

# The Complex Relationship Between Education And Female Labour: The Curious Case Of India

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## **Abstract**

*It is widely believed that improvement in education access leads to better employment statistics. India has defied this basic assumption when it comes to its Female Labour Participation Ratio. Despite the increase in education access across India, why has there not been a proportional increase of women in the labour market participation ratio. Though the Indian government claims to have taken active steps towards a safer and more inclusive environment for women through empowerment schemes and improving education access to girls and women, the data regarding the number of females in the workforce speaks otherwise. In 2024, only 36 percent of the labour force are women, and it is showing even further decline in some pockets. This research analyses the reasons for the astounding inverse relationship between education advancements in terms of accessibility and women's participation rate. It also touches upon the ground impact of key policy decisions taken by the government in this regard.*

**Keywords-** gender parity, education access, empowerment, labour market participation ratio, gender inequality, women security, skill development, cultural bias

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## **I. Introduction**

It is widely acknowledged that women who constitute 48.5 percent of the Indian population are crucial to India's economic growth and can bring diversification and new perspectives that can help in balanced sustainable growth. Despite their numbers which make them equal stakeholders to men, women contribute only 18 percent to the gross domestic product (GDP) of the country, revealed a study by the National Family Health Survey (NFHS). The study added that advancing gender equality could potentially lead to a 30 percent increase in India's GDP. This was reiterated in the **McKinsey Global Institute's recent report, The power of parity: Advancing women's equality in Asia-Pacific** which highlighted that the contribution of women to India's GDP stands at a dismal low of 18 percent, one of the lowest proportions in the world, reflecting the fact that only 25 percent of India's labour force is female (**Woetzel et al., 2018**). The report explains how more than 70 percent of the potential GDP opportunity comes from increasing women's participation in the labour force by 10 percentage points.

Studies on women empowerment across the world have revealed that education and skill development is necessary to ensure their larger participation in the economy and for them to be better assimilated in an increasingly tech driven world.

Taking the cue, India took some concerted steps aimed at bringing women into the national narrative through campaigns such as Beti Pachao, Beti Padhao and the New Education Policy (NEP) which was approved by the Union Cabinet of India in July 2020 (**Jagpreet, 2024**). This policy focuses on making education more inclusive and affordable for women from the lower income families.

Although the campaigns and policies have the potential to eliminate gender stereotypes and increase female literacy, it has not led to visible results on ground. After recording some improvement in recent years, India's notoriously low female labour force participation rate (LFPR) has stagnated, data from the Periodic Labour Force Survey (PLFS July 2021-June 2022) shows. 29.4 percent of women (aged 15-59) were part of India's labour force in 2021-22, as compared to 29.8 percent in the preceding year. In contrast, men's LFPR improved from 80.1 percent in 2020-21 to 80.7 percent in 2021-22 (**Dhamija & Chawla, 2023**).

This is a worrisome decline and is shockingly comparable and close to Sudan's women participation, a country counted among the worst for gender equality. It is important to understand the underlying reasons for this decline as it is happening despite serious efforts to bring women into the mainstream of the Indian economy. This is crucial to formulate and implement policies that are effective on the ground and go beyond the political rhetoric.

It is obvious that resolving this issue is quite complex. Deep rooted Patriarchal mindsets and stereotypes have been etched into the socio-cultural fabric of the nation. This makes people biased and discriminative against

women as an act of habit and without even seeing that as a blunder. It is their normal. Women who are successful are very rarely given the credit that their male counterparts are lavished and their success is often attributed to be an outcome of sheer luck rather than a result of their hard work and brilliance. India has become a classic case study that challenges the belief that improvements in education is directly proportional to the women labour participation rate. This research analyses why education advancements have not resulted in a proportionate increase in women's participation rate in India and what factors does the Government need to consider and integrate in their policy making to ensure greater gender equity and improvement in the female participation. It also analyses the impact of the key initiatives taken by the Government in this specific regard.

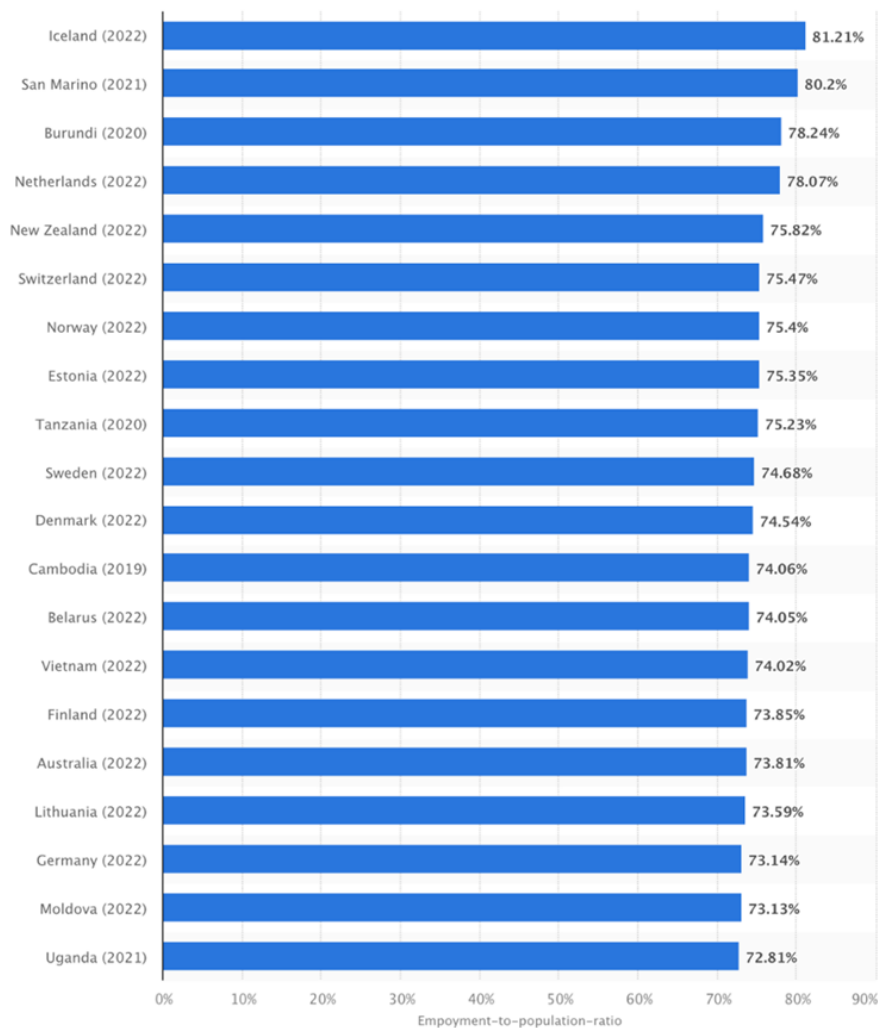
## II. Research Methodology:

This investigative study analyses secondary sources that have been published.

## III. Trends In Women's Labour Participation Rate

As of 2022, an astounding 48.4 percent of the Indian population were composed of women, yet only 29.4 percent of the labour force aged 15-59 in the same year were female and the statistics continue to show a visible plateau with a gradual decline. On the contrary, it is observed that the male participation labour rate has not plateaued and will likely not anytime soon. The following figure displays the trend in women's labour participation rate over the years.

