

Empowering Women as Economic Decision-Makers: A Catalyst for Inclusive Growth and Sustainable Development

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Abstract:

Economic decision-making, a cornerstone of societal progress, remains incomplete without the active inclusion of women. Despite their potential to drive transformative change, women face systemic barriers that limit their agency and economic empowerment. This paper critically examines the role of women in economic decision-making, exploring the dynamics of their contributions at household, community, and macroeconomic levels. Leveraging empirical evidence and theoretical insights, it underscores how empowering women enhances resource allocation, boosts societal welfare, and accelerates inclusive economic growth.

The findings reveal that women prioritize investments in education, health, and nutrition, yielding long-term benefits for families and communities. Women-owned enterprises emerge as vital engines of employment and innovation, particularly in developing economies. However, pervasive challenges hinder their full participation, including restrictive cultural norms, unequal resource access, and gendered power structures.

This paper argues that bridging gender gaps in economic decision-making is not just a moral imperative but an economic necessity. Achieving gender parity in labor force participation alone could add trillions to global GDP, as demonstrated by compelling data. The research advocates for actionable pathways to dismantle barriers, such as enhancing financial inclusion, reforming institutional policies, and fostering educational equity.

This study aligns with global developmental goals and ethical imperatives by reimagining economic systems that actively include women as decision-makers. It calls for a paradigm shift from perceiving women as passive beneficiaries to recognizing them as active architects of economic change. Empowering women is not merely a goal but the catalyst for a more equitable, prosperous, and resilient future.

Keywords: Empowering Women, Sustainable Development, global developmental.

1 INTRODUCTION

Economic decision-making is a foundational aspect of individual and collective human behavior, encompassing how individuals, households, firms, and governments allocate scarce resources among competing needs. This process, rooted in optimizing outcomes such as utility, profits, or societal welfare, underpins the functioning of markets, formulating policies, and achieving economic growth. Key components of economic decision-making include resource allocation, consideration of opportunity costs, preferences and incentives, and management of uncertainty and risk. Effective economic decision-making drives efficient resource utilization, influences market dynamics, and informs policy frameworks to promote sustainable development.

Despite its universality, economic decision-making is far from neutral in its application and impact. In particular, women's roles as economic decision-makers have historically been overlooked or undervalued, largely due to cultural, institutional, and systemic barriers.

Understanding and enhancing the capacity of women to engage in economic decision-making is crucial for fostering inclusive growth, reducing inequalities, and achieving global developmental goals. Women represent a substantial proportion of economic agents, yet sociocultural norms, unequal access to resources, and limited participation in economic systems often constrain their decision-making capacities. These constraints are inequitable and economically inefficient, preventing societies from harnessing the full potential of women's contributions to household welfare, labor markets, entrepreneurship, and policymaking.

Research demonstrates that women prioritize food, health, and education investments, generating long-term benefits for families and communities. For instance, households where women control income often report better child nutrition and education outcomes. Women-owned enterprises, particularly in developing economies, are also significant drivers of employment and innovation. These unique contributions highlight the transformative potential of women's active participation in economic decisions.

2. Objectives of the Study

1. Analyze how women participate in household financial decisions, labor markets, entrepreneurial activities, and policy formation.
2. to evaluate the sociocultural, educational, and institutional factors constraining or enabling women's economic agency.
3. to assess the outcomes of women's decision-making on household welfare, labor market dynamics, entrepreneurship, and policy implementation.

3. Literature Review

The literature on women's economic decision-making highlights its multidimensional nature, emphasizing the interplay between structural, cultural, and individual factors. Agarwal (1997) provides a framework to understand gendered bargaining dynamics, demonstrating how property rights, social norms, and resource access shape women's decision-making power within households. Anderson and Eswaran (2009) expand this perspective by identifying education, marital status, and employment as determinants of women's autonomy, particularly in Bangladesh. Microfinance plays a transformative role, as shown in studies from Ethiopia, where access to credit and training empowers women to generate income, save, and control assets, enhancing their decision-making capacities (Addai, 2017; Rehman et al., 2015). Duflo (2012) explores the bidirectional relationship between empowerment and economic development, emphasizing that while economic growth creates opportunities for women, cultural norms often constrain their decision-making agency.

Research on financial inclusion underscores its role in fostering women's participation in economic activities and decision-making, mainly through access to banking and digital tools. As a pathway to empowerment, entrepreneurship equips women with financial independence and community influence, as seen in studies from South Africa (2023). Employment is another critical factor; women's participation in paid work improves household decision-making and challenges traditional gender roles, as evidenced in India (MIT Economics). Despite these advancements, barriers such as limited influence over high-stakes financial decisions, lack of education, and restrictive cultural norms persist, as highlighted by studies in the *International Journal of Scientific Research*. To address these gaps, the literature calls for targeted interventions that combine financial, social, and cultural strategies to empower women as autonomous economic agents.

The role of women as economic decision-makers has become a central theme in contemporary research, cutting across various disciplines, including economics, sociology, and gender studies. This growing interest reflects a recognition of women's significant yet often underappreciated contributions to household and societal economic activities. Research highlights the complexity of economic decision-making, emphasizing how it intersects with cultural norms, resource access, and institutional structures.

