muhammad Irfan and Jan, Sajjad Ahmad and Chaudhary, Amatul

This paper analyses the impact of gender inequality on economic growth of Pakistan. An annual time series data for the period between 1972-2009 has been used in this study. We have regressed growth rate of real gross domestic product (GDP) per capita on labour force growth, investment, trade openness and a composite index of gender inequality. These results show that labour force growth, investment arenas and trade openness

have, by means of statistics, a significant and positive impact meanwhile gender inequality has a significant and negative effect on economic growth of Pakistan.

Inequality in India: A survey on recent trends

By: Parthapratim Pal and Jayati Ghosh

This paper analyses the nature and causes of the patterns of inequality and poverty in India. Since the economic liberalization in the early 1990s, the evidence suggests increasing inequality (in both spatial and vertical terms) as well as persistent poverty. The macroeconomic policies possibly responsible for these trends include—fiscal tightening, regressive tax policies and expenditure cuts; financial sector reform that reduced institutional credit flow to small producers and agriculturalists; liberalization of rules for foreign and domestic investment, leading to more regional imbalance and skewed investment patterns, and trade liberalization, which has affected livelihoods and employment generation.

3. Methodology

For global scenario, i.e. Objective 1: To estimate the impact of gender inequality on economic growth data records are collected from different units. Such as data on female male ratio in primary, secondary education and female male ratio in labour force participation, per capita gross domestic product is collected from World Bank, (world development indicator), data on openness is also collected from World Bank (world development indicator). This study follows the structure of Klasen (2000, 2002) model. From the literature, we find that there are several variables which are taken for their analysis. On the basis of this literature the study considers the following variables – Female male ratio in primary enrolment, Female male ratio in secondary enrolment, Female male ratio in labour participation rate, Openness (regional dummy). On the basis of this variables the equations of the model be presented below

$$g = \alpha_1 + \beta_1 fmpe + \beta_2 fmlpr + \beta_3 open$$

$$g = \alpha_2 + \beta_1 fmse + \beta_2 fmlpr + \beta_3 open$$

Where G= Per capita gross domestic product or GDP per capita.

FMPE= Ratio of female to male primary enrolment (%).

FMSE= Ratio of female to male secondary enrolment (%).

FMLPR= Ratio of female to male labour participation rate (%)

Each “small” letter implies the logarithm of the variable presented in “capital” letter.

$\beta_1, \beta_2, \beta_3$ represent respective parameters.

α_1, α_2 represent the intercept terms.

Descriptive Statistics:

This section explores the data and describes the situation. Consider 40 countries (including categories of countries such as High-Income Countries, Upper Middle-Income Countries, Lower Middle-Income Countries and Low-Income Countries) together for the study of assessing the impact of gender

inequality in education (measured by female male ratio in primary and secondary enrolment) and labour participation (measured by female male ratio in labour participation) on economic growth (measured by GDP per capita). According to the data female male ratio in primary education follows a linear pattern with the rise in GDP per capita that means this ratio remains the same with rise in GDP per capita as presented in following Chart-1 where GDP per capita is measured along the X axis and female male ratio in primary education is measured along the Y axis:

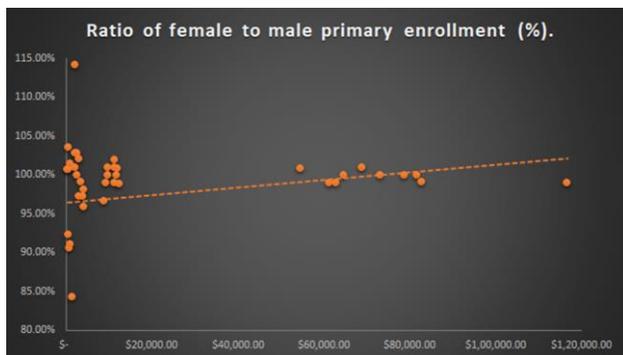


Chart-1

In the case of secondary education chart-2 (consider GDP per capita along the X axis and female male ratio in secondary education is measured along the Y axis) shows that with the rise in GDP per capita female male ratio in secondary education is linear and from the regression we derive that there is no impact of the ratio with respect to GDP.

