

A Review on Women's Role in Economic Development in India

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ABSTRACT

In preparation of the Survey on the Role of Indian Women in Development, collaboration was maintained with members of the United Nations Inter-Agency Network on Women and Gender Equality (IANWGE), including, inter alia, the International Labour Organization; the Joint United Nations Programme on HIV/AIDS; the Office of the United Nations High Commissioner for Human Rights; Population Division of the United Nations Department for Economic and Social Affairs; the Statistics Division of the United Nations Department for Economic and Social Affairs; the United Nations High Commissioner for Refugees; and the United Nations Office for Drugs and Crime. IANWGE members provided substantive inputs, commented on several drafts, and guided the formulation of recommendations. The International Organization on Migration also contributed substantively.

Looking at the above opportunities, India has also supported many women entrepreneurs by providing loans and advances, helping them to establish their business, making them self-sufficient by providing vocational skills, and creating many jobs for other women in the respective areas. These opportunities are need-based in India, and many factors are driving these forces.

Keywords-- Women Entrepreneurs, Financing, Self Help Groups (SHG), Government Policies

process of economic development? What are the priority areas of intervention necessary to unblock these constraints? It is focussed on women and on economic development, rather than on the wider issue of gender and development. However, before looking at the evidence base, constraints, and interventions, it will provide a brief context of the evolution of thinking around women and development.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilisation of modern technology, increased investments, finding a niche in the export market, creating a sizeable employment for others, and setting the trend for other women entrepreneurs in the organised sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others, and also by being different. They provide the society with different solutions, like management, organisation and solutions to business problems, as well as the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both, in society in general and in the social sciences. Entrepreneurship amongst women has been a recent concern. Women Entrepreneurs may be defined as the women or a group of women who initiate, organise and operate a business enterprise.

The government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of employment generated in the enterprise to women. Like a male entrepreneur a women entrepreneur has many functions. They should explore the prospects of starting new enterprises; undertake risks, introduction of new innovations, coordination administration and control of business, and providing effective leadership in all aspects of

I. INTRODUCTION

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have held high offices including that of the President, Prime Minister, Speaker of the Lok Sabha and Leader of the Opposition. However, women in India continue to face atrocities such as rape, acid throwing, dowry killings, and the forced prostitution of young girls.

This short paper aims to highlight the important role women have and can play in economic development. It addresses three questions: what is the evidence base to support investing in women? What are the current constraints on realising the full potential of women in the

business. This article analyses the role of women entrepreneurs in the growth of the country's economy and the impact of banking institutions on their growth. The study is divided into four parts; the first part deals with the growth of women entrepreneurs in the country, the second part deals with tapping this growth through finances obtained through banking institutions, third deals with the role of SHGs in empowering women entrepreneurs, and the fourth part deals with policies of the government in providing conducive environment for their business and growth.

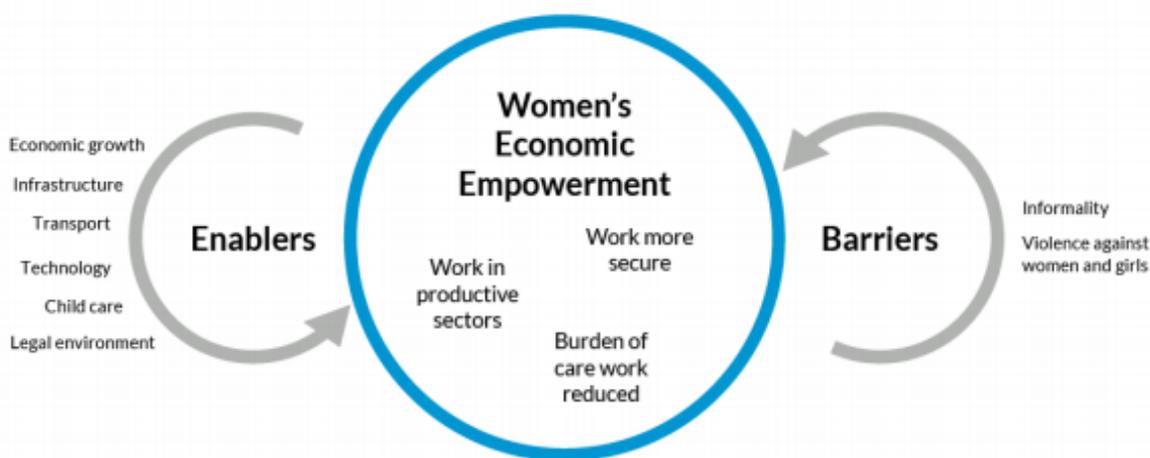
II. LIFE OF INDIAN WOMEN

India is a country of contradictions. On the one hand, women are worshipped as deities, without whose blessings, work cannot be initiated. On the other hand, crimes against women and girls are increasing day by day in India. It is sad that in many cases, the perpetrators are known to the victims. The perpetrators could be among relatives, neighbors, friends etc. This increasing mistrust can create havoc in the Indian societal pattern. The patriarchal norms are so entrenched in the Indian society that it is very difficult to pull oneself out of this conundrum. When girls are born in most Indian families, they are not welcome, at times, even by their mothers. They lament that a son could have been a real asset for the family. Upbringing of girls is an expensive affair, where there is only loss as the girl gets married off and will serve the grooms' family throughout her life. In India, the life of a woman changes a lot after marriage. She leaves her parents' house after marriage and starts living with the groom's family. Since childhood, she is socialized into thinking that

she has to take up the food habits, dress, rituals etc of the new family. So, happily or grudgingly, she evolves her identity according to the demands of the groom's family and the groom.