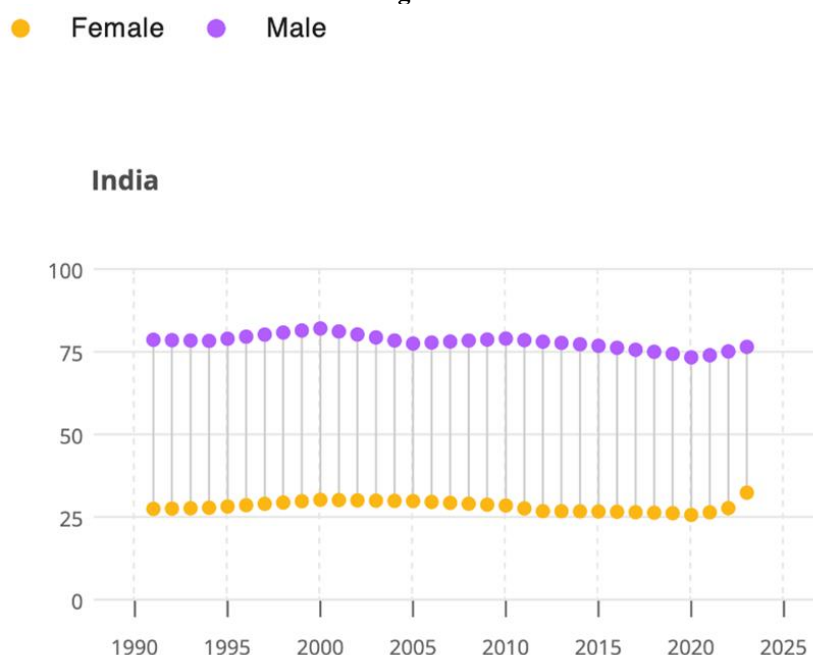
Figure 1



### Ratio of female labour participation rate (%) to population, 2022 | Source- Statista

As seen in Figure 1, Uganda is the 20<sup>th</sup> country on the list with the highest female employment to population ratio, despite being less gender equal than India. Moreover, India doesn't even appear in the countries with highest female employment-to-population-ratio, whereas Uganda does (Dyvik, 2024).

Figure 2



**Female labour force participation rate in India | Source- World Bank Group**

Figure 2 displays the trends in female labour participation rates from the last 30 years. Ironically, it is seen that between 2020 and 2021 the Indian economy picked up tremendously and grew to 9.05% after experiencing negative economic growth the preceding year. Despite this, the changes in female employment are almost negligible, suggesting that economic growth doesn't necessarily have a proportional relationship with female employment. The female participation rate increased in 2021 during the pandemic as women joined the workforce as self-employed individuals or to maintain household incomes (Chakraborty et al., 2022).

**IV. Reasons Of Low Female Participation Rate**

According to analysts at Morgan Stanley, India has become the fifth largest economy as of 2023 surpassing the UK and is on the path to becoming the third by 2027 (Inamder, 2024). Although this achievement is extraordinary, it cannot be overlooked that gender barriers persist. Women have been provided access to education in both rural and urban areas, and the female literacy rate stands at approximately 70.3 percent as of 2023 according to a report published by the National Statistical Office (NSO), which is why it's alarming that only 29.4% of the Indian labour force consist of women. The leading reasons as to why the data contradicts one other are:

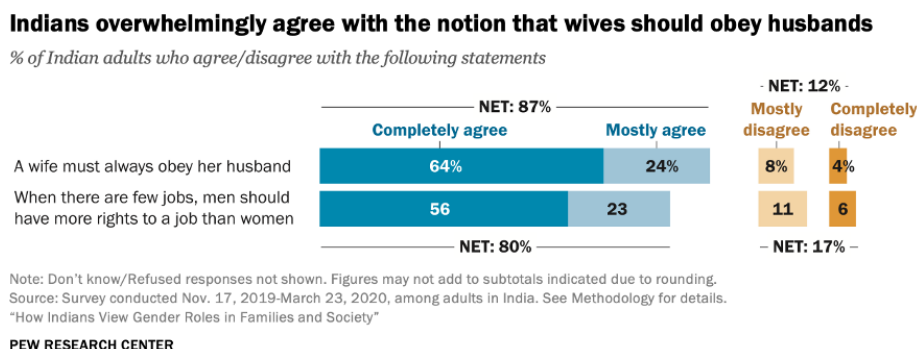
**Social and cultural norms:**

Even though the Indian economy has certainly undergone significant changes these last couple of years, societal perceptions regarding women remain deep-rooted in patriarchy. Men hold all power and right in the home, including control over the finances. As a result, women are denied their legal rights and opportunities. Their movement is restricted, and they have very little say in their own future or for that matter even on their own physical self. Their primary role is to take care of the male members of the family and bear children. The burden of motherhood and household chores are borne solely by the women and hence work is not a priority unless it is meant to supplement the income. Even if they work outside, the responsibility of motherhood and the home lies with them and since there is no sharing of work in that context, women avoid taking on extra work outside unless there is a dire need for it. Even in cases where they step out to work, they are restricted in choice as far as time commitment and distance away from home is concerned as they have to make time for their home duties and cannot go beyond a certain distance as it become inconvenient to attend to work and get back to their domestic responsibilities on time (Dasgupta & Gokulsing, 2013).

According to a survey conducted by the Pew Research Centre between 2019 and 2020, "In domestic settings, Indians tend to say men should have more prominent roles than women. About nine-in-ten Indians agree with the notion that a wife must always obey her husband, including nearly two-thirds who completely agree with this sentiment. Indian women are only slightly less likely than Indian men to say they completely agree that wives

should always obey their husbands (61% vs. 67%)” (*How Indians View Gender Roles in Families and Society, 2022*).

**Figure 3**



**How Indians View Gender Roles, 2022 | Source- Pew Research Centre**

The regime of inflexible jobs emerged due to cultural norms in India that employees should adapt and extend working hours whenever needed to show respect to their seniors that operate in different time zones (**Garg et al., 2023**). This limits females’ ability to become a part of the workforce as it becomes unsustainable for them to juggle motherhood and their jobs. As a matter of fact, according to a LinkedIn report, 72% of the women in India reject employment that does not enable flexible hours while 70% have already resigned for the same reason (**Navyasri, n.d.**).

**Lack of Access to job relevant and skill-based education:**

Statistics in India in terms of improvement in accessibility of education looked good on paper post the outbreak of COVID-19 when India saw a sudden expansion in online education and its reach, becoming the “second largest market for online education” after the U.S as of 2022 by a KPMG assessment (**Dhamija & Chawla, 2023**). Despite this, the education system still shows a large scope for improvement considering the learning levels have been declining with increases in the grade level. In fact, in India more than 3.5 million students dropped out after year 10 in the academic year 2021-2022 (**Patnaik, 2023**), and they aren’t seeing much improvement in education outcomes in terms of quality of learning. The government efforts have not had the desired impact because majority of these students especially in the rural areas still failing in clearing their first external exam of class ten due to multiple factors such as insufficient support from elders, lack of quality teachers, poor facilities in schools and poor access to books and supplies, substandard pedagogy, extreme poverty, and many more (**Ahsan, MN, Banerjee, R and Hari, S (2018)**).

A recent survey report by the think tank **Centre for Monitoring Indian Economy (CMIE)** revealed a huge mismatch between India's education system and its job market. From September through December 2022, only 12% of the 400 million job holders were graduates. About 40% of job holders were matriculates, 28% were non-matriculates, and the remaining 20% had only a high school diploma. Surprisingly, these groups' unemployment rates were 17.2%, 10.2%, and 1.6%, demonstrating a mismatch between education and employment (**education.economicstimes.indiatimes.com- RP Gupta 2023**).

The average female literacy rate throughout the world is 79.9%, while for men it is 89.2%. India lingers behind at 62.3% for women as compared to 80% for men (**Jenna Cook 2020**). Although the national literacy rate in India falls behind the global literacy rate, literacy rates in the more rural parts of the country are significantly lower than the urban regions. In Rajasthan, the largest and most rural geographical state in India, the average literacy rate is 67%,but only 52.6% for females (**Khushboo Balani, Liz Willen 2017**).