Historically, economic decision-making was primarily studied within male-centric frameworks, often relegating women to passive roles. However, the shift in focus toward women's empowerment has brought to light their critical involvement in economic spheres such as household budgeting, labor market participation, and entrepreneurial ventures. Scholars like Amartya Sen (1999) argue that empowering women through education, financial independence, and freedom of choice leads to better societal outcomes, such as improved health, reduced poverty, and enhanced child welfare.

This review takes a multidimensional approach, exploring how theoretical frameworks and empirical evidence explain women's economic roles. The key areas of focus include:

1. **Intra-household bargaining:** Studies reveal how household power dynamics shape economic decision-making. Agarwal's (1997) work on gendered bargaining models provides a framework to understand how resource access and sociocultural factors determine women's influence on household economics.
2. **Labor Force Participation:** Women's participation in the workforce has been identified as a driver of economic agency. Research, including Anderson and Eswaran (2009), demonstrates how labor force entry enhances women's control over income and decision-making, albeit limited by structural barriers like the gender wage gap and occupational segregation.
3. **Access to Financial Resources:** Access to microfinance, savings programs, and credit facilities has been pivotal in enabling women to engage in entrepreneurial and household financial decisions. Studies, such as those published in the *Journal of Innovation and Entrepreneurship*, highlight that women's bargaining power increases significantly when they control economic resources.
4. **Impact of Policy Interventions:** Government initiatives like conditional cash transfers and financial inclusion programs have effectively improved women's economic roles. For example, Duflo (2012) discusses how policy interventions targeting women lead to better resource allocation at the household level and broader societal benefits.

4. Empirical and Theoretical Foundations

The theoretical framework combines established economic theories like utility maximization, opportunity cost theory, and intra-household bargaining models with feminist perspectives to analyze women's economic decision-making. Utility maximization highlights how women, as economic agents, prioritize resource allocation to health, education, and nutrition, benefiting families and society. Opportunity cost theory explores the trade-offs women face between unpaid domestic labor and formal economic participation, emphasizing the constraints on their productivity. Intra household bargaining models, drawing on Sen and Agarwal, show how resource access strengthens women's decision making power within households. Complementing this, feminist perspectives emphasize agency, empowerment, and intersectionality, addressing how systemic barriers rooted in caste, class, and caregiving roles marginalize women. Empirically, the framework integrates household-level evidence, such as

the positive impact of women controlling income on family welfare, and case studies on microfinance, which reveal enhanced financial control but mixed results due to patriarchal constraints. Labor market data highlights declining female participation in India, influenced by structural barriers and cultural norms.

5. METHODOLOGY

Gender indicators

Indicators are pointers. According to the European Institute for Gender Equality (EIGE), gender indicators “have been devised to show gender gaps in access to resources and opportunities in areas such as education, employment, decision making, and gender-based violence. Indicators can be used to show relative positions or positive or negative change. gender indicators can be used to measure progress and allow for comparisons in gender equality progress over time across different geographical areas, countries, and between different groups of women and men (e.g., younger and older women and men; unemployed and employed women and men) as well as in organizations, institutions, and systems. They can measure the relative situation of women and men in areas such as their access to assets, their empowerment, and the attitudes of women and men toward gender equality.

Gender indicators may either measure gender gaps related to an issue (e.g., enrolment in higher education by women, men, and transgender persons) or measure concerns that, in turn, measure the status of one gender, men, or transgender persons (e.g., percentage of women workers in trade unions). However, another distinction is between gender instrumental indicators, gender ameliorative indicators, and gender transformative indicators (Murthy, 2020). Gender instrumental indicators maintain power relations intact.

Indicators on gender equality and women’s economic empowerment: Normative and beyond

This section discusses indicators explicit or implicit in the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Platform for Action, and the Sustainable Development Goals about gender equality and economic empowerment of women. It adds to these indicators based on insights from a secondary literature review. The indicators are linked to the conceptual framework developed in Section 2, which sees gender equality and economic empowerment as women expanding entitlements, ownerships, production/work possibilities, exchange options/returns, and consumption.

GEEW indicators in CEDAW

The CEDAW sees economic discrimination as a “distinction, exclusion or restriction” that affects women’s enjoyment of economic rights on an equal basis with men (Article 1). In particular, indicators listed in Table 1 on GEEW emerge from different articles of CEDAW. These indicators are presented in Table 1, along with details on how they relate to the conceptual framework of GEEW. The CEDAW articles address women’s ownership, exchange, consumption entitlements, and production possibilities in family, workplace, and community institutions. Bridging the gender gap in the digital divide is not emphasized much because CEDAW was adopted in 1979. Intersectionality’s are not given much prominence, apart from examining issues confronting rural women (a separate article) and a few concerns of discrimination against women in marriage, pregnancy, and childcare (IWDA and WAVE, 2009).