A hefty sum of money is spent on her dowry. At times, the demand from the groom's family continues even after marriage. When the bride's family fails to satisfy their demands, the bride is tortured. Domestic violence is high in Indian homes. There is dowry deaths' occurring every now and then. It has been pointed out that it is always the bride who is dying and not the women in the groom's side when they are working in the kitchen. Many young brides die in the kitchen due to stove-burst, where the groom's sides mask it as an accident. Dowry-deaths of Indian girls had gone up so much that Section 498A was brought in which makes the groom and his family responsible for unnatural death of the bride within 7 years of marriage. It also has other provisions to protect Indian women after marriage. However, like all other laws, this law has also been misused by a miniscule of the population in order to take revenge on the groom. Some innocent grooms had to face wrong detainment. However, the misuse cannot be a standard to judge the efficacy of the law. If that is the standard utilized, then none of the laws can be implemented. Violation of the law cannot prevent the law from protecting the real victims of society. Right to equal inheritance to women of Hindu, Sikh, Buddhist and Jain religions, who form the majority in the country have been provided by the Indian State. But, still today, there are very few women who demand the property as they feel that it sour their relation with their brothers. In many cases, brothers are forcing them to relinquish their property right. Women lack the support system needed to contest in the courts.

Figure 1. Visualization of the Conceptual Framework



National Sample Survey Organization (NSSO) a Government of India organization has stated that in 2009-10 and 2011-12, women's employment has taken an alarming dip in rural areas in the past two years. In jobs that are done for 'the major part of the year', a staggering 9.1 million jobs were lost by rural women. This is a reflection of the fact that women are no longer getting longer term and better paying jobs, and so are forced to take up short term transient work. (Varma, 2013) In this gloomy scenario, Mahatma Gandhi National Rural Employment Act is providing a positive light to rural women. Several studies have shown that with the introduction of this Act, many rural women are coming out of their house for the first time to engage in paid employment. As it is a government scheme, socio-cultural stigma of patriarchy regarding working in the public space, that has been present earlier, is slowly ebbing. Moreover, the financial independence with the work is bringing in sea change in the mentality of rural women. They are for the first time, engaging in decision making regarding spending the money. With financial empowerment, comes in social empowerment as many of them are also joining selfhelp groups, to further their abilities. The flagship scheme has been discussed in detail.

III. WORLD RELIGIONS, WOMEN AND THEIR SOCIAL STATUS

All world religions today maintain male social dominance within societal structures (Young, 1987). On the other hand, women are more inclined to participate in religious life (Hamplová, 2013, 2011; Renzetti and Curran, 1999). Empirical research on developments in the individual religions, especially in the case of Islam, indicate a negative shift in society towards a decreased status of women with the emergence of the so-called advanced religions (Holm, 1994; Krejčí, 2009). Also, religious norms and prejudices may reflect patriarchal values (Nešpor, 2008), which are characteristic of all societies of the world religions (Seguino, 2011). The role of God, or a creator of a religion, is always taken by a male and the woman is primarily valued as a mother, especially as a mother to a son. Her place is in the household, less so at religious ceremonies or in public positions. The real status of a woman in a religion is more complicated, however, as in some religions certain women have acquired significant posts (Holm, 1994).

In the histories of religions, the voice of women is rarely heard, due to the patriarchal dispositions of societies in which these religions emerged, and which eventually stifled some of the changes in the status of women triggered by these new religions. The world religions all agree on the respect for women and their crucial role in family life, especially with emphasis on women as mothers and wives.

They do not, however, advocate emancipation in the sense of total equality with men. According to Holm (1994), the most severe restrictions apply to women during their periods of menstruation and pregnancy, when, for example, they cannot enter the temple.

IV. MOVEMENT FOR WOMEN'S WELFARE AND SECURITY

Feminist activism in India gained momentum in the late 1970s. One of the first national-level issues that brought women's groups together was the Mathura rape case. The acquittal of policemen accused of raping a young girl in a police station led to country-wide protests in 1979-1980. The protests, widely covered by the national media, forced the Government to amend the Evidence Act, the Criminal Procedure Code, and the Indian Penal Code; and created a new offence, custodial rape. Female activists also united over issues such as female infanticide, gender bias, women's health, women's safety, and women's literacy.

Since alcoholism is often associated with violence against women in India, many women groups launched antiliquor campaigns in Andhra Pradesh, Himachal Pradesh, Haryana, Odisha, Madhya Pradesh and other states. Many Indian Muslim women have questioned the fundamental leaders' interpretation of women's rights under the Shariat law and have criticized the triple talaq system.

In 1990s, grants from foreign donor agencies enabled the formation of new women-oriented NGOs. Self-help groups and NGOs such as Self Employed Women's Association (SEWA) have played a major