Although the Right to Education Act (RTE) implemented by the Parliament of India in 2009, making education compulsory for children between the ages of 6 and 14, did lead to increased enrolment for girls in primary school, dropout rates going into secondary education are still considerably high for girls. This situation is even more severe in rural areas, where less than half of girls finish the tenth grade. Gender gaps widen with each progressive stage of schooling as it becomes more difficult for girls to stay in school (**ASER 2023&Unified Digital Information on School Education (UDISE) plus data 2021-22**)

Girls drop out of school primarily, due to gender bias in families, early marriages, child labour, lack of basic amenities like toilets, menstrual hygiene and lack of safe learning environments. Due to cultural traditions, patriarchal values, and poverty, families often prioritize the marriage of their daughters over their education. The term Paraya dhan is often used to describe girls in India; the term refers to the view in society that girls are a

liability. Paraya means “not one’s own,” while dhan translates to property and wealth, reflecting the cultural belief that girls are meant to be transferred from the ownership of their father to that of their husband when they marry.<sup>32</sup> Once married, education is no longer priority as the majority of the domestic responsibilities fall to them. Although they have the option of continuing with their education after marriage, this is a rare occurrence due to early pregnancies, strict gender roles, poverty, and the need for someone at home to do the domestic labor (**Lal, B Suresh. (2015), Paul, P. (2020).**

Moreover, as the curriculum is therefore unable to adapt quickly to the fast-paced changing requirements for workers in Indian industries. With heavy emphasis on academic pursuits, vocational training in India tends to be neglected, and this results in women being unable to equip specific skills that are required for employment. (**P, 2024**)

Currently, women make up just 8% of the student strength at the 23 IITs across the country and are lagging the boys a lot (**hindustantimes.com 2017**). As of 2023, women account for 27% of India’s STEM (Science, Technology, Engineering and Mathematics courses), the recent **Global Gender Gap Report 2023 by the World Economic Forum** has found, which puts women at a huge disadvantage as more and more jobs become technical in nature in the job market. A recent study by **Shruti Muralidhar and Vaishnavi Ananthanarayanan (2023)** across 100 Indian universities found that only 16.6 per cent of the overall STEM faculty were women, which means that girls don’t have too many women role models at the college level either.

#### **Wage gaps:**

The economic participation and opportunity parameter, which is based on gender gaps in labour force participation, share in managerial positions, wage gaps, and wage parity, reached its highest gender parity score to date at 60.5 per cent globally. The sub-index of economic participation remains the second largest gap to bridge globally, after the gap in political empowerment. In 2024, 94 countries (64.4 per cent of the sample) registered an increase in this indicator, including 10 of the 15 most populous economies. Bangladesh reported the lowest score (31.1 per cent) on this subindex, while Liberia had the highest (87.4 per cent). India has the fourth lowest level of economic participation parity at 39.8 per cent, with less than 30 per cent gender parity in estimated earned income and under 50 per cent parity in labour force participation rate. India has the fourth lowest level of economic participation parity at 39.8 per cent, with less than 30 per cent gender parity in estimated earned income and under 50 per cent parity in labour force participation rate (**Global Gender Gap Report 2024**).

The gender wage gap remains to be a serious problem in India, where men and women suffer from ‘equal work, but unequal pay’. In urban areas, despite educated women being able to work a normal job, they are often employed under the low-skill and low-productivity spectrum (Taneja & Batra, 2024, #). Additionally, as of The World Economic Forum, India has been ranked 135<sup>th</sup> out of 146 countries in its Global Gender Gap Index for 2022. This number is startling to say the least considering that India had recently penetrated through the list of the most educated countries in the world, standing at the 43<sup>rd</sup> position (**Khan, 2023**).

Interestingly, labour force survey data of the **National Sample Survey Office (NSSO)** had admitted to the gender wage gap closing from 48% in 1993-1994 to 28% in 2018-2019. Unfortunately, this remarkable progress seemed to have overturned during COVID-19 as the wage gap increased by 7% in 2020-2021, a number that should not be disregarded (**Das, 2023**). On the contrary, while female wages were being reduced, male workers had experienced an increase in wages despite both genders having the same job. Low wages do not incentivise women to come out and work as they are not seen as useful contributors who could be sent out for larger hours of work at the cost of their household chores and responsibilities.

#### **Domestic violence:**

Domestic violence is considered an inappropriate breach of women’s rights. In fact, the **World Health Organization (WHO)** estimates that 1 in 3 women have been subjected to physical abuse and/or sexual abuse. As of 2022, total number of reported rape cases in India have increased significantly to over 31,000 as compared to 2020 (*Number of Reported Rape Cases in India 2005-2022 Statista, 2024*). Unfortunately, this number is in no way an accurate representation of the total number of rape cases in India since many of them aren’t reported. Abused women continuously live in fear and suffer from mental health issues and low self-esteem. Hence, it is no surprise that these women are reluctant to participate in the workforce.

A research study published by **Elsevier Ltd** analyzes the relationship between domestic violence and women’s labour force participation rate. It has been observed that the highest risk of violence occurs when women work and their partners don’t, or when the husbands are threatened by their wife’s position. Due to their dominance being challenged, these men often resort to violence as a reminder to their partner as to who’s in control (**Gedikli et al., n.d.**). Additionally, domestic violence doesn’t only affect women’s physical health, but their self-esteem as well, resulting in absenteeism, female workers being less able to acquire skills and even puts a strain on the healthcare industry as more public resources are devoted towards tending to the ill and abused.

What the abusers don't realize is the long-term effects of their actions; the few survivors who visit hospitals complain about minor problems such as stress and insomnia without considering their larger issues like menstrual problems, panic attacks and depression, all of which are major factors contributing to death.

While India has attempted to recognise domestic violence as a punishable offense by introducing the Domestic Violence Act 2005, it is disappointing to see that still 32 percent of married women in India have reported being abused. This could be the tip of the iceberg as this number does not account for the 75% of survivors who have never registered a case (Jain, 2023). In India, Eswaran and Malhotra (2011), using data from the second round of the NFHS, show that women who work away from home are more exposed to spousal violence. Most studies done out of India do not support the optimistic view of labour force participation as a route to empower women and, in turn, decrease the prevalence of domestic violence. Rather, models appear to suggest that men care when their role in the household deviates from the roles prescribed by traditional norms. Violence here is seen as a way to restore the preferred domestic order and the marginal utility that a husband derives from violence tends to increase when he is disempowered by his wife's employment. Employed women who earn more than their husbands, or those who have unemployed husbands or those who have money for their own use are more exposed to Intimate Partner Violence (Paul, Sohini. (2016). The fear of disturbing the social protocols and domestic violence deters women from seeking jobs.

### Psychological biases to male leaders rather than female leaders:

According to a May 2024 report by LinkedIn and The Quantum Hub, a Delhi-based consulting firm that aims to inform public policy deliberations, women's overall workforce participation in corporate India grew from 23.9% in 2016 to 26.8% in 2024. Despite a surge in female workforce participation, a recent report reveals that only 18% of senior leadership roles in corporate India are held by women. Personal accounts revealed the impediments women face in corporate India—judgments on appearance, bias based on marital status, and sexual harassment—are often normalised. Companies often view women employees as a drain on resources, further obstructing their career advancement and revealing entrenched gender inequality in the workplace.

The report, 'Women in leadership in corporate India', based on data from 100 million LinkedIn users, revealed that only 18.3% of senior leadership positions (managerial levels and above) were held by women in 2024. While women constitute 28.7% of the workforce at the entry level, this figure drops sharply to 18.5% at the managerial level.