TABLE 1

Article Number	Article content	Link to GEEEW framework
Article 10 Equal rights in education	Women and girls should receive career and vocational guidance as men and boy	Production possibilities and skill sets
Article 11 Employment	Women have the right to work, employment opportunities, equal remuneration, free choice of profession and employment, social security (including maternity leave with pay), and health protection.	Production possibilities and skill sets
Article 13 Economic and Social Benefits	Women have equal rights to family benefits, bank loans, mortgages, and other forms of financial credit	Exchange entitlements
Article 14 Rural women	Rural women have equal rights to living conditions, participation in development planning, access to transport, and financial services.	Exchange entitlements
Article 15 Equality before Law	Women have the legal right to enter into contracts, own property, and choose where to live	Ownership and exchange entitlements
Article 16 Marriage and family	Women have equal rights with men in marriage, including property ownership and occupation.	Ownership and exchange entitlements

Source: IWDA and WAVE (2009)

GEEEW indicators in Beijing Platform for Action, 1995: The Beijing Platform for Action includes 12 critical areas, of which nine refer to GEEEW. These are discussed in Table 2, along with how they relate to the GEEEW conceptual framework.

TABLE 2

Critical area	Content	Relationship with GEEEW framework
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Women and poverty	<ul style="list-style-type: none"> • Pro-poor women macroeconomic policies and development strategies (including intra-household distribution) • Presence of laws and administrative procedures to ensure women’s equal rights and access to economic resources • Women’s equal access to savings and credit mechanisms and institutions 	Exchange entitlements, Ownership entitlements, production entitlements
Education and training	<ul style="list-style-type: none"> • Eradicate illiteracy among women • Improve women’s access to vocational training, science and technology, and continuing education 	Exchange entitlements production possibilities/ skill sets
Women and health	Access of women to appropriate, affordable, and quality health through the life cycle	Consumption outcomes
Women and armed conflict	Reduced military expenditure and availability of armaments	Exchange entitlements
Women and economy	<ul style="list-style-type: none"> • Promote women’s economic rights, including access to employment, appropriate working conditions, and no occupational segregation/ discrimination. 	Exchange entitlements Exchange outcomes and Ownership Production possibilities and skill sets women’s agency and ownership consumption options
Women in power and decision making	<ul style="list-style-type: none"> • Take measures to ensure women’s equal access to and full participation in power structures and decision-making • Increase women’s capacity to participate in decision-making and leadership 	Women’s agency
Women and human rights	Promote legal literacy among women (including economic rights)	Women’s agency
Women and environment	Gender-integrated policies and programs on sustainable development	Exchange entitlements

Sources: United Nations (1995)
GEEEW indicators beyond normative standards

The secondary literature points to several gender and economic equality and economic empowerment of women indicators not listed in SDGs. These are elaborated in Table 3. Apart from indicators about ownership, production, exchange, and consumption, there are several indicators about women’s agency, such as the participation of women in economic protests.

TABLE 3:

Indicator	Link with GEEW framework
% women in producer companies and cooperatives as members and leaders	Ownership/agency
% vehicles and shares in women’s names	Ownership
Investment by households in enterprises managed by women and men	Exchange outcomes
Presence of effective social protection in the event of divorce, desertion, or Exchange death of a spouse entitlement	Exchange
% women and men in the labor force in the formal and informal sectors	Exchange outcomes
% women and men in non-traditional Occupations	Exchange outcomes
% women and men college and ITI graduates placed by campus	Exchange outcomes
% companies that offer flexible workspace and timing	Exchange entitlements
Presence of paternity leave through taxation	Exchange outcomes
% of women and men loan recipients reporting not being harassed for repayment	Agency
quota for women suppliers in government procurement	Exchange entitlements
% women and men who use the Internet for business transactions	Skills set
% gender concerns to total concerns taken up by trade unions	Agency
Share of earnings of women and men that go to their Agency household consumption	Agency
% women, men, and transgenders individuals covered under Universal Health Coverage	Exchange entitlements
% participants in economic protests who are women	Agency
% women and men who report safety during transport	Exchange entitlements

% women and men who use cycles, mopeds, and public transport independently	Agency
Women's influence in intra-household decision making	Agency

SOURCE: Source: Bhoganadam et al. (2014); Dutkiewicz and Ellis (2018); Hearle et al. (2019); Kabeer (2011, 2012); SEWA and IIC (2018); Skinner (2020); Tadros (2018); Thapar-Björkert et al. (2019); Vinkenburg (2010); Zunaida et al. (2019).

Some intersectional indicators that emerged during the literature review included the ability of Dalit women laborers to negotiate higher wages vis-à-vis upper-caste women and men; this reflects an intersection of gender, caste, and class (Thapar-Björkert et al., 2019). Another indicator is the access of women from minority religions to employment, which is culturally sensitive on issues like permitting women to take prayer breaks if they want to. The presence of government programs for economic development/ social protection of marginalized groups among women, like women heading households, women with disability, transgender persons, sex workers, women migrants (including those who return), and refugees, is yet another indicator (Tickel et al., 2020; UN et al.; Vinkenburg, 2010).