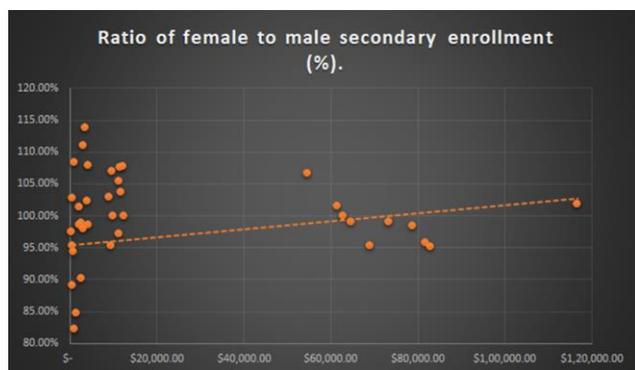


Chart-2

Now consider the relationship between female male ratio in labour force participation and GDP per capita. Chart-3 shows that the relationship is very fluctuating in nature. That means diagram considers this relation is very scattered as presented below,



Chart-3

Objective 2: Inter State Gender Inequality

We will be evaluating gender inequalities in education, health and employment and examine their impacts on economic growth and human development at the national and sub-national levels in India using an economics approach. Gender inequalities have arisen due to gaps in economic participation and opportunities, educational attainment, health services, and political empowerment. Overall gender inequality has declined to some extent due to reduced gender gaps in political empowerment and educational attainment.

Gender inequality can arise due to gaps in economic participation and opportunities, educational attainment, health and survival, and political empowerment. These are induced by unequal access to education, legal systems, the labour market and finances, which may result in gender gaps in outcomes, such as low female labour force participation, low wages, and reduced political power.

Table 1

Sex ratio

Sex-ratio in Indian states (females per thousand males)				
State	1981	1991	2001	2011
Andhra Pradesh	975	972	978	993
Assam	910	923	935	958
Bihar	948	907	919	918
Gujarat	942	934	920	919
Haryana	870	865	861	879
Karnataka	963	960	965	973
Kerala	1032	1036	1059	1084
Madhya Pradesh	921	912	919	931
Maharashtra	937	934	922	929
Odisha	981	971	972	979
Punjab	879	882	876	895
Rajasthan	919	910	921	928
Tamil Nadu	977	974	987	996
Uttar Pradesh	882	876	898	912
West Bengal	911	917	934	950
India	934	927	933	943

Census data reveals that men outnumbered women in India. In 1981, there were 934 women for every 1,000 men; the sex-ratio slightly increased to 943 women for every 1,000 men in 2011. While ideally the sex-ratio should be 1000 women for every 1000 men, the number was below 1000 in all states except Kerala between 1981 and 2011. It was low in some developed states such as Haryana and Punjab, and declined in many states

(e.g., Bihar, Gujarat, Maharashtra and Odisha) over the census years. These findings confirm the phenomenon of ‘missing women’ due to a strong son preference. The preferential treatment for males is present across all social and economic classes in India, which sets the gender inequality standard for females all through their lifespan.

Gender inequality in Education:

This section reviews the trend in gender inequality in literacy rate as a broad measure of educational achievement. It also examines gender differences in gross enrolment ratio in the elementary (primary and upper primary) education. The table reports data on the female-to-male (F/M) literacy rate ratio. The F/M literacy rate ratio increased from 52.3 percent in 1981 to 79.7 percent in 2011. Although the ratio increased in all major states over the years, there were large inter-state variations in it; Kerala had the highest ratio across the years; Rajasthan had the lowest in 1981, 1991 and 2011 followed by Bihar, and Bihar had the lowest ratio followed by Rajasthan in 2001. The number of states with F/M literacy ratios of 80 percent and above increased from one (Kerala) in 1981 to eight out of the fifteen major states in 2011, and overall, the country has been moving toward gender equality in literacy. This is also true for gender parity in gross enrolment in school education at the elementary level. Gender parity index (female/male ratio) in gross enrolment in elementary education reveals that the number of states that have achieved or are close to gender parity in enrolment in the primary and upper primary education (with F/M ratios equal to or clustering around 1) increased remarkably over the years. While in 1991, no state could achieve gender parity either at the primary or upper primary level, as many as 10 states were able to achieve gender parity in school enrolment at the primary level and 13 states at the upper primary level in 2015-16.