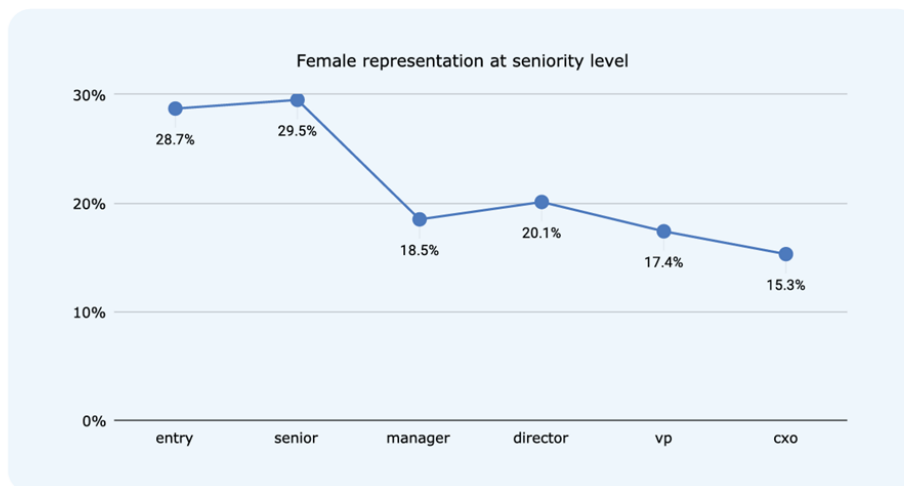


Chart 3: Female representation at every seniority level across industries

Source: Data from the LinkedIn Economic Graph

Having access to education doesn't change the fact that women are treated differently than men are in the workforce, including the fact that majority of the senior positions in different firms are male. It is recognized that these men have mandatory tight schedules, so understandably they need to rely on their partner to take care of the household and children. But the Indian society refuses to envision a scenario where the reverse can be as successful, if not more (Sen, 2022). Stereotypes regarding successful businesswomen being 'bad mothers' have been engraved into society's heads, Since negligible opportunities for promotion and comparatively lesser growth opportunities are .

This outlook on female leadership was demonstrated in a research paper written by Arz Taneja and Rachel Batra. It is seen in Table 1 that based on the categories of work investigated upon, the % of male participation is significantly higher than the female participation except in animal care.

Table 1

IHDS 2005	Male	Female	Difference	Std. Error
Farm Work (Family)	0.173	0.117	0.056***	(0.002)
Animal Care	0.159	0.175	-0.016***	(0.002)
Business	0.083	0.019	0.064***	(0.001)
Farm Labourer	0.101	0.074	0.027***	(0.001)
Non-Agricultural Labourer	0.108	0.024	0.084***	(0.001)
Salaried Work	0.120	0.026	0.094***	(0.001)
Any Work	0.518	0.310	0.207***	(0.002)

IHDS 2011	Male	Female	Difference	Std. Error
Farm Work (Family)	0.172	0.116	0.055***	(0.002)
Animal Care	0.098	0.135	-0.038***	(0.001)
Business	0.087	0.025	0.061***	(0.001)
Farm Labourer	0.088	0.071	0.017***	(0.001)
Non-Agricultural Labourer	0.155	0.042	0.113***	(0.001)
Salaried Work	0.129	0.038	0.091***	(0.001)
Any Work	0.518	0.249	0.270***	(0.002)

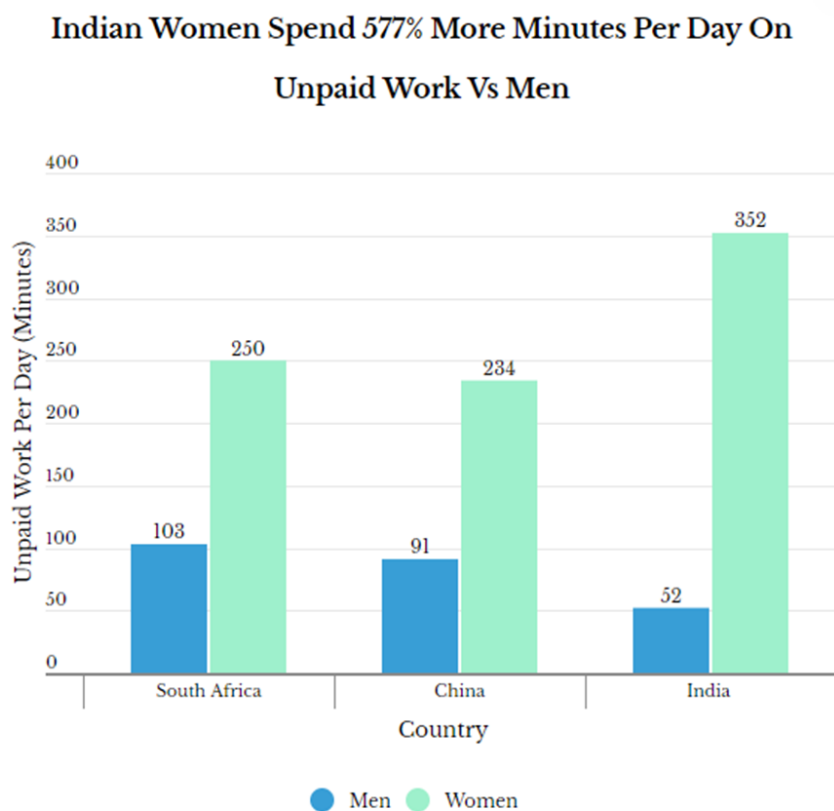
Note: Difference defined as Male - Female. \*p<0.1, \*\*p<0.05, \*\*\*p<0.01  
 Source: Authors' Calculation using IHDS-2005 and IHDS-2011

**Figure above: Proportion of labour force employed by nature of work**

This skewed ratio works against women as men exercise greater authority and muscle power to further marginalise the women and stifle their voice and authority making, putting them at a huge disadvantage.

**Lack of a supportive infrastructure:**

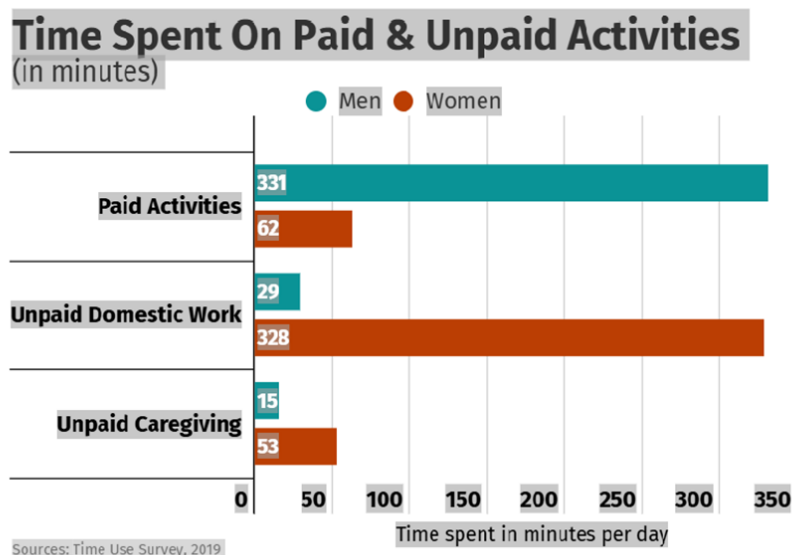
A 2018 **Oxfam's Mind the Gap report** found that Indian women do the most unpaid care and domestic work of any country globally, except Kazakhstan--a country with 94% lower GDP than India. Women in India currently spend up to 352 minutes per day on domestic work, 577% more than men (52 minutes) and at least 40% more than women in South Africa and China (the other two BRICS countries for which data are available), according to **Organisation for Economic Co-operation and Development (OECD) data**.



Source: Organisation for Economic Co-operation and Development (OECD) data.



On average, Indian women spend over 44 hours a week on unpaid domestic work and caregiving activities, our analysis of time-use data shows. In comparison, men spend just over five hours a week on these activities. Add to this a 40-hour workweek, and Indian women engaged in paid work already work for about 85 hours a week.