A more significant 'gender intensified' question raised in the literature is whether women are being integrated into a neoliberal development model, wherein economic growth makes use of women's labor without empowering them, or into a model of structural change that transforms gender and social relations (Dutkiewicz & Ellis, 2018)

6. Monitoring of Gender Equality and Women's Economic Empowerment

This section tracks changes in GEEW indicators for which data could be accessed over time, calculates rates of change per year, and extrapolates what may be the progress by 2030, which is the target for Sustainable Development Goals. To assess change, the section uses the concept of rate of change to calculate the rate of progress or deterioration in an indicator over the period for which data were available and projects that if the same rate continues, gender equality would be achieved by 2030 (adapting from United Nations ESCAP, 2019).

For example, female operational holdings as a percentage of total operational holdings (numbers) increased from 11% in 2005–06 to 14% in 2015–16 as per the Agriculture Census 2005–06 and 2015–16. The annual rate of change as derived by the calculator and manually $((14-11)/10)$ is 0.3. To assess what may be the extrapolated figure in 2030 if the same rate of change continues, the rate of change per year has been multiplied by the number of years to 2030 and added to the figure for the latest available year.

Data for analysis is drawn from:

1. National Family Health Survey
2. Population Census
3. Agriculture Census
4. National Sample Surveys
5. Economic Survey
6. Periodic Labour Force Survey
7. Global Findex database
8. ILO labour statistics
9. Records of Ministries

Using these different data sources, progress on GEEEW is analyzed for indicators on which data, preferably over time, is available. A distinction is made between gender and economic equality indicators (for which comparative data for men and women is available) and economic empowerment of women indicators (for which comparative data for men is unavailable). The analysis is presented using the framework of (1) progress on ownership entitlements/ ownership, (2) production possibilities/ skill sets, (3) exchange entitlements/ outcomes, (4) consumption outcomes, and (5)

agency: finally, the section comments on what the analysis says on progress on CEDAW, the Beijing Platform for Action and SDGs.

7. FINDINGS AND DISCUSSIONS:

7.1. Progress on entitlements and ownership of assets

There is no legislation on citizens’ rights to assets in India. Women’s property inheritance laws vary, and each religion governs personal laws. This position contradicts Article 16 and Article 5a of CEDAW, which India has ratified, with reservations/ declarations. The Hindu Succession (Amendment Act) gives Hindu women equal rights to inherit ancestral property. Inheritance by Christian women in Tamil Nadu, like in India, is governed by the laws of succession for Christians laid down in Sections 31 to 49 of the Indian Succession Act, 1925 (ISA). The Act gives equal succession rights to daughters and sons. Inheritance rights of Muslim women are governed by the provisions of the (Shariat) Application. While ratifying the Convention, India declared it would not interfere in cultural matters—act 1937, which has not been codified.

Table 4 outlines progress on GEEEW in ownership of assets, social capital, and freedom, limited to indicators for which data is available, namely, ownership of land, housing, proprietary firms, cash/ savings accounts, mobile phones, and freedom to move (which can also be seen as an asset). Gender: There is no legislation on citizens’ rights to assets in India. Women’s property inheritance laws vary, and each religion governs personal laws. This position contradicts Article 16 and Article 5a of CEDAW, which India has ratified, with reservations/ declarations. The Hindu Succession (Amendment Act) gives Hindu women equal rights to inherit ancestral property. Inheritance by Christian women in Tamil Nadu, like in India, is governed by the laws of succession for Christians laid down in Sections 31 to 49 of the Indian Succession Act, 1925 (ISA).

Table 4: GEEEW indicators: Ownership of assets

Indicator	source	performance	Rate of change per year	Extrapolated status in 2030
Female operational holding as a percentage of total operational holding (numbers)	Agricultural census	14% in 2015-2016 11.7% in 2005-2006	0.230	17.22%

female operational holding as a percentage of total operational holding	Agricultural census	2015–2016: 11.8% 2005-2006: 9.4%	0.230	14.9%
Women (15-49 years) owning a house (alone or jointly)	NFHS-4	2015-2016: 37.1%	No trend data	No trend data
Men (15-49 years) who own a house (alone or jointly)	NFHS-4	2015-2016: 65%	No trend data	No trend data
% proprietary firms owned by women	14 th Economic Census	2014: 21.5%	No trend data	No trend data

% non agricultural proprietary firms owned	14 th Economic Census	2014: 13.4%	No trend data	No trend data
% females and males who saved at a financial institution (age 15+)	Global Findex database	2017: 17(F), 43 (M) 2011: 7(F),16(M)	1.667(F)/1(M)	38.7(F)/35(M)
Debit card ownership female/male (% , age 15+)	Global Findex database	2017: 22(F),43(M) 2011: 5(F),12(M)	2.833(F)/5.167(M)	50.33(F)/94.7(M)
Women (15-49 years) having independent access to money can decide how to use	NFHS-4 and 3	2015-16: 42% 2005-2006: 44.6%	-.260	38.36
Women (15-49 years) have a savings account that they themselves use	NFHS-4 and 3	2015-16: 53.0% 2005-06:15.1%	3.79	100%
Women (15-49 years) with mobile phones they themselves use	NFHS-4	2015-16: 45.9 2005-06: no data	No data	43.88%
% women (15-49 years) who know of a credit Program	NFHS-4 and 3	2015-16: 40.8% 2005-06: 38.6%	0.220	43.88%

% women (15-49 years) who were allowed to go to the market	NFHS-4 and 3	2015-6: 54.2% 2005-6: 51.4%	0.280	58.1%
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Source: Department of Agriculture, Cooperation and Farmer’s Welfare (2012, 2019); IIPS (2007); IIPS and ICF (2017).