Table 2
Gender parity index (female/male ratio) in literacy rate

State	1981	1991	2001	2011
Andhra Pradesh	0.516	0.594	0.772	0.791
Assam	0.797	0.695	0.779	0.854
Bihar	0.355	0.436	0.557	0.727
Gujarat	0.59	0.665	0.727	0.811
Haryana	0.46	0.586	0.711	0.782
Karnataka	0.565	0.659	0.753	0.822
Kerala	0.862	0.92	0.953	0.958
Madhya Pradesh	0.495	0.494	0.661	0.745
Maharashtra	0.589	0.683	0.783	0.84
Odisha	0.455	0.55	0.671	0.781
Punjab	0.713	0.768	0.84	0.876
Rajasthan	0.313	0.372	0.58	0.654
Tamil Nadu	0.594	0.696	0.784	0.851
Uttar Pradesh	0.362	0.454	0.612	0.748
West Bengal	0.602	0.687	0.776	0.861
India	0.523	0.613	0.722	0.797

Gender Inequality in health:

Table 4
Gender equality in expectation of life at birth (female/male ratio)

State	1993-1997	2001-2005	2007-2011	2010-2014
Andhra Pradesh	1038	1075	1072	1068
Assam	1009	1033	1039	1045
Bihar	967	998	1014	1009
Gujarat	1033	1064	1061	1066
Haryana	1014	1049	1074	1075
Karnataka	1054	1072	1074	1058
Kerala	1078	1088	1081	1081
Madhya Pradesh	993	1027	1052	1056
Maharashtra	1039	1051	1060	1053
Odisha	998	1042	1025	1037
Punjab	1031	1040	1066	1059
Rajasthan	1017	1048	1057	1072
Tamil Nadu	1030	1000	1056	1060
Uttar Pradesh	979	1017	1037	1040
West Bengal	1023	1049	1052	1039
India	1023	1040	1051	1048

The data reported in the table reveals that the F/M ratio in infant mortality increased consistently over the years in most states. The number of states with F/M ratio exceeding unity

Table 3
Gender parity index (female/male ratio) in gross enrolment in elementary education

State	Classes I-V (6-11 years) (Primary)				Classes VI-VIII (11-14 years) (Upper Primary)			
	1991	2000-01	2010-11	2015-16	1991	2000-01	2010-11	2015-16
Andhra Pradesh	0.789	0.978	1	0.99	0.684	0.828	1	1.005
Assam	0.876	0.849	1.03	1.028	0.865	0.796	1.02	1.127
Bihar	0.626	0.616	0.94	1.067	0.591	0.509	0.88	1.216
Gujarat	0.85	0.824	1.02	1.036	0.784	0.814	0.91	1.024
Haryana	0.833	1.022	1.11	1.036	0.756	0.914	1.03	1.135
Karnataka	0.859	0.947	0.99	1.001	0.765	0.902	0.97	1.021
Kerala	0.998	0.987	1	1	0.994	0.949	0.95	1.018
Madhya Pradesh	0.764	0.846	1.06	0.981	0.639	0.657	1.02	1.084
Maharashtra	0.893	0.956	0.98	0.997	0.835	0.898	0.94	1.04
Odisha	0.792	0.729	1.01	0.977	0.693	0.657	0.97	0.987
Punjab	0.925	1.008	0.99	1.041	0.874	1.011	0.96	1.083
Rajasthan	0.523	0.603	0.99	0.982	0.423	0.461	0.8	0.997
Tamil Nadu	0.937	0.997	1.01	1.01	0.841	0.979	0.99	1.023
Uttar Pradesh	0.659	0.63	1.05	1.085	0.588	0.525	0.9	1.223
West Bengal	0.862	0.932	1.03	1.011	0.829	0.743	1.04	1.151
India	0.802	0.819	1.01	1.029	0.734	0.749	0.95	1.1

increased from five in 1981 to 15 in 2011 and 13 in 2016.

The table provides data on gender equality in the expectation of live at birth (ELB) in India and its major states. The F/M ratio in ELB was above unity in all observed periods in India. The ratio was above unity in all states except Bihar, MP, Odisha and UP during 1993-1997; it was greater than unity in all states except Bihar during 2001-2005; the ratio was greater than unity in all states during 2007-2011 and 2010-2014, implying that all the major states have achieved gender parity in ELB.

