

Key Points

- Many sociocultural norms have shaped women's participation in the formal economy based explicitly on conventional gender roles in Asia.
- The unequal burden of care work is a significant structural barrier preventing women from joining the formal workforce in developing and developed countries.
- Apart from this, lack of safety in public spaces; unavailability of care infrastructure; and difficulty accessing productive resources such as land, finance, and digital technology pull them further down the economic ladder.
- Despite the low percentage of women in India's formal workforce, a large proportion of women are engaged in agriculture, informal sectors, and small business-based entrepreneurship; however, this excludes them from formal employment, which is disadvantageous for gender equity and socioeconomic well-being.
- Recognizing and measuring women's labor through official government data is the first step in supporting women to enter the workforce.
- Enabling full participation in the workforce is essential to Women's Economic Empowerment (WEE), which needs to focus on equitable and sustainable growth.

Women's Economic Empowerment as a Pathway Toward Sustainable and Inclusive Development in India

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"There is no tool for development more effective than the empowerment of women" Kofi Annan, former UN Secretary-General (May 2016)

Women's Economic Empowerment is included in Sustainable Development Goals (Goal 5: Achieving Gender Equality) and is central to the objective of "leaving no one behind." According to the UN Secretary General's High-Level Panel on Women's Economic Empowerment, empowering women is not only the right thing to do but the smart thing to do because it creates a more equitable society while improving economic and social development (UN Secretary-General's High-Level Panel on Women's Economic Empowerment 2016).

With the aim to strengthen governance and institutional capacity in promoting women-led development, ADBI and SEWA Bharat organized a one-day event supported by the Research and Information System for Developing Countries (RIS) and United Nations India under the aegis of the Indian G20 presidency on 22 March 2023, in UN House India, New Delhi. It included five sessions and four panel discussions on sub-themes related to women's livelihoods and the support pillars needed to enable their economic participation. The event had over 200 attendees from government agencies, multilateral institutions, academic institutes, civil society organizations, and think tanks worldwide.

Using the keynote speeches and discussions at the event, this policy brief highlights key issues and related opportunities for women's economic empowerment in the Indian context—to equip practitioners and policy makers to improve gender equity and close the gender gap to achieve Sustainable Development Goals Agenda 2030.

1. Women's Participation in the Workforce

An inclusive and sustainable development process requires women's participation in the labor force and access to decent work. Statistics show a strong correlation between a country's achievements in human development and its level of gender equality. A 2018 study by the IMF pointed out that if the gender gap in labor force participation rates is reduced, we could add about \$18 trillion to the global GDP (Ostry et al. 2018).

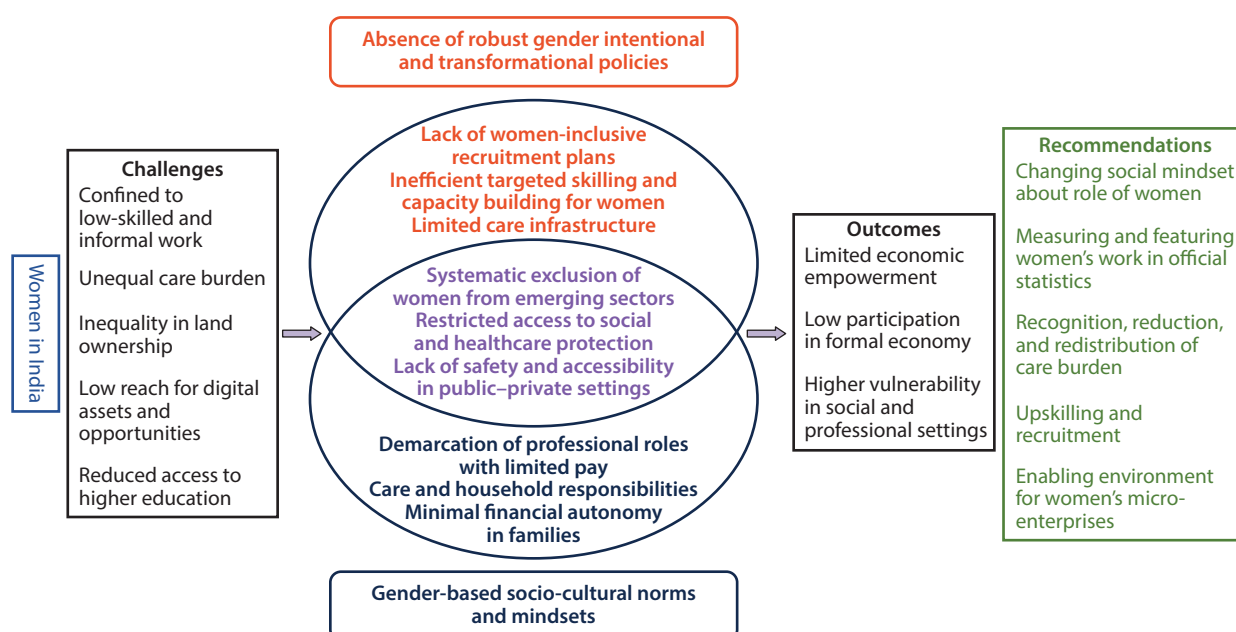
In today's scenario, glaring gender inequalities are visible in the data. For example, the current labor force participation rate globally for women is under 47% compared to 72% for men (International Labour Organization 2022a). In India, official figures show that women's workforce participation rate is 23.5% compared to a much higher rate for men at 57.5% in 2020–2022 (Ministry of Statistics and Programme Implementation 2022).