Social Statistics Division (2020); World Bank (2019)

Looking at women’s economic empowerment indicators about ownership of movable and immovable assets, it is apparent that as of 2015–2016, ‘universal’ targets in SDGs on women’s empowerment have not been achieved. Achievement varies between 41% (percentage of women who know of a government credit program) to 54% (percentage of women who have the freedom to go to market alone), with the percentage of women having savings accounts that they themselves use and women using mobile phone falling between (IIPS and ICF, 2017). Though trends on one indicator look promising, women having a savings account where 100% may be achieved by 2030, the same source observes that women having access to independent money they can decide upon is declining. This decline may be related to the decrease in female labor force participation discussed in the sub-section.

There is variation in some of the women’s economic empowerment indicators across states. Knowledge of credit programs is the highest in Kerala (67%) and the least in Mizoram (9.1%) as per NFHS 2015–2016. Such knowledge is higher among women 40–49 years and lower among women aged 15–19. Knowledge of credit programs is higher in urban than in rural areas (45.2% vs. 38.4%) and among women with 12 or more years of schooling (49.1%) when compared to women with no schooling (33.3%). Regarding marital status, knowledge of credit programs is the highest among widows/ deserted/ divorced women (48%), and it is the least among never-married women (36%). Women in nuclear households have slightly greater access (42%) to such information than women in joint families (39.5%).

7.2. Progress on production possibilities and skill sets

Production possibilities using one’s assets (including one’s labor power) are shaped by one’s access to credit, savings to invest, other inputs, literacy, vocational/ IT skills, and higher and professional education. Gender equality in these and women’s absolute status (on indicators for which data for men is not available) are examined.

If one examines gender equality indicators, gender parity has almost been achieved (for the latest year for which data is available) for only one indicator, namely, gross enrolment ratio (GER) in higher education, but at a gross enrolment ratio that is lower (23.5% in 2015-16 than the global level (around 40% of women for (2015–6) (World Bank, 2021). Further, the GER of females is the lowest among STs, followed by SCs (MHRD,2018). The gender gap disadvantaging women, on the other hand, persists in literacy, students pursuing professional and technical courses, students in industrial training institutes (ITIs) and vocational training institutions, and students pursuing computer courses. Gender gaps in students pursuing computer courses are slightly higher in rural than in urban areas but not significantly in the other categories.

Table 5: Progress on GEEEW, production possibilities, and skill sets

Gender and economic equality Indicators: Ownership of Assets				
indicator	source	performance	Rate of change per year	Extrapolated status in 2030
Female literacy (all ages)	Census	2011: 64.6% 2001: 53.7%	1.09	85.31%
Male literacy (all ages)	Census	2011:80.9% 2001: 75.3%	0.56	91.54%
GER higher education(females)	MHRD	2015-16: 25.4 2005-06: 9.4	1.41	43.24%
GER higher education (males)	MHRD	2015-16:25.4 2005-06: 13.5	1.19	42.06%
% female and male students in professional/ technical courses	NSS 75 TH Round	2017-18: 3.1(F) 2017-18:4.5(M)	No trend Data	No trend data
Distribution of students pursuing it is/recognized vocational training by gender (%)	NSS 75 TH Round	2017-18:14.5(F) 2017-18: 85.5(M)	No trend data	No trend data
Distribution of students pursuing computer courses (by gender)	NSS 75 TH Round	2017-8: 36.7(F) 2017-18: 63.3(M)	No trend data	No trend data
%females who saved to start, operate, or expand a farm or business (%age 15+)	Global Findex database	2017:7% 2014: 4%	1	20%
% males who saved to start, operate, or expand a farm or business (%age 15+)	Global Findex database	2017: 7 2014:0	0.667	20.7%

% borrowed from a financial institution female (%15+)	Global Findex database	2017:7 2011:5	0.333	11.3%
% borrowed from a financial institution male (% age 15+)	Global Findex database	2017:8 2011:9	-0.167	5.83
% women who have taken loan from a government micro credit programme	NFHS-4,3	2015-16:7.7% 2005-2004: 4.0%	0.37	12.9%

Source: IIPS (2007); (IIPS)and ICF (2017); Ministry of Human Resource Development (2018); Social Statistics Division (2020); World Bank (2019).

Moving to factors other than literacy and education that have a bearing on production and productivity, data on women’s access to credit through government programs indicates that only 8% of women in the age group 15–49 years had access to microcredit programs.

Comparative data was not available for men. Women’s access to government micro-credit programs is the highest in Andhra Pradesh at 30% and the lowest among women in Dadra and Nagar Haveli and Lakshadweep at 0% (IIPS and ICF, 2017).