Gender Inequality in Employment and Income:

Several studies argue that women’s employment is essential for promoting gender equity and that gender inequality in livelihoods can contribute to inequality in other domains. Labour force participation rate (LFPR) measures the proportion of working-age population that is active in the productive activities of the economy, either by working or looking for work. Despite increasing literacy rates and educational levels among women, the female labour force participation rate has been declining in India. It is said that a lack of decent quality jobs in the formal sector discourages female participation in the labour market. More than 80 percent of the workforce is employed in the informal sector, and among those who are employed in the formal sector, females constitute only 19 to 20 percent. Rigidities in the labour market have often been considered the main reasons for this huge informality

Table 6 provides data on LFPR and estimated earned income of women and men for the period 2006-2017. Female LFPR declined steadily from 34 percent in 2006 to 28.5 percent in 2017. There were wide gaps in LFPR between women and men, the F/M ratio in LFPR being very low. Moreover, while the LFPR for females has declined significantly, the same for males varies between 82 to 85 percent during this period. Naturally, gender gaps in employment have widened, as the F/M ratio in LFPR has declined, and gradually moved away from gender

Table 5
Gender disparity index (female/male ratio) in IMR in major states

State	1981	2001	2011	2016
Andhra Pradesh	0.761	1.046	1.15	1.061
Assam	0.906	1.159	1.018	1.047
Bihar	1.435	1.193	1.023	1.484
Gujarat	1.108	0.984	1.077	0.968
Haryana	0.947	1.111	1.171	1.129
Karnataka	0.973	0.983	1.029	1.227
Kerala	0.911	0.643	1.182	1.222
Madhya Pradesh	1.038	1.072	1.088	0.898
Maharashtra	1.056	1.116	1.042	1.056
Odisha	0.86	1.033	1.055	1
Punjab	0.654	1.465	1.179	1.05
Rajasthan	0.84	1.051	1.06	1.128
Tamil Nadu	0.927	1.2	1.096	0.944
Uttar Pradesh	1.061	1.024	1.073	1.098
West Bengal	0.68	0.925	1.133	1.083
India	1.068	1.063	1.07	1.091

Table 6
Gender inequality in employment and income in India

Year	Labour Force Participation Rate			Estimated Earned Income (PPP US\$)		
	Female %	Male %	F/M	Female	Male	F/M
2006	34	82	0.41463	1569	4130	0.3799
2007	36	84	0.42857	1471	4723	0.31145
2008	36	84	0.42857	1620	5194	0.3119
2009	36	85	0.42353	1185	3698	0.32044
2010	35	85	0.41176	1304	4102	0.31789
2011	35	85	0.41176	1518	4960	0.30605
2012	35	85	0.41176	1530	5635	0.27152
2013	30	83	0.36145	1628	5974	0.27251
2014	30	84	0.35714	1980	8087	0.24484
2015	29	83	0.3494	2257	9175	0.24599
2016	28	82	0.34146	2103	9045	0.2325
2017	28.5	82	0.34756	2424	10428	0.23245

Table 7
Gender inequality (female/male ratio) in labour force participation rate in major states

State	1993-94	1999-2000	2004-05	2009-10	2011-12
Andhra Pradesh	609	581	601	545	529
Assam	269	269	291	245	199
Bihar	251	264	212	128	121
Gujarat	481	586	490	404	342
Haryana	428	303	436	351	249
Karnataka	534	488	538	451	379
Kerala	440	447	531	430	217
Madhya Pradesh	520	495	479	390	326
Maharashtra	592	528	583	481	491
Odisha	427	423	478	316	338
Punjab	286	370	426	331	324
Rajasthan	597	529	573	468	490
Tamil Nadu	600	553	593	512	495
Uttar Pradesh	314	299	347	251	276
West Bengal	308	253	290	251	308
India	448	415	454	369	366

parity in employment; the F/M ratio in LFPR declined from 0.41 in 2006 to 0.35 in 2017 (Table 6). A similar trend in gender inequality in LFPR is observed in the major states of India during the period between 1993-94 and 2011-12. Table 7 reveals that gender inequality in employment exists across states in India. The F/M ratio in LFPR was below 0.61 in 1993-94 and below 0.53 in 2011-12 in all states. The number of states with F/M ratio above 0.50 declined considerably during the period; whereas seven states had F/M ratios above 0.50 in 1993-94, only one state (Andhra Pradesh) had this ratio in 2011-12. The ratio declined considerably in all the states except Punjab during this period. At the all-India level, it declined from 0.448 in 1993-94 to 0.366 in 2011-12.