This extra burden of household duties that are imposed on the women prevent them from entering the workforce regardless of their skills, education and the drive to step out.

According to a report prepared by **Soumya Kapoor Mehta, head, IWWAGE**, for Forbes India (IWWAGE is a non-profit initiative of LEAD [Leveraging Evidence for Access and Development) while unpaid care work done by women happens more or less simultaneously along with their jobs in rural areas, the burden is more in urban areas, particularly post-pandemic. This could be attributed to nuclearisation of families, early marriages [study finds that marriage reduces the likelihood of women’s workforce participation by 17 percent in urban areas], involvement of the household in taking a decision whether a woman should work or not, and other factors like husband’s income, wealth etc, she says. “There is also an oversupply of educated women, but not enough attention is given to creating commensurate jobs for them.” The absence of good quality, formal jobs results in most women being engaged in unpaid or informal employment, the study states (**Forbes India 2021**).

Policies have to be gender-responsive to address the issues of recruitment and retention of women. They must be linked to awareness measures, to market needs, and coupled with post-placement support and welfare amenities (**Rohit Kumar, Renjini Rajagopalan, Akshay Agarwal and Vanya Gupta 2020**).

Childcare is a leading barrier that prevents women from participating in skills training, according to the World Bank (**Kathleen Beegle, Eliana Rubiano-Matulevich 2020**). Childcare provisions can improve women’s participation in skilling programmes, along with safe transportation that addresses their mobility limitations. Skilling must integrate women into sectors that are dominated by men, which can help improve their incomes. Provision of crèches, old age homes for the elderly and toilet facilities could be a game changer. Lack of hygienic toilets keeps a lot of women home. Even when available Women seldom use public toilets as they are extremely unhygienic. Even women who live in urban spaces like Delhi where public toilets are easily available, avoid using them. This lack of use stems from two major concerns- toilets are often located in secluded, unsafe spots and they are often unsanitary. Hygiene is of great concern, especially when menstruators have to consider accessing a clean bathroom for checking or changing their menstrual products at regular intervals. Unsanitary toilets increase the **risk of** infections for those who already have a higher chance of contraction. The aversion to public washrooms is increased by the general stigma around menstrual and reproductive health of women and other menstruators (**Soumya Singhal and Riya Singh Rathore 2022**). The situation is worse where women have no such facility and have to use unsafe places. The lack of these basic facilities unfortunately has not been addressed on a serious note keeping women out of the works force.

#### **Safety concerns of women:**

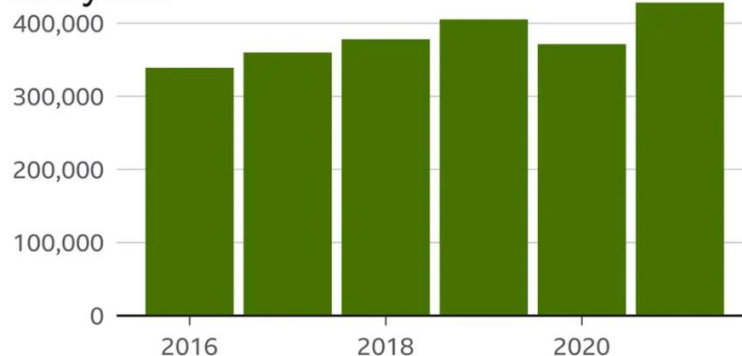
According to the **Women, Peace, and Security Index 2023**, India ranks 128th out of 177 countries. The index score for India is 0.58, which places it in the fourth quin tile for women's safety. The **National Crime Records Bureau (NCRB)** released its annual crime report, revealing a concerning surge in crimes against women



in India. In 2022, there were 4,45,256 cases of crime against women, an increase from the previous year's translating to approximately 51 FIRs every hour (**TOI 2024**). Only 27% Indian women are currently in the labour force. Among G-20 countries, only Saudi Arabia is worse, India Spend reported on April 9, 2016. Within South Asia in 2013, India had the lowest rate of female employment after Pakistan. In over two decades preceding 2013, female labour force participation in India fell from 34.8% to 27%, according to an **April 2017 World Bank report**.

### The rising graph

#### Incidents of crimes against women highest in 6 years



Source: National Crime Records Bureau (2016-2021)

BBC

Women's workforce participation in India remains low due to safety concerns like sexual harassment and gender discrimination. Despite policies like the POSH Act, many workplaces lack adequate measures for protection. Experts suggest more comprehensive efforts, including education and zero-tolerance policies, to create a safer work environment for women (**Riya Tandon – ET 2024**). According to **Deloitte's 2024 Women @ Work report**, which assesses numerous crucial workplace and societal factors that impact a woman's career, nearly half of the women are concerned about their safety at work or while travelling to work.

As per 2022 data from the National Crime Records Bureau (NCRB) there are 86 rapes a day across the country. While they represent a mere fraction of the 4,45,256 registered cases of crimes against women in the same year, they depict what seems to have become a new, grim normal for the country. While there has been a mammoth increase in the number of crimes reported against women in India over the years, 99.1 per cent of sexual assaults in the country remain unreported, as per a 2022 analysis (**Pramit Bhattacharya, Tadit Kundu for Livemint**) Even when the majority of sexual violence cases against women remain unreported, the ones that do get reported are often trivialised.

Enduring class divides and deep-rooted inequalities perpetuated by the caste system add to the complexity of the problem, with women from poor and lower caste backgrounds being at greater risk of rape and sexual assault (**Anya Narang 2022**). A woman is raped every 16 minutes in India, while several other similar crimes never make it to police records. Rape cases that do make it into records, meanwhile, rarely see alleged rapists punished: conviction rates ranged between 27-28 per cent between 2018 and 2022, essentially indicating that roughly three of four people charged with rape walk free (**Shivam Patel, Reuters 2024**). This creates a very insecure environment for women in general and prevents them from stepping out to work. Lack of safe public transport is a huge deterrent and keeps women from looking for jobs that require them to use transport which severely restricts their choices.

#### Limited access to finance for start-up businesswomen:

Entrepreneurship/self-employment is a preferred option for a lot of skilled Indian women as they are able to balance their household duties with work better and feel more secure as they control the way they work. However, one major problem with startups, regardless of the entrepreneur's gender, is the access to finance. The ratio of start-up ideas to investors is significantly high, meaning that competition is fierce and a start-up project must have enough collateral, a reliable track history, a professional set of documents, and much more. Repeated studies have shown that females are more likely to face a harder struggle to acquire good sources of finance. According to a paper written by **Nabamita Dutta and Sushanta Mallick**, firms with majority female ownership have more constraints on accessing finance compared to firms with minority or zero female ownership. (**Dutta & Mallick, 2022, 973-996**). This is because bank officials tend to be skeptical when a woman approaches banks for a business loan, questioning whether they are taking ownership of a business as a whim. As mentioned before,

patriarchal views on women have molded the Indian society's views on where their capabilities lie, entrepreneurship not being one of them. Although the number of Indian female entrepreneurs has slightly increased in the past decade from 14 to 20 percent (**Hero FinCorp Team, 2023**), it is still far below developed economies such as the UK and USA despite India becoming the fifth largest economy in the world.