Progress on exchange entitlements and outcomes

There is no legislation on non-discrimination in work/employment on the basis of sex in India. However, there is legislation mandating equal remuneration for women and men for work of equal value, namely, the Equal Remuneration Act of 1976 (Ministry of Labour and Employment, 1976). The Maternity Amendment Act (2017) provides six months of maternity leave, and the yet-to-be-passed Paternity Benefit Bill (2017) provides for 15 days of leave to fathers (extendable to three months). However, this pertains to the formal sector (Ministry of Labour and Employment, 2017). The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act was passed in 2013, and this was extended to domestic workers and women in the informal sector after lobbying by women’s groups (Legislative Department, 2013). While there is no comprehensive legislation on child/ elderly care, the Right to Education includes preschool education (ages 3–6 years). Further, the Factories Act and Mines Act make provision of creches at workplace mandatory, as does the legislation of the Mahatma Gandhi National Rural Employment Guarantee Act (if there are five or more workers requiring childcare) (Ministry of Rural Development, 2005). Another progressive act, the Transgender Persons (Protection of Rights) Act, 2019, prohibits discrimination in employment based on gender identity (Ministry of Social Justice and Welfare, 2019). The Rights of Persons with Disabilities Act, 2016 likewise prohibits discrimination based on disability (Department of Empowerment of Persons with Disabilities, 2016). Analysis of the distribution of female and male workers by broad employment status reveals that both female and male workers are predominantly self-employed, followed by casual work and then salaried/ regular waged jobs. In rural areas, the same pattern follows. In urban areas, the proportion of salaried/wage workers is higher than that of self-employed and casual workers for both men and women. The proportion

of self-employed among rural women workers is the highest in Rajasthan (90%) and the least in Lakshadweep (0%), and the proportion of self-employed among urban women workers is the highest in Dadar and Nagar Haveli (66%) and the least in Lakshadweep (5%). The proportion of regular rural salaried/ waged workers is the highest in Delhi (96%), and the least in Chhattisgarh (4%), The highest and lowest figures in urban areas are recorded by Daman and Diu/ Lakshadweep (95%) and Dadar and Nagar Haveli (30%), respectively. Andhra Pradesh witnesses the highest proportion of rural women casual workers at 52%, and Arunachal Pradesh and Chhattisgarh have the lowest percentage of rural women casual workers at 0%. (This low percentage is surprising). In urban areas, the proportion of women workers engaged in casual work is the highest in Chhattisgarh at 30% and the lowest at 0% in Arunachal Pradesh, Lakshadweep, Chandigarh, and Nagaland (Social Statistics Division, 2020).

Table 6: Progress on exchange entitlements and outcomes
Gender equality indicators: Exchange entitlements and outcomes

INDICATOR	SOURCE	PERFORMANCE	RATE OF CHANGE PER YEAR	EXTRAPOLATED STATUS IN 2030
Labor force participation rate female (usual status, i.e, ps+ss)	NSO-PLFS 2017-18 & NSO 61 ST ROUND	2017-18: 17.5 2004-05: 29.4	-0.915	6.5%
Labor force participation rate male (usual status i.e., ps+ss)	NSO-PLFS 2017-2018& NSO 61 ST ROUND	2017-18: 55.5 2004-05: 55.9	No change	56%
Distribution of female workers: - Self-employed -Regular salaried/ wages - Casual labor	NSO-PLFS July17 -June 2018	2017–18: 51.9% 2017–18: 21% 2017–18: 27%	No trend data	No trend data
Distribution of male workers - Self-employed Regular salaried/ wages - Casual labor	NSO-PLFS July 17-June 18	2017–18: 52.3% 2017–18: 23.4% 2017–18: 23.4%	No trend data	No trend data
Distribution of women workers in usual status(ps+ss) in agriculture(rural)	NSO-PLFS July17-June 18 & NSO 61 ST ROUND	2017-18: 73.2% 2004-05: 83.3%	-0.777%	63.88%

Distribution of men workers in usual status (ps+ss) in agriculture(rural)	NSO-PLFS July17-June 18 & NSO 61ST ROUND	2017-18: 55% 2004-05: 66.5%	-1.269	39.77%
Proportion (in percent) of women and men workers in usual status(ps+ss) in the informal sector among workers engaged in the non agriculture sector(total)	NSO-PLFS July17-June 18	2017-2018(F): 54.7% 2017-2018(M):71%	No trend data	No trend data
Unemployment rate (female)	NSO-PLFS 2017-18 & 61 ST ROUND	2017-18:10.8(U),3.8(R) 2004-05: 6.9(U),1.8(R)	0.30(U)/0.154(R)	14.1(U)/5.6(R)
Unemployment rate(male)	NSO-PLFS April -June 2018	2017-18:7.1(U) 5.8(R)	0.254(U)/0.323(R)	10.2(U)/9.5(R)
Average wages per day for casual labor -non-public works(urban) -non-public works (rural) -public works other than MGNREGA (rural) -MGNREGA (rural)	NSO-PLFS April-June (2018).	2018:201(F)/335(M) 60% 2018: 170(F)/282(M) 63% 2018: 119(F)/138/9M) 84% 2018:131(F)/142(M) 92%	No trend data	No trend Data
% of women's days of work generated to total person days.	MGNREGA Records	2019-20:55% 2006-07:40%	1.154	66.5%
% of mothers (15-49) who received maternity benefits under the Janani Suraksha Yojana for institutional deliveries	NFHS	2015-16:36.4%	No trend data	No trend data