4. Government Schemes

A. Mahila-E-Haat

“On 7th March, 2016, the Ministry of Women & Child Development launched “Mahila E-Haat”, a unique direct online e- marketing platform to support Women entrepreneurs/SHGs/NGOs.”

Mahila E-Haat is an initiative for meeting aspirations and needs of women entrepreneurs. It is an online marketing platform for women, where participants can display their products. It is an initiative for women across the country as a part of ‘Digital India’ and ‘Stand Up India’ initiatives. The platform has been set up by the Ministry of Women and Child Development, Government of India under Rashtriya Mahila Kosh (RMK).

1) Aim and Objective of Implementation

To act as a catalyst by providing a web-based marketing platform to the women entrepreneurs to directly sell to the buyers. Mahila E-Haat was formulated to help over 100000 SHGs and more than 1.25 Lakh women. It is expected to bring a paradigm shift in the socio-economic conditions of women by enabling them to exercise control over their own finances.

“In the Economic survey of 2018, it was noted that lower female labour force has been affecting the economic growth potential of the country. The main reason stated behind this is the larger gender gap in women and men in India as compared to other developing countries of Africa and Asia.”

The other reason stated was that women constitute for the larger part of the low skilled informal wage category and are engaged in low productivity and low paying work.

2) Unique Features

- Provides an opportunity for women entrepreneurs to leverage technology for showcasing products made /manufactured/sold by them.
- Women can also showcase services being provided by them which reflect creative potential e.g. tailoring.
- E-Haat requires a mobile number only, as entire business of E-Haat can be handled through a mobile by the producer.

- For the facilitation of buyer and seller, the product along with photographs, description, cost and mobile number/address of the producer are being displayed on the E-Haat portal.
- The buyer will have the option of approaching the seller physically, telephonically or through Email or any other means as convenient to him/her. E-Haat is thus a direct interface between buyer and seller, to facilitate marketing of products of women entrepreneurs/SHG.

3) Problem Areas

The main challenge observed is the communication to the neglected low skilled group. Unskilled and low skilled labour has the potential to enhance the economy of the country. Though the portal has created manuals for women to refer to, it has resulted in dividing the labour into skilled and unskilled. The rhetoric is if there can be a platform where women, no matter the level of skill they have, can earn their livelihood and become financially independent.

4) Advertisement and Visibility of service

The government website of Rastriya Mahila Kosh contains various services that the government has initiated for women. It includes topics for women welfare as envisioned by Ms. Maneka Gandhi, Minister of Women and Child Development, Government of India. To discover the Mahila e-Haat website, there is a 3-step process. The website does not appear on Google search unless stated with the name. This limitation in accessibility has created a visibility problem hence reducing the audience circle.

5) Low skilled labour

Even though this service has resulted in an increase in number of women who have become financially independent, the Economic Survey of 2018 mentions the effect of low skilled women labour being one of the major factors obstructing economic growth of India overall. Despite the measures taken by the government for women empowerment, lack of skills still remains the biggest problem to tackle.

6) Delivery

Since E-Haat provides only the contacts of the vendors, there is no delivery system or payment system involved through E-Haat. The vendors are unaware of what the customer is in need of till they are directly contacted. Through the primary research, it was noted that the delivering of these products is managed by the vendors and not by government services. After the buyer has contacted the seller, the transaction and delivery facility are decided by them mutually.

B. Beti Bachao, Beti Padhao

“Beti Bachao Beti Padhao is one the flagship programmes of the Government. It is a tri-ministerial, convergent effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development with focus on Awareness and Advocacy Campaign; Multi-sectoral action in select 405 districts (low on CSR) and Alert Media & Advocacy outreach in 235 districts; Effective enforcement of Pre-

Conception and Pre Natal Diagnostic Techniques (PC&PNDT) Act and Enabling girls' education.”

1) *The Objectives of the Scheme are as under*

- To prevent gender biased sex selective elimination
- To ensure survival and protection of the girl child
- To ensure education and participation of the girl child

2) *Strategies*

- Implement a sustained Social Mobilization and Communication Campaign to create equal value for the girl child & promote her education.
- Place the issue of decline in CSR/SRB in public discourse, improvement of which would be an indicator for good governance.
- Focus on Gender Critical Districts and Cities low on CSR for intensive & integrated action.
- Adopt Innovative Interventions/Actions by the districts as per their local needs, context and sensibilities.
- Mobilize & Train Panchayati Raj Institutions/Urban local bodies/ Grassroot workers as catalysts for social change, in partnership with local community/women's/youth groups.
- Engage with Communities to challenge gender stereotypes and social norms.
- Ensure service delivery structures/schemes & programmes are sufficiently responsive to issues of gender and children's rights.
- Enable Inter-sectoral and inter-institutional convergence at District/Block/Grassroot levels.