Though several financial institutions in India have taken innovative measures to enhance access to finance to micro, small and medium enterprises (MSMEs), women-owned MSMEs continue to be on the fringe. **IFC's 2022 study on "Improving access to finance for women-owned businesses in India"** highlights financial institutions' apparent lack of interest in women-owned businesses. Financial institutions' lack of belief in the women-owned enterprises has led to fragmented and unfocussed efforts and resulted in inappropriate products and processes for the segment. The key driving factor is financial institutions' scepticism towards women-owned enterprises. The roots of this attitude can be traced back to the skewed gender-balance in the staff structure of financial institutions in India. Only 17 percent of employees in scheduled commercial banks in India are female, which impacts the outlook of staff towards women-owned enterprises (perhaps due to the societal biases). Financial institutions see micro enterprises (around 97.5 per cent of women-owned MSMEs in India are micro enterprises and operate in informal sector) as high-risk, which further complicates the issue and reduces options for women (<https://www.smefinanceforum.org>). It is unacceptable that only 47 percent of the female population in India are capable of making financial decisions independently (**Sengupta, 2024**). To make matters worse, around 19 percent of the female loan applicants are rejected, which is more than double of the rejection rate of men in India, which is 8 percent (**Protium, 2023**).

## V. Key Government Initiatives:

The Government of India has taken several initiatives to encourage the female labour participation rate in India. The following explain some of them and their impact on the gender ratio in the workplace.

### **Maternity Benefit Act, 2017**

Being a part of the Code of Social Security, the Maternity Benefit Act was first introduced in 1961, states that employed women are permitted to take up to 6 months leave pre and post childbirth, in which the employer has to pay them their full salary in that period of time. The Act also includes benefits such as medical bonuses and nursing breaks (**Acharya, 2024**).

In order to protect the interests of women employees and encourage participation in the labour force, the Act was updated in 2017, where the Government increased paid maternity leave from 12 weeks to 26 weeks of which not more than 8 weeks can precede the expected date of delivery (**Ministry of Labour & Employment, 2023**). The amendment also allows pregnant women to work from home if their job permits them to do so, and states that childcare services must be in close proximity for firms with 50 or more employees (**Acharya, 2024**).

Unfortunately, the Act wasn't as effective in promoting female employment as expected. According to a study conducted in 2024, the extension of maternity leave as per the 2017 amendment reduced the likelihood of hiring women in the high-fertility age group. This is because employers saw this as an additional cost, which also explains the 2-4% fall in income for employed women on the account of extended maternity leave (**Baneerjee et al., 2024**).

### **Code on Occupational Safety, Health and Working Conditions, 2020**

The Occupational Safety, Health and Working Conditions Code, 2020 was passed by Lok Sabha on the 22<sup>nd</sup> of September, 2020 and highlights and protects the rights of workers from various sectors such as industry and plantation. It also prompts the employment of women because according to the Code, they have the ability to be established in all types of job sectors and can be employed during hours before 6 a.m. and after 7 p.m. provided the women consent to it (**Ministry of Labour & Employment, 2023**). Additionally, the employers are required to fairly treat the female workers by taking measures such as extra wages for overtime, compensatory holidays, and reasonable hours, all while maintaining adequate safeguarding to protect the health and safety of the employees (**Bhardwaj, 2024**).

While the intent of the OSHWC Code is admirable, it presents many gaps that make the Code seem vague while also excluding certain working groups and firms. For instance, establishments employing 10 people or less as well as employees working in organized sectors such as e-commerce are exempted. This poses a problem because the number of women-owned enterprises is increasing, moving from 14 to 20 percent in the last decade out of which 71 percent employ five people or less, making them excluded from the OSHWC Code (**Naseer, 2022**). Furthermore, the Code has failed to specify certain minimum requirements that employers must consider when introducing safety measures to protect the health of the employees (**Dua Associates, 2021**). This has resulted in employers using this ambiguity to their advantage by adjusting standards such that the firm doesn't go against the Code, but the desired results of this initiative aren't being achieved.

### The Code on Wages, 2019

Introduced by Mr Santosh Gangwar on July 23<sup>rd</sup>, 2019, this Code states that there shall be no wage discrimination for employees of different genders that have the same job or work of a similar nature that is performed under similar working conditions, where the skills and experience aren't of practical importance to the general terms and conditions of the employment. Clause 3 of the Bill prohibits the reduction in wages of any employee based on their gender (**Ministry of Labour and Employment, 2019**), and if doing so the employer faces a penalty including fines up to INR 1,00,000 and/or imprisonment.

This Code has been acknowledged as one of the most progressive steps taken by the Indian Government to reform the Indian labour market. Unlike the OSHWC Code, it covers both organized and unorganized sectors, which acts as a form of encouraging new enterprises and start-ups in the hopes of creating more employment opportunities in the country. Nonetheless, the Code does lack clarity in some specific areas which the Government is yet to address. For instance, Section 3 of the code does not specify any requirement or criteria under 'experience' when hiring employees that have the 'same work or work of similar nature'. This acts as a disadvantage aimed at women, because their skills and experience tends to be undervalued by employers. Moreover, the words 'employees' and 'workers' have been used interchangeably, yet no threshold has been set to compare regular employees and employees included in the clause such as those working in administrative, managerial and supervisory nature (**Ahlawat & Associates, 2023**). This ambiguity can harm female workers, who are often employed in the lower-wage sectors as the exchangeable use of the words can entirely affect women's eligibility to be included in the clauses of the Code.

### Mudra Yojana Loan Scheme, 2015

This program is a part of the Pradhan Mantri Mudra Yojana Scheme that was established in 2015. It caters to the young female entrepreneurs by offering them loans up to 10 lakhs that are free of collateral requirements with low interest rates that go hand in hand with adjustable tenure length. While the loans come from banks, micro-financing institutions and financial intermediaries, this scheme has made loans more accessible to women by imposing a regulation that all sources of finance must reduce interest rates by 25 points while serving females (**IIFL Securities, n.d.**).

However, just like every other scheme, the MYL scheme provides for people under a certain criterion, such as age, payment history and type of job. Once again, similar to other schemes, it has its drawbacks. Even though the aim of the scheme is to provide finances to young aspiring female entrepreneurs to make them financially independent and self-reliant, according to a research study conducted by **Garima Singh and Neelma Kunwar**, despite the government's endeavor to make education more accessible, around 60 percent of the Indian women are still illiterate because women's education isn't as promoted as male education. Additionally, family pressure is still prominent towards women in society that females are obliged to take care of the house while the men earn a living. Therefore, many women in India are deprived of knowledge about technology and business, so are unlikely to have the proficiency or moral support to start a business (**Singh & Kunwar, 2022**). The table below taken from the research conducted by Singh and Kunwar depicts the problems women beneficiaries face under the Pradhan Mantri Mudra Yojana Scheme.

**Table 2**

Sl. No.	Problems	Yes	No	Mean score	S.D.	Rank
1	Lack of education and knowledge	80 (40.0)	120 (60.0)	1.40	0.89	X
2	Lack of skills and technical knowledge	100 (50.0)	100 (50.0)	1.50	1.0	IX
3	Communication with bank officials	200 (100.0)	-	2.00	1.14	I
4	Bank formalities	200 (100.0)	-	2.00	1.14	I
5	Financial illiteracy	180 (90.0)	20 (10.0)	1.90	1.34	III
6	Safety and security issues	165 (82.5)	35 (17.5)	1.82	1.28	V
7	Low self confidence	150 (75.0)	50 (25.0)	1.75	1.22	VII
8	Time management	130 (65.0)	70 (35.0)	1.65	1.14	VIII
9	Dominance from male counterparts	170 (85.0)	30 (15.0)	1.85	1.30	IV
10	Lack of market information	180 (90.0)	20 (10.0)	1.90	1.34	III
11.	Low risk taking ability	160 (80.0)	40 (20.0)	1.80	1.25	VI
12.	Complex procedure of lending institution	190 (95.0)	10 (5.0)	1.95	1.38	II
13.	Business/capacity building	150 (75.0)	50 (25.0)	1.75	1.22	VII

(Figures in parentheses indicate the percentage of respective value)

**Problems faced by women under Pradhan Mantri Mudra Yojana | Source- JETIR**

### **National Crèche Scheme, 2017**

Established to foster protection for working parents and their children, the National Crèche Scheme provides daycare services for children while their parents are working. This scheme is specifically targeted towards mothers, who have been prevented from getting jobs due to their inability to manage inflexible and rigorous work schedules. It also ensures that children are taken care of and nurtured by providing safe infrastructure to meet the needs and wants of young infants (Jain, 2023). Due to this scheme, working mothers are able to provide for the family while their children still get the care they need to grow mentally and physically. Additionally, it is constructed in such a manner that women are relieved from the burdens and pressure they face at home but are still assured that their child is in a safe environment and is provided with the facilities that she herself cannot deliver.