Interestingly, only one-fourth of the women are salaried or wage workers, while the rest are self-employed. According to a labor force survey by the Centre for Monitoring Indian Economy (CMIE), about 35% of women in rural areas and

only 18% of women in urban areas are formally working in India (International Labour Organization 2022b). Academic literature suggests that there is an unmet demand for women's work despite economic growth due to limited job creation, the unavailability of jobs that meet women's domestic work requirements, and possible displacement by men (Deshpande and Singh 2021). The statistical trend in India indicates a structural reform—transitioning from an agrarian economy to a services-led economy that does not take women along (Deshpande and Singh 2021). If the trend continues, it will continue to widen the gender gap, as well as opportunities for women to partake in economic growth compared to their male counterparts.

Indian National Skill Development Corporation (NSDC) data show that women made up 49.9% of the candidates enrolled for short-term skill training under the PM Kaushal Vikas Yojana between 2016 and 2020 (Esser, Chua, and Vagneur-Jones 2021). However, they stayed in traditionally feminized industries like beauty, clothing, and healthcare and were absent in technology-based or mechanized sectors. The existing skill gap negatively impacts the demand for women's labor in the formal economy. With women predominating in low-tech, low-skill employment in the informal economy, the

Figure 1.1: The Conceptual Framework Highlighting Primary Challenges, Outcomes, and Recommendations for the Economic Empowerment of Women in India



Source: Authors.

move toward high-tech and STEM jobs is worsening the gender gap.

1.1 Challenges to Women's Economic Empowerment

Figure 1.1. shows the conceptual framework to analyze challenges and outcomes for women's economic empowerment using existing literature and statistics from the Indian context, which accounts for 30% of Asia's population. Consistent with the discussions during the workshop and literature review, the conceptual framework highlights the current scenario of women in the economic sphere while identifying the primary and secondary causes within the scope of the current discussion encompassing policy-based recommendations.

1.2 Women in Informal Economies

According to the International Labor Organization Report 2021, 81.8% of women's employment in India is concentrated in the informal economy. India's sizeable informal economy employs more women than men (Singh, Ravishanker, and Pillai 2020). Casual wage employment is often intermittent, temporary, characterized by impermanence, and therefore without the rights and protections afforded to permanent, regular workers. Women's work is also undercounted in many sectors, such as agriculture and household enterprises (Mehta 2018).

Non-traditional employment models like platform-gig work are becoming more prevalent in India (TeamLease 2018); however, while creating new opportunities for women, these have tended to follow the existing trends of encouraging casualization and precarity. While there are benefits to these new forms and formats of work, including lower transaction costs, flexibility, and lower entry barriers, in most cases, these workers are not entitled to the same social security benefits, protections, and benefits as those employed in permanent jobs (Bonnet, Vanek, and Chen 2019).

1.3 Women in Agriculture

Agriculture is still the major employer of women in rural India (MoSPI 2017). A study by the Indian Council of Agriculture Research (ICAR) found that women perform 75% of the work in primary crop production, 79% in

horticulture, 51% in post-harvest work, and 95% in animal husbandry and fisheries (Jadhav 2022). According to the Indian Economic Survey of 2017–18, as more males migrate from rural to urban areas, the agricultural sector is becoming more “feminized,” with more women taking on different occupations, such as farming, owning businesses, and labor in rural India.

However, as per the studies conducted on Periodic Labour Force Survey (PLFS) of India, the overall proportion of women employed as agricultural labours has fallen to 44% in 2019–2020 from 63% in 1993–1994 (Deshpande and Kabeer 2021). In contrast, their share in the total employment in the manufacturing and services sectors has increased, but not sufficiently enough to make up for the reduction of work opportunities in the agriculture sector (Deshpande and Singh 2021). A part of this decline is due to the displacement of women as a result of mechanization/digitalization in agriculture and other prominent sectors.

Women's role in post-harvest management, processing/storage, and marketing is increasingly crucial in tying production to nutrition and income-generating outcomes. Agricultural system innovations must enhance the effectiveness of women's farm work and minimize tedium in farm operations (OXFAM India 2018). This process would call for a shift toward more gender-sensitive innovations focusing on farm women's financial and overall empowerment.

1.4 Women-Owned Enterprises

In India, self-employment is a significant source of employment, with 39.4% of women in urban and 67.8% of women in rural areas identifying themselves as self-employed (Ministry of Statistics and Programme Implementation 2022). However, these women-owned enterprises remain very small, with 80% having an annual turnover of under ₹500,000 (\$12,000) and over 63% being home-based (Ministry of Statistics and Programme Implementation 2022).

A study conducted by MicroSave Consulting and NITI Aayog shows that for successful and profitable entrepreneurship, six critical ecosystems are needed: entrepreneurship promotion, training, and skilling; market linkages; access to affordable finance; mentoring and networking, and business support services (MicroSave Consulting 2022). More sophisticated enterprises have some access to these ecosystems, but not those owned and run by grassroots women.

According to a report by International Finance Corporation (IFC), the total financing requirement of women-owned enterprises in 2019 was ₹1.96 trillion, and there was a financing gap of 70.3% in the supply of formal finance (IFC 2018). This gap is made worse by the gender-blind policies of banks and financial institutions, which result in complex documentation and processes that alienate women, and reinforce the misunderstanding that women are not creditworthy when there is evidence that they make better investments as they repay diligently and do not default. This is exacerbated by the fact that grassroots women-owned enterprises need patient capital to help them upskill, develop a market-competitive product or service, reach larger markets, and develop an enterprise that formal financial systems will be willing to invest and provide credit. The challenge does not stop at affordable capital; there is a growing need for customized and intensive business support services to help women-owned enterprises navigate India's complex regulatory framework and markets. These limitations restrict the formalization of a more significant number of nano-enterprises.

2. Addressing Structural Barriers and Gender Norms

Many socio-cultural norms have shaped women's participation in the formal economy based explicitly on conventional gender roles. According to a study undertaken by SEWA for the World Bank (Jhabvala et al. n.d.) on women's participation in India's financial sector, the main barrier is that the sector seems to have developed resistance toward women. For example, in the rapidly growing financial sector, women are only 17% of employees in scheduled commercial banks. Even in the microfinance sector, where over 95% of beneficiaries are women (MicroSave Consulting 2018), only 12% of the employees were women in 2017. A woman is often left out of social networks in these spaces, which disadvantages her regarding the kind of knowledge or understanding that her colleagues have.

Structural hurdles in the social, economic, political, and environmental spheres produce and reinforce gender-based inequalities for women in multiple intersecting ways. Gender equality can improve human development and well-being for individuals, families, and societies.

2.1 Unequal Burden of Unpaid Care Work

Unpaid care work is a significant barrier preventing more women from entering the workforce and moving up the economic pyramid (Deshpande and Singh 2021; International Labour Organization 2016). The duties involved can be roughly split into indirect care activities, such as domestic work (cooking and cleaning); and direct, personal, and relational care activities, such as taking care of children, the elderly, and the infirm. However, the care burden on women is not by choice, but is usually enforced due to socio-cultural norms. The 2011 National Sample Survey (NSS) shows that over one-third of women engaged primarily in housework say they would like a job. That number rises to nearly half among the most educated women in rural India.

In low-middle-income countries, indirect care work also involves accessing basic infrastructure and services such as clean drinking water, sanitation, and fuel. For instance, women in rural areas lose up to 27 days' wages based on calculations of the time spent collecting drinking water alone (UNICEF India 2023). Globally, 41.6% of the total number of women outside the workforce (inactive) cited care work as the reason for their inactivity compared to 5.8% of inactive men who identified personal reasons (such as studying, being sick, or being disabled) (International Labour Organization 2018). The first time-use survey in India showed that while women spend 21% of their day on care and domestic work, men spend approximately 5% (MoSPI 2019).

2.2 Lack of Safety and Accessibility in Public Environments

In India, safety in public spaces, including transport, is still a significant issue, and the feeling of risk only strengthens the social mores that limit women's freedom of movement. According to a World Bank Brief, 75% of India's women reported experiencing physical or sexual harassment in public places (World Bank 2022). Women's safety from harassment must be seen as an administrative problem impacting mobility and young women's entry into formal jobs. The dual realities and danger perceptions materialize in ways that limit the freedom of mobility for women. Several national studies have documented Indian women's willingness to work if employment were available near or at home. Therefore, directly impacting the participation and freedom of women in the workforce.

2.3 *Inadequate Access to Healthcare and Social Protection*

Health Outcomes and access to health care are not untouched by structural determinants such as socio-cultural norms, constitutional laws, market forces, and corporate interests that determine where individuals reside and what entitlements and resources. According to academic research (Bernhardt et al. 2018), 80% of Indian women must obtain their husbands' or other family members' consent before visiting a health center. These gender-based socio-cultural practices hinder women's access to basic healthcare facilities and social protection and, thus, prevent them from directly engaging in basic decision-making activities, including employment opportunities (Jain Kalra 2019).

3. Women's Access to Productive Resources

3.1 *Land Ownership*

A critical issue impacting women's employment is their general lack of or limited access to productive resources—financial, digital, and asset ownership (Chakrabarty 2023). Land ownership, especially in rural India, plays a vital role in women's lives, who depend highly on it for their financial security, shelter, income, and livelihood. Despite women performing a significant amount of agricultural activities, land ownership favors men, who, in turn, influence and dictate decisions concerning farming and family affairs (Agarwal, Anthwal, and Mahesh 2021).

3.2 *Financial and Digital Inclusion*

Women have better repayment records and are reliable loan-takers (MicroSave Consulting 2018). Additionally, bank records show that women-owned businesses have 30%–50% lower nonperforming loans than male-owned businesses (MicroSave Consulting 2018). This makes women-owned businesses reliable and profitable as a consumer segment. However, the lack of gender-responsive policies, such as a mandatory requirement for signatures of male family members and the stringent rules regarding collateral, contributes to the perception of women as high-risk borrowers and widens the gap between women and finance.

With the work ecosystems swiftly transforming toward complete digitization, lack of internet access increases information poverty and thus further reduces access to healthcare, education, skilling and other services, decision-making, and, most importantly, access to networks that can enable and promote work opportunities. As per the latest GSMA Mobile Gender Gap Report of 2023, the gendered digital divide seems stark in India, where 29% of women own a smartphone and 31% of women use the internet as compared to 48% men owning a smartphone and 52% using internet (GSMA 2023). The digital divide limits women's potential to be recruited for jobs requiring smartphone savvy. It also limits their ability to transact, make payments, and become users of their money.

In the service sector, gig economies are generating new livelihood opportunities, with currently 1.4 million jobs in India, many of which would provide women some flexibility in time and mobility (Sattva Consulting 2020). However, to avail of these opportunities and to be able to compete for them, women need to have access to relevant assets, capacity, tools, and information.

Access to finance and financial literacy are the most crucial steps on the path to economic empowerment of women. Despite the existing gender gap, India has made great strides in improving women's financial awareness and status. Box 1 describes the journey of formation of first women-owned cooperative bank of India that was formed to support women from low- and middle-income groups and providing them financial awareness and services.

3.3 *Accelerating Agency through Collectivization*

Over the years, government interventions aimed at women's empowerment through forming women's collectives have successfully improved women's access to credit and livelihood opportunities. Nongovernmental organizations have initiated several interventions regarding livelihood generation aimed at building asset ownership for women and has been successful in reducing the barriers for women while entering and staying in the workforce. Box 2 describes one such case of women-owned collective enterprises under SEWA Bharat that focus on sharing the care burden of working women and providing livelihood opportunities to other women in the care economy.

Box 1: The Story of First Women's Cooperative Bank of India

In December 1971, the Self-Employed Women's Association (SEWA) was founded in Ahmedabad, India, and was officially recognized as a labor union in April 1972. SEWA aimed to empower self-employed women; creating a union for women in the informal economy was the first step, but these women were also excluded from formal banking systems, leaving them with no place to save and borrow money. This gap led to a high reliance on exploitative money lenders. Empowerment was impossible without financial autonomy, and this goal led to the formation of SEWA Bank, a cooperative bank governed by the Reserve Bank of India, founded by 4,000 self-employed women in 1974. The shareholders of SEWA Bank are women from different trades in the unorganized sectors, who earn low and irregular income, and many of are also daily wage earners.

SEWA Bank was built to help grassroots women break out of the cycle of poverty, which is riddled with having cost-intensive social obligations such as marriage, emergencies such as sudden illness, deaths in the family, the impact of natural calamities on their lives and their homes. All these events lead to them mortgaging assets and borrowing money from informal sources and money lenders at high rates of interest. Low and irregular income, low to no savings, and high levels of debt to meet the above expenses create a vicious and an almost unbreakable cycle of poverty.

SEWA Bank creates a range of financial products and services that helps their shareholders think about the future based on their lifecycle needs—starting from care during pregnancy, children's education, weddings, productive assets to enable livelihood, fulfillment of old debt, purchasing/ redevelopment of homes, festivals, illness, religious tours, old age till death. The Bank generates awareness about the future, and helps with setting goals and financial planning. It also encourages its shareholders to think before borrowing, terms and conditions, and avoid over-indebtedness. Most importantly, SEWA Bank teaches women to save and to think before spending. Lastly, it links women to insurance products to protect themselves from certain risks rather than borrowing to deal with those emergencies and crises.

Source: The SEWA Bank—A women's self-help organization for poverty alleviation in India (<https://www.gdrc.org/icm/inspire/sewa.html>).

Box 2: A Case of SEWA's Collectives

SEWA has helped set up 154 Collective Enterprises in the last 50 years, where women have pooled their resources and jointly invested in and owned entrepreneurial ventures. Women play the roles of owners, managers, and users in such enterprises and collectively navigate and negotiate with the formal economy they are transitioning into. These ventures are profit-driven but set up around social causes. The collective nature of ownership ensures the women who are shareholders/owners have a stake in the profits. These women, therefore, elevate themselves from being workers/producers to business and capital owners. SEWA's collective enterprises work to accelerate not just community-based but also community-led innovations. Even though the survival rate of startups in India is less than 10%, more than 60% of SEWA-supported collective enterprises have survived and continue to provide work to women and their shareholders.

Some of SEWA's collectives have been formed around creating necessary care infrastructure and creating livelihood opportunities in the care economy. The cooperative care model seeks to improve the lives of both workers as well as users (and their families). For workers, this model is used to ensure better wages, working conditions, recognition, and formalization of homecare whereas for service users (including their families and communities), the cooperative model of care does not treat them as beneficiaries but agents in the design of the care program, creating space for active participation in caregiving. One example is the Sangini Childcare Workers Cooperative established in 1986 by SEWA in Ahmedabad, which runs childcare centers to cater to the needs of women in the informal economy. It frees up 7–8 hours every day for working mothers, caters to the nutritional and early educational requirements of their children, and creates opportunities for employment for informal women workers to work as childcare staff.

Sources: SEWA Bharat (n.d.); ILO (2018); International Labour Organization and Women in Informal Employment (2018).

4. Policy Messages and Way Forward

As a society, we have been encouraging women to be educated, financially secure, and independent. However, as an ecosystem, we should also be prepared to share the responsibilities traditionally borne alone by women.

There is no one-size-fit-all formula for empowerment; what empowers one woman may not empower another. Nevertheless, to comprehend the relational dynamics of power and positive change at multiple levels, in various settings, and across time, empowering women would require a systematic and concerted effort from the government, private sector, and civil society.

4.1 Changing Mindsets

One essential task to ensure women's economic empowerment is to work toward changing the mindsets of families, communities, market players, and even governments. In particular, the belief that care is the sole responsibility of women needs to give way to sharing the load among men and women in the family. Moreover, the belief employers hold that women are incapable or unavailable and so should not be hired for specific tasks or hired for leadership roles, needs to be changed to one of positive discrimination; the attitude of financial institutions to ignore small enterprises needs to be changed to one of outreach toward such nano-enterprises.

4.2 Including Women's Work in Official Statistics

Several micro studies have shown that although women do a great deal of work that should be included in the labor force, they tend to be left out. This is due to several factors. First, women undertake multiple activities during the day, such as farming, care of livestock, some artisanal or home-based work, and maybe some vending; however, the range of activities is often not captured. In particular, women who work in family enterprises, such as farms or informal enterprises, are often not counted as workers. Second, when asked by the enumerator, women tend to disclaim their work and count it all as housework. Also, women who work as domestic helpers, sweepers, and casual laborers do not like disclosing their work to outsiders. Finally, the enumerators tend to be biased and often do not engage with women directly and instead speak to the head of the household, most often male, who may list the women of the household as non-workers. Rarely are probing questions asked to arrive at a more holistic and nuanced understanding of women's work.

Since women are not included in the labor force statistics, they also get left out of the calculation of GDP. Also, since women's work is not recognized or counted, policies rarely seek to reach skills, knowledge, credit, or markets to them, rendering their work unskilled, low-tech, and poorly compensated.

It is, therefore, essential to understand the nature of women's work in India and **accurately measure it before reasonably estimating its contribution to economic growth**. The process will require enumerators to be

trained to ask appropriate and probing questions and to adapt the design of instruments to capture women's work better, for example, multiple activities carried out in a single day.

4.3 Recognize, Reduce, and Redistribute Unequal Care Burdens

Women's care burdens in the Global South include care for not only children and incapacitated elderly, but also time- and effort-consuming domestic chores like fetching water and managing sanitation (Fletcher, Pande, and Moore 2017; International Labour Organization 2018). These burdens can be reduced and shared by public sector infrastructure and a change of mindsets within families. We offer some recommendations:

- a) **From Anganwadis to Creches:** Childcare facilities must be widespread and available to every family. Public and free childcare must be widely available for women in the informal sector. Currently, the network of anganwadis focuses on the nutrition and health of children and some preschool activities for 3–6-year-olds. However, these do not serve the needs of the working mother. The ICDS Anganwadi needs to increase hours to accommodate a working day. They also need to provide facilities to care for all children from 6 months to school-going age.
- b) **Involve Non-Government Actors in Childcare:** While government childcare facilities are available to some extent, they are neither sufficient nor well-equipped to cater to the enormous demand. Ample funds need to be made available from the private and public sectors to involve civil society organizations to provide for creches to allow mothers to work.
- c) **Improve Public Infrastructure:** As mentioned above, in India, care work burdens are made worse by challenges in accessing basic infrastructure facilities and due to restrictions to mobility, such as a lack of safety in public transport. These issues need to be addressed to have a meaningful and lasting impact. In particular, investment is required to ensure every household has drinking water and sewerage available. In urban areas, often infrastructural facilities are not provided as the dwellers are "unauthorized" or "informal." A strict policy of water and toilet in every home, regardless of land ownership, is required.

4.4 Prioritizing Skill Development and Recruitment

Reskilling and upskilling with certification at every level is crucial for women often employed as helpers and ancillary workers. The India Skills Report 2022 suggests that based on hiring trends, internet businesses; software; hardware and IT; pharma; and banking, financial services, and insurance (BFSI) are the top-tiered employment sectors. Additionally, data analytics, machine learning, and the use of AI are new and expanding sectors. The same report indicated that women are more employable than men and that there is significant enrollment in STEM education, yet fewer are getting hired. This points toward a significant need for the corporate and the private sector to collaborate with skilling institutes and programs to undertake technical skilling and to improve the conversion rate to employment.

To close the gender gap, access to digital devices and widespread digital literacy programs will be a crucial first step. We need more initiatives like Microsoft's and NSDC's partnership to train 1,00,000 women in digital skills and other demand-mapped skills that will create pathways for women to be actively absorbed into the formal workforce.

4.5 Creating an Enabling Environment for Women's Micro-Enterprises

Women-owned microenterprises are mostly nano-sized and unrecognized by the government, private sector, and developmental agencies. There is a need to officially define nano enterprises so that policy can focus on creating an enabling environment that supports the sustainability and growth of such enterprises and prepares for their resilience against shocks/crises.

In India, 90% of women's enterprises also do not have access to formal credit. Creating a dedicated women's enterprise development fund by the government is essential, which can act as patient capital, including low-cost loans or seed money to help grow enterprises. Bridge institutions, which help women become credit-willing and credit-ready, need to be created and strengthened. These institutions can also build women's capacities to use digital technologies, strengthening backward and forward market linkages. Lastly, there is a need to ensure that the public and private sectors are taking steps to provide business support to these enterprises, actively including women-owned enterprises in the supply chain, and making large markets accessible.

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