3) *Critique*

“The idea may be noble, but according to Comptroller & Auditor General of India (CAG) state reports, the scheme has not been able to achieve its objectives.” The target of increasing girls' enrolment in secondary schools and achieving 100% re-enrolment of girls who had dropped out was left incomplete. The Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act, 1994 could also do with more strengthening. Various measures were to be taken as per the guidelines to improve the enrolment and re-enrolment of girls for secondary education. Various implementation gaps were found in the CAG reports.

Firstly, awards were to be given to five schools every year in each gender critical district at the rate of Rs 1 lakh per school through the education departments of respective districts for strengthening and promoting girls' education. Secondly, the guidelines state that girls' enrolment in secondary education (ninth to 12th class) should be increased from 76% in 2013-14 to 79% by 2017. The report found that the percentage of girls' enrolment in secondary education in the selected districts decreased in 2015-16 compared to 2014-15. Thirdly, the director and special secretary of secondary education directed, in July 2015, that all the district officers in Haryana had to ensure zero drop-outs and 100% retention of girls up to secondary school. The CAG report found that this target was

not achieved.

The lack of policy implementation, diversion of funds and the failure of monitoring mechanisms are some of the reasons for which the BBBPS has not achieved the success that it deemed for. To achieve the objectives of the scheme, the government must ensure stricter enforcement of the policy guidelines and improve the monitoring mechanisms it employs.

C. *Scheme for working women hostel*

The objective of the scheme is to promote the availability of safe and conveniently located accommodation for working women, with day-care facility for their children, wherever possible, in urban, semi-urban, or even rural areas where employment opportunity for women exist.

The scheme is intended to benefit,

- Working women who may be single, widowed, divorced, separated, married but whose husband or immediate family does not reside in the same city/area. Particular preference may be given to disadvantaged sections of the society along with provisions for physically challenged. Women who are under training for jobs provided the total training period does not exceed 1 year.
- Girls up to age of 18 years and boys up to age of 5 years with working mothers will be provided accommodation with their mothers. Working mothers may also avail the day care centre facility under the scheme.

“Working Women are entitled to hostel facilities provided their gross income does not exceed Rs. 50,000/- consolidated (gross) per month in metropolitan cities, or Rs 35,000/- consolidated (gross) per month, in any other place.”

1) *Loopholes*

Working women's hostels are for providing safe and conveniently located accommodation to women. But it has been recently found that some of the state's working women's hostels are being put to use for purposes other than accommodation. In most cases, portions of the buildings were being used as government offices.

For instance, in the state of Odisha, “It was found that a working women's hostel in Khurda was functioning as the district collectorate office, while another at Bhawanipatna in Kalahandi district had been running as the district telecom office”.

Considering the increasing demand for these hostels, there is a need of proper implementation of the funds released and arrangements made.

D. *Swadhar Greh*

The Swadhar scheme was launched by the Union Ministry of Women and Child Development in 2002 for rehabilitation of women in difficult circumstances. It envisages providing shelter, food, clothing and health as well as economic and social security for those women who are in need of institutional support for rehabilitation so that they could lead their life with

dignity. Another scheme with a similar objectives/target group namely Short Stay Home (SSH) is also being implemented by Central Social Welfare Board.

The beneficiaries include widows deserted by their families and relatives, women prisoners released from jail and without family support, women survivors of natural disasters, women victims of terrorist/extremist violence etc.

Towards the end of 2018, Krishna Kutir at Vrindavan in Mathura, Uttar Pradesh was also inaugurated by the government under this scheme. "Krishna Kutir is special home for 1000 widows set under Swadhar Greh scheme and is the largest ever facility of its kind created by government organization. It was constructed to mitigate the plight of widows living in pathetic condition in Vrindavan."