Firms with a female majority in ownership	ILO STAT	2020:2.8% 2012: 9%	-0.775	0%
%boards of directors who are women	ILO STAT	2020:13.8% 2014:7%	1.133	25.13
% firms who have women in top management positions	ILO STAT	2020:8.9%	NO trend data	No trend data
The ratio of female to male professional and technical	ILO STAT	2020:0.43 2006:0.27	0.011	0.51
The ratio of female to male income	ILO STAT	2020:0.21 2006: 0.38	-0.012	0.09
Percentage of women in IT and ITeS industry sector	Ministry of Electronics and IT	2017-18:34% 2009-2010:30%	0.5	40%

Source: International Institute for Population Sciences (2007); IIPS and ICF (2017); Ministry of Communications and Information Technology (n.d.); Ministry of Electronics and Information Technology (2018); Social Statistics Division (2020).

World Bank (2019); World Economic Forum (2006, 2012, 2014, 2019).

7.3. Progress on gender equality and women’s economic empowerment: Consumption outcomes

Table 7 provides data on progress in gender equality and women’s status about consumption outcomes. As per NFHS-4, there is only a slight gender gap in the low body mass index (BMI), but there are differences among women with low BMI based on their social and economic background. Low BMI among women (15–49%) is 23%, while 20% among men (15–49 years). Women in the lowest wealth quintile are more likely to fall under the category of low BMI (36%) than women in the highest wealth quintile (12%), pointing to the fact that economic factors have a bearing on the level of nutrition. Low BMI is the highest among scheduled tribes (32%) and the least among ‘other castes’ (18%). Low BMI is higher in the 15–19 age group (43%) than in the age group 40–49 years (14%). Rural women record a greater prevalence of low BMI than urban women. The prevalence of low BMI is the highest among never-married women (37%) and more or less the same among currently married and widows/deserted/divorced women (18%). There is no clear pattern between the level of education and low BMI. The prevalence of low BMI among women was the highest in Jharkhand (32%) and the lowest in Sikkim (6%) (IIPS and ICF, 2017).

The gender gap in anemia (15–49 years) is starker (53.1% vs. 22.7%) than in the Body Mass Index. As of 2015–2016, anemia among women aged 15–49 varies across the wealth quintile, with the highest in the lowest quintile (59%) and the lowest in the highest quintile (48%). It is the highest among scheduled tribes (60%) and the lowest among ‘other castes (50%), the highest among women with no education (56%), and less among women with 12 years of schooling (49%), and higher in rural areas (54%) than in urban areas (51%). Anaemia was slightly higher among widows (57%) than in never married women (53%). Levels of anemia did not vary with the age of women (IIPS and ICF, 2017).

Looking at trends on these two nutritional indicators in Table 9, there is a possibility that the prevalence of low body mass index may become lower among women by 2030 (unlikely to get eliminated), and the gender gap may continue to be negligible. However, it is highly unlikely that anemia among women (15–49) will be eliminated and the gender gap in anemia reduced.

Table 7: Progress on gender equality and women’s empowerment: consumption outcomes

Gender equality indicators: Consumption outcomes

indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Percentage of women (15-49) whose BMI is less than normal	NFHS 4,3	2015-16:22.9 2005-06: 35.6	-1.3	4.4
Percentage of men (15-49) whose BMI is less than normal	NFHS 4,3	2015-16: 20.2 2005-06: 34.2	-1.4	0.6
Percentage of never married women (15-49) with anaemia	NFHS 4,3	2015-16: 53.15 2005-06: 56.2%	-0.310	48.76
Percentage of men (15-49) with anaemia	NFHS 4,3	2015-16: 22.7% 2005-06: 24.2%	-0.15	20.6
The proportion of households with access to drinking water facilities within the premises	NSS 76 & 69(JULY TO DEC)	2018:65.9% 2012: 55.9%	1.667	85.9%
Households with access to the bathroom	NSS 76 & 69	2018: 68.5% 2012: NO DATA	NO TREND DATA	NO TREND DATA
Households with access to improved latrine	NSS 76 & 69	2018:78.3% 2012: 54.9%	3.9	100%
Percentage of households using clean cooking fuel	Ministry of petroleum and natural gas	2015-16:38.2% 2005-06: 25.5%	1.830	69.4%

Percentage of children (0-6) who availed of early childhood care and development in Anganwadi	NFHS	2015-16: 38.2% 2005-06: 22.8%	1.54	59.8%
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8. Conclusion

This paper observed that GEEEW entails gender and social equality, progress in women’s ownership entitlements, actual ownership, production capacities/ skill sets, exchange entitlements/ outcomes, consumption outcomes, and women’s agency to expand these. Multiple social relations and institutions shape GEEEW. Several indicators of GEEEW were identified, drawing on normative documents (CEDAW, Beijing PFA, and SDGs) and a literature review. However, disaggregated data on GEEEW was available only for some of the indicators—and gender and socially disaggregated data was even less available—mainly through the National Family Health Surveys. Further, data on trends over time were available only for a few indicators. Such data was necessary to calculate the rate of change per year, extrapolate the change by 2030 (time frame for SDGs), and assess whether gender equality and universality (dual commitments) would be achieved by 2030. The reliability of data from available sources cannot be ascertained. The available data indicates that universal access (one of the principles underpinning SDG) for women by 2030 may be achieved mainly through women’s access to savings accounts in their names and a few indicators that are common to women and men, like 100% adult literacy and access to water and latrine in their own premises. How far the government uses savings accounts in women’s names to ensure resources are used more efficiently for poverty reduction/ relief (less leakage on alcohol, etc.), and how far they are considered a source of women’s economic empowerment is a moot question.

India is, however, not uniform, and the available data indicates that women from the top wealth quintile were more privileged on several indicators, such as market access, mobility, access to information on credit programs, and access to independent cash and bank accounts. However, labor force participation is higher among women of the lowest wealth quintile. Women heading households seem more economically empowered than never-married women and women in the institution of marriage, reflected in mobility and decision-making, among other indicators. Women in the age group 15–19 years were the most economically disadvantaged, and women in the age group 40–49 years the most advantaged.

The government recognizes some of the challenges to GEEEW in India, like low/ declining female labor force participation and low ownership of agricultural land, but not all of them. The VNR 2020 indicates that the government is looking at ‘incremental’ changes rather than ‘transformative/ political ones’ that are required, including those relating to the development direction. The Working Group of Universal Progress Review India pointed to the need to address the fact that discrimination against women (in particular scheduled castes, tribes, minorities, disabled, and sexual and gender minorities) persisted in all realms, including economics.

9. Recommendations

Ownership entitlements and outcomes

It is suggested that the government enact legislation on the right to minimum assets required for living/ livelihood and ensure women’s rights to livelihood assets. This may vary from rural to urban areas. It is also suggested that when any asset comes for registration (or

computerization)—land, house, vehicle, shares, proprietorship firms, etc. it is registered in joint names. Implementing women's equal rights to ancestral property should be the government's responsibility, not individual women's.

Production possibilities and skill sets

Economic, financial, and e-literacy are a must for women, ranging from ATM cards to smartphones and the Internet for enterprises and transactions. Women SHG members and non-members must be exposed to enterprise development programs. Education and career counselling should be provided at the high-school level to girls and parents, and the present reproductive health and life skills training should include negotiating work/ career if one opts for marriage. Vocational training institutes could offer non-stereotypical vocational training, such as mobile repairs, laptop repairs, driving, etc. A 50% quota on institutional credit may be reserved for women in both number and amount, in particular targeting women from scheduled tribes and castes. Risk cover, as relevant for loss of enterprise, may be provided for enterprises. A balanced growth policy is required between agriculture (most female labor is in agriculture), industry, and services. Debt redemption loans (from money lenders), crop insurance, watershed development, etc., can be focused on so that the agriculture sector, where women are found more, grows.

Exchange entitlements and outcomes

A significant proportion of women are in agriculture. The government must follow a sectorally balanced growth approach while drawing more women into industry and services. It is suggested that women's agricultural labor groups be formed to strengthen bargaining power. They may be linked to agricultural unions for benefits and trained on their rights, with examples of women laborers negotiating higher and equal wages. Interested women in construction work may be trained to be masons, and groups of women in construction may be formed to bid for contracts with government and private players. Ecobrick block production and sales units are another activity to promote. Women marginal and small farmers (including those who have taken land on lease) may be encouraged to get into value chain activities and form producer companies.

Consumption entitlements and outcomes

Childcare (and elderly care) is one of the constraints on women's GEEW and progress by 2030. It is suggested that the government aligns Anganwadi timings to work timings. Further, it is recommended that government elementary schools provide after-school care services for enrolled children. The government could also provide after-school care services through accredited service providers on a trial basis. Labor offices should monitor the provision of childcare services in places of work as per regulations. Nevertheless, another option is to give vouchers to women below the poverty line to use a certified relative or friend whom they trust to provide after-school care services. Improvement in WATSAN facilities and access to clean fuel may reduce the drudgery of women's work and improve nutrition.

Women's Economic Agency

The need for strengthening women's economic agency has been touched upon in terms of ownership, production, exchange, and consumption entitlements and outcomes. Here the focus is on women in local government, with data showing the proportion of women in PRIs increasing. Sensitizing elected women and men (apart from SHGs) on GEEW is crucial. A committee for GEEW in each institution could be considered, looking at GEEW beyond

savings and credit. At another level, women's equal membership and leadership in trade unions is a must in order to advocate GEEEW in the formal sector.

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