Nonetheless, to be eligible for the scheme, members were required to be taken for training on basic teaching methods under childcare to ensure a healthy development for the child. The price of this training was around Rs 1000 per month, which many members were unsatisfied with, according to a study conducted by Pritom Das, Nabin Das and Subhasis Mondal. Because they found this sum quite high, it led to parents working more part-time jobs to earn more income, which was only a burden and extra stress for them. Moreover, funding for child nutrition at the daycare centers was halted due to reduced contribution from villagers, meaning that children were required to bring their own tiffin. Hence, parents were still weighed down with prior preparations required before sending children to daycare. Hence, while the scheme is commendable, certain aspects undermine the core purpose of the scheme; to help working mothers (Das et al., n.d.).

### **Vigyan Jyoti, 2019**

The Vigyan Jyoti Scheme was started by the Department of Science and Technology with the aim of promoting the representation of women working in different STEM fields. This is because females in India are often forced into entering low-income fields, such as agricultural and textile industries, so the scheme's objective is to encourage young female school students between the grades 9-12 to pursue higher education in STEM fields. In order to do so, the programme has established multiple workshops, classes, activities and counseling for both the children and their parents. An example of this is the C-STEM sessions which strives to create a lively experience for class 9 and 10 students. The Vigyan Jyoti scheme has also conducted remarkable initiatives, one being the Role Models Interactions, where sophisticated people working as scientists, engineers and more are invited to motivate young aspirers (Department of Science and Technology, n.d.). Since it was established in 2019-2020, Vigyan Jyoti has successfully served Indian women, with Uttar Pradesh having seen the highest number of young girls taking an interest in STEM with 2,276 females out of the total number of beneficiaries being 30,451, according to the New Indian Express (Verma, 2024).

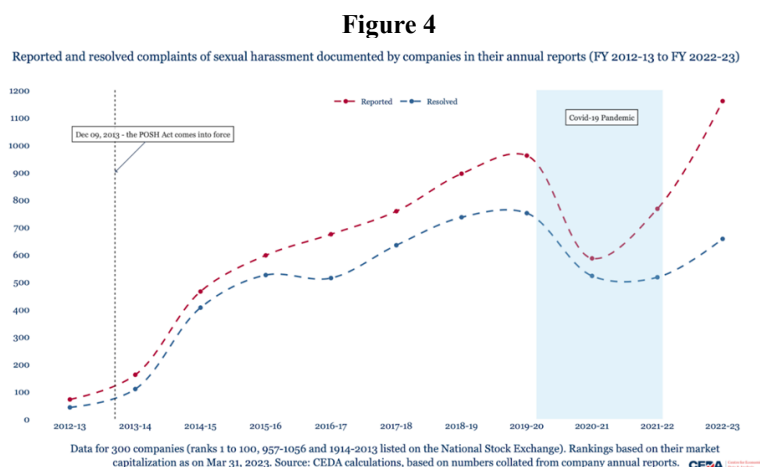
As of 2024, around 27 percent of female workers are part of STEM fields, a number that is lower than the global average. This raises concern because Vigyan Jyoti was incepted in 2019, yet still faces disadvantages that act as an obstacle for India to reach a point where it can be said with confidence that women are receiving the same recognition as men in sophisticated work fields such as STEM. It seems as if every scheme implemented has a gap that is identified by those in society who do not value the workmanship and dedication women possess. For instance, this scheme may pose as a mode of support towards female seekers, but at the same time it indirectly creates a segregation between men and women, therefore reinforcing gender norms that society has tried working extremely hard to dismiss. Additionally, because it is a government scheme, it heavily relies on funds provided by the Indian Government, leading it to be unsustainable in the long run due to the lack of people willing to finance the scheme. Therefore, its ability to branch out and reach other states to encourage women is rather limited (Verma, 2024).

### **The Sexual Harassment of Women at Workplace Act, 2013**

It is no secret by now that Indian women frequently have to endure the discrimination and harassment in the workplace, ranging from unfair treatment and being forced to work in dangerous environments. One highly important aspect that caught the government's immediate attention was the sexual abuse women faced in the workplace on a regular basis. Hence, in 2013 the Government of India legislated **The Sexual Harassment of Women at Workplace Act** to ensure that women are assured safety and a conducive work environment. The Act defines 'sexual harassment' as unwelcome acts that may be physical or verbal that make the female employees feel uncomfortable. The Act requires each workplace to have an Internal Complaints Committee (ICC) that takes into account all the complaints received from women addressing sexual harassment. The penalty for doing such includes heavy fines and potentially cancellation of the business license.

However, in 2023, the Supreme Court expressed concerns regarding the Act that include serious lapses and gray areas, such as the lack of action taken against the national sports federations that failed to implement the ICC, which was an astounding 14 out of 30. Due to the absence of strict measures, women often feel unsafe and unconfident in the reliability of the Act (Drishti the Vision Foundation, 2023). Moreover, the lack of clarity

of terms such as ‘workplace’, ‘employees’ and more have resulted in a less uniform implementation of the measures required according to the Act, with employers struggling to determine what should be penalized and what shouldn’t. Thus, the Act appears to have had an adverse effect on the number of reported sexual harassment cases as shown in the graph below (Chawla, 2024).



The data above clearly depicts that the rate at which the sexual harassment cases are being resolved is much slower than the rate at which new cases are being reported. With this data, why should women feel safer in the workplace?

## VI. Conclusion

2024 begins at a critical and delicate juncture. While the global economy has managed to stave off recession, albeit narrowly, it has suffered significant volatility and unpredictability during the past year. Devastating conflicts have stoked geopolitical fractures, economic fragmentation and financial turbulence. With new global challenges emerging, urgent progress is needed to address existing vulnerabilities, including fragile energy and food security, inclusive growth, and the intensifying climate emergency. Amidst a challenging global scenario, India has emerged as a significant economic and geopolitical power. Its actions in the coming year could lay the groundwork for the country to become the world’s third largest economy in the next five years and a developed nation by 2047, setting an example on inclusive, sustainable economic growth, digital development and climate action. On the economic front, India has been a key growth engine for the world, contributing 16% to the global growth in 2023 (Rajiv Biswas, Asia-Pacific Chief Economist, S&P Global Market Intelligence). The country’s growth rate of 7.2% in fiscal 2022-2023 was the second-highest among the G20 countries and almost twice the average for emerging market economies that year (Economic Times).

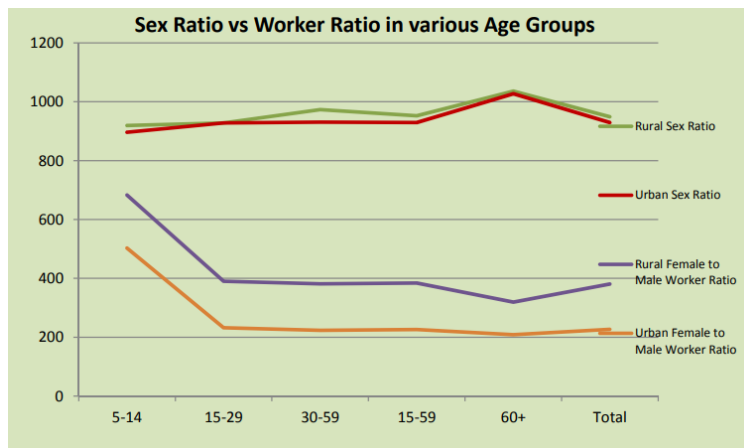
According to a **Barclays report titled, “India’s breakout moment”**, India can achieve a GDP growth rate of 8% by ensuring that women account for more than half of the new workforce set to be created by 2030. The report also highlighted on the need to improve labour productivity through upskilling to fully utilise its young generation.