It is a noble scheme of the Union, if it is implemented to its optimum capacity. To assess the performance of both the schemes -Swadhar and Short Stay Home, an evaluation study was conducted by Centre for Market Research and Social Development, New Delhi in the year 2007. The evaluation report, while commenting positively on the effectiveness and positive impact of the schemes, observed that the profile of inmates, admission procedure, components of the scheme (counselling, vocational training, rehabilitation) and follow up procedure are almost similar in both schemes.

The evaluation study recommended "merger of both the schemes for better functioning and reduced administrative burden" The Department Related Parliamentary Standing Committee also recommended the same. However, no effective merger has taken place yet which has only led to confusion among beneficiaries and increased scope of corruption. It is so because the funds are being allotted separately for almost the same objective. It also makes the administration cumbersome. The proposed scheme is expected to cover all districts of the country. However, its reach in remote tribal areas is still questionable.

E. Support to Training and Employment Programme for Women (STEP)

Experience has shown that the main obstacles for women to start their own enterprise are gender specific barriers. Difficult access to credit and collateral at times coupled with high interest loans, limited bargaining power and limited mobility, dependency on male members and male dominated markets are some of the key constraints.

The Ministry of Women & Child Development launched a Central Sector scheme named Support to Training & Employment Programme for women (STEP) in the year 1986-87 with an objective of extending training for up-gradation of skills and sustainable employment for women through a variety of action-oriented projects which employ women in large numbers.

The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age

group of 16 years and above across the country. "The Ministry has been administering 'Support to Training and Employment Programme for Women (STEP) Scheme' since 1986-87 as a 'Central Sector Scheme'." The Ministry of Women and Child Development (MWCD) has revised 'Support to Training and Employment Programme for Women (STEP) Scheme Guidelines in December, 2014.

The grant under the Scheme is given to an institution/organisation including NGOs directly and not the States/ UTs. The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.

Reportedly, the financial assistance under this scheme will be subject to the following limits:

1) Objectives

- Mobilise women in viable groups and make facilities available through training, access to credit, arrangement for productive assets and other inputs.
- Provide training for skill up-gradation.
- Enable groups of women to take up employment or income generation programmes of their own, or to access wage employment, and
- Provide support services for further improving employment conditions of women and access to health care, literacy, legal literacy, nutrition education and other information.

2) Targeting the flaws

In a bewildering revelation, the "Women and Child Development Ministry (WCD) has found that nearly 90 per cent of around 1400 NGOs seeking financial grant under a major training and employment scheme" STEP were fake. Distinguishing between genuine and fake is one of the biggest challenges when it comes to allocation of funds.

Post this incident, the WCD Ministry "has decided to upload the names of all the fake NGOs on its website so that they can be exposed and identified by other ministries as well". In the absence of strict legal consequences for such acts, it is practically impossible to curb the menace created by the middleman (the implementing agencies like NGOs). Such flaws always lead either to the failure of government schemes, or these schemes fail to achieve the set target within stipulated time and funds available. There is a dire need to revolutionize the operating superstructure of these schemes to make them fruitful. Furthermore, it is important to regularly update them as per the socio-economic needs of the nation.

5. Conclusion and Analysis

Objective 1:

We have used the model as specified in the methodology

above for 40 countries based on the different income level countries. The countries are broadly categorized into High Income, Upper Middle Income, Lower Middle Income and Low-Income Countries. Further count of Ratio of female to male primary enrolment (%), Ratio of female to male secondary enrolment (%) and Ratio of female to male labour participation rate (%) was obtained from the information published by the World Bank. A multivariate regression tool was used on the model which consisted of three independent variables namely, ratio of female to male primary enrolment (%), ratio of female to male secondary enrolment (%) and ratio of female to male labour participation rate (%) which affected the dependent variable which is per capita gross domestic product. The regression results that came were as follows:

Regression Statistics						
Multiple R	0.316356714					
R Square	0.100081571					
Adjusted R Square	0.027115212					
Standard Error	31239.97098					
Observations	41					
ANOVA						
	df	SS	MS	F	Significance F	
Regression	3	4015817190	1338605730	1.37161	0.266549616	
Residual	37	3610962412	97593578.8			
Total	40	40125441303				
	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	-33940.2839	52743.11497	-0.6435017	0.52387	-140807.9986	72927.4
Ratio of female to male primary enrolment (%)	-4752.47813	84078.88459	-0.0559234	0.9557	-126936.054	167431
Ratio of female to male secondary enrolment (%)	29502.77917	57011.68916	0.517486495	0.6079	-86013.8757	145019
Ratio of female to male labor participation rate (%)	440.8731431	260.3232407	1.693560444	0.09875	-86.501845	968.338

H0: There is no relationship between the three variables and GDP per capita

H1: There is significant relationship between the three variables and GDP per capita.

We have assumed the confidence level to be 95%, which implies that if the Significance of Value is more than 0.05 or 5%, the model is invalid or simply put, it doesn't work.

Here, in our case, the Significance F Value comes up to be 0.26 or 26%. Hence, we can conclude that the model cannot work and is invalid.

We can say that gender inequality has improved since 2011, and we are slowly moving towards gender parity. The effect of gender inequality on economic growth and development can be seen through a time series data when compared to earlier WEF report and current reports. In the current time, it is seen that the quality of human capital brought in by the female population is in par with the male population which was thought to be unorthodox in earlier times. This indeed implies that the sex of the person working doesn't matter for the development of a nation.

Objective 2:

Gender inequality is persistent and takes on many forms in India, rooted in socio-economic-cultural practices. As a result, women are disproportionately under-represented in economic and other activities. A patriarchal environment governs women's lives from birth to death. They face discrimination in terms of social, political, educational, and economic opportunities, resulting in continued dominance of patriarchal practices in society. These practices have profound economic consequences because they do not permit society to fully utilize the talent inherent in women, representing 48.46 percent of

India's population of 1.22 billion (2011 Census).

Education in India is gender discriminatory, with males obtaining more access to education than females. Due to patriarchal perceptions, girls are brought up primarily for marriage, after which they belong to their in-laws. Education is not essential for them and the return on investment on their education is low compared to the education of boys. For low-income families, the education of girls is unaffordable. As patriarchal views dominate in Indian households, girls often do not gain access to educational opportunities, and are effectively kept engaged in household chores.

However, states have performed well in attaining gender equality in enrolment in the elementary education. The gross enrolment rate has increased remarkably over the years. levels. On the whole, gender inequality in primary and upper primary school enrolment has not only been declining, but the country has been moving towards regional convergence with an increasing number of states converging towards or beyond gender parity. The trends in educational attainment in recent years indicate gender reversals in many states, with women's educational attainment exceeding men.

The improvement in gender parity in school enrolment at the elementary level may be attributed partly to government policies and programs emphasizing universal elementary education. National Education Policy 1968, Operation Blackboard 1986, Total Literacy Campaigns 1988, District Primary Education Program 1994, the Sarva Siksha Abhiyan 2001, and the Right to Free and Compulsory Education 2009, are some of the government policies and programs, which have focused on improving school enrolment, reducing drop outs and ensuring retention of students, with a special emphasis on gender equality. While these policies and programs have contributed towards achieving the goal of universal elementary education along with gender equity, there are considerable concerns over the quality of education.

Women's participation in the labor force according to levels of education has followed a U-shape curve relatively high participation of illiterate women (primarily from rural area), but lower participation of women with low and intermediate education, and an upward trend in the participation of women with graduate/postgraduate degrees.

6. Policy Recommendations

Education:

The government should adopt practices that promote gender equality in education ensuring that boys and girls have equal access to good-quality education, equal rights and opportunities to successfully complete schooling and in making educational choices. They should also make the study of science, technology, engineering, mathematics (STEM) financial and entrepreneurship issues, as well as education, arts and the humanities, equally inclusive and attractive for both boys and girls; promoting the development of stronger reading habits among boys and girls.

It is not possible to monitor the status of the education for each girl child to know whether they are in the system, without engaging 'Panchayats'. Every panchayat has to maintain a register of all children in the villages. They can maintain the list and monitor the status of children, especially girls.

Work-Life Balance:

The government should promote family-friendly policies and working conditions which enable fathers and mothers to balance their working hours and their family responsibilities and facilitate women to participate more in private and public sector employment by providing incentives to fathers to use flexible work entitlements, promoting a more temporary use of part-time work among men and women, providing incentives for women to participate more hours in the labour force, and raising awareness of gender stereotypes to encourage a more equal sharing of paid and unpaid work (household responsibilities) between men and women.

Employment and Income:

The government should eliminate the gender wage gap by strengthening the legal framework and making sure that there exists no discrimination in pay, recruitment, training and promotion.

There should be promotion of cottage industries and women should be given vocational training to be self-reliant and self-independent.

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