Current female labour force participation rate (FLFPR) stands at 37%. However, to ensure incremental growth in the Indian workforce, India needs to increase its FLFPR to 43.4% by 2030. Achieving gender equality in India would have a larger economic impact there than in any other region in the world—\$700 billion of added GDP in 2025—but comprehensive change is needed. India has a larger relative economic value at stake from advancing gender equality than any of the ten regions analyzed in a recent McKinsey Global Institute report, The power of parity: How advancing women’s equality can add \$12 trillion to global growth. If all countries were to match the momentum toward gender parity of the fastest-improving countries in their region, \$12 trillion a year could be added to global GDP. What’s more, India could add \$700 billion of additional GDP in 2025, upping the country’s annual GDP growth by 1.4 percentage points. The report recommends Eight priority actions to accelerate progress, including education and skill-building, job creation in key sectors, corporate policies to promote diversity, and programs to address deep-rooted mind-sets about the role of women in work.

However, when we read this keeping in mind the World Economic Forum’s Gender Gap Report 2022, India ranked 135 out of 146 countries and was behind smaller neighbours such as Sri Lanka, Bangladesh and Nepal. It is one of five nations, including China, Pakistan, Azerbaijan, and Qatar, with gender inequalities exceeding five percent, the magnitude of the challenge ahead become clearer. The **World Economic Forum (WEF)** highlighted that at the current rate of progress, it will take 132 years for the world’s labour force to reach

full gender parity and the situation could be a lot worse in India where statistics from the rural areas, which is home to 68% of the Indian population are seldom accurately available.

Ironically most studies have indicated that while the worker population ratio for females in rural sector vs males remained stable or showed a marginal decline post COVID, it has been observed that LFPR is the lowest for urban females.



Source: Census 2011 (no official census has happened ever since)

A study released by the Initiative for **What Works to Advance Women and Girls in the Economy (IWWAGE)** examines the various factors behind the declining number of women in the workforce, while spelling out policy measures that will help improve their economic participation. Titled **‘Working or Not: What Determines Women’s Labour Force Participation in India?’**, the research paper shows how FLFP has dropped by about 24 percentage points in rural areas, from 52.1 percent in 1993-94 to 28.3 percent in 2018-19. The participation in urban areas, while showing a marginal decline, continues to be stagnant: From 25 percent in 1993-94 to 22.5 percent in 2018-19. This is way below the global average of 45 percent. The FLFP rate is estimated to have dropped below 20 percent now in the wake of the pandemic, IWWAGE, told Forbes India. IWWAGE is a non-profit initiative of LEAD [**Leveraging Evidence for Access and Development**].

The study highlights a U-shaped relationship between female labour force participation rate and education. While women with no primary education work more than those with higher secondary schooling [since they are usually part of households with high economic distress], a woman with a graduate degree has a 12 percent more chance of being employed in urban areas. Vocational training of all types raises the probability of FLFP in both rural and urban areas, with on-the-job training having the highest impact. It also notes that as household income levels increase, the likelihood of a woman being in the labour force decreases. This shows that this problem has socio economic, psychological and cultural contexts that need to be understood (**IWWAGE 2021**).

Researchers from Oxfam looked at government data on jobs, wages, health and access to agricultural credit among various social groups from 2004 to 2020 and used statistical models to quantify discrimination against women and found that that every month on average, men earned 4,000 rupees (\$50; £44) more than women (**Oxfam 2023**). According to **Indian government data, in 2020-21** women made up only 25.1% of the labour force, which is not just considerably lower than many other countries such as Brazil, Russia, China and South Africa, but also a huge decline within the country from 42.7% in 2004-05. This is a cause for concern as it shows the withdrawal of women from the workforce despite India undergoing rapid economic growth during the period. The report says the high degree of gender discrimination best explains the existence of a large segment of well-qualified women not "wanting" to join the labour market, making it imperative for the government, political parties, policymakers and civil society must work together to build a discrimination-free India.

Even though the Government came up with a wide range of schemes, their poor implementation and follow up have not yielded results on the ground as expected. The **CAG report of 2024** revealed significant underutilisation of the Nirbhaya Fund, which was established by the central government to enhance the safety and security of women. According to the audit, Rs 143.75 crore was recorded as committed liabilities, with Rs 25 crore remaining unspent at the Ahmedabad Municipal Corporation and Rs 118.75 crore held by Gujarat State Financial Services Ltd. Moreover, Rs 57.66 lakh designated for the Cyber Crime Prevention scheme remained unused as of March 2023, despite a lapse of up to five years. All this does not augur well for the women who expect the Government to be a lot more proactive in ensuring their security.

The much publicised #MeToo campaign did not have the desired impact despite the much-debated issue of India’s female labour force. Incidents of companies being reluctant to add more women in their workforce were reported from across the country. In fact, the government maintains no centralised data relating to cases of



harassment of women at workplaces, the Parliament was told in July 2019. Also, 95% of India's women workers are employed in the informal sector and find it difficult to access legal mechanisms to report sexual harassment at workplace (**IndiaSpend 2020**). Besides educating and sensitising the male population to respect women, stringent measures should be taken against violators and proponents of crime against women. The political leadership should set a personal example by ensuring that women are given due respect both in and outside parliament.

The **International Growth Centre (IGC)** has undertaken various studies in India and cited the example of the Government of Bihar's bicycle programme, which provides girls in grade 9 with money to buy bicycles. Studies found the programme reduced the gender gap in age-appropriate secondary school enrolment by 40% and it led to a 32% increase in enrolment of girls in secondary school, and school dropouts for girls falling below 5% (**Nishith Prakash, Karthik Muralidharan**). The state of Karnataka promoted free bus travel to empower more women to join the workforce seeing the women's participation in the workforce shrinking ([hindu.in](http://hindu.in)) and reported increased usage among women. An IGC project in India found that greater access to microfinance loans led to a significant increase in female labour force participation – with the effect driven by self-employment and not by salaried jobs. However, while participating women were more likely to have the last word regarding household spending, it was not associated with an increase in their empowerment. Results also suggest that because of increasing participation in the labour force, greater access to microfinance reduces fertility in the long run.

By providing resources for home-based work, by placing resources in women's hands and increasing their bargaining power, or by strengthening women's social networks (**Feigenberg, Field, and Pande, 2013**), microfinance has the potential to increase participation in the labour force. These steps accompanied by ensuring women welfare at work with provision of clean toilets, safe transportation systems, skill development programs and building a supportive infrastructure to include childcare and maternity benefits will go a long way in reversing the decline and ensuring that women earn their rightful place in the Indian job market and contribute to India's growth. However, none of this can make the desired impact unless there is focus on educating the men to accept the women as equals.

The Government can also put technology to good use by encouraging widespread use of mobile applications have been developed in India to enhance women's safety and provide immediate assistance in case of emergencies.

Nirbhaya, developed by the Ministry of Home Affairs, is a mobile application designed to ensure the safety of women. It allows users to send SOS alerts to emergency contacts and police in case of danger. The app also includes features such as location tracking and audio/video recording of incidents. Raksha is a personal safety application developed by the Indian Police Foundation. It allows users to send distress signals to predefined contacts and nearby police stations with just a shake of their phones. The app also includes features like GPS tracking and audio/video recording of incidents. Such tools can also go a long way in ensuring women security (<https://www.goid.in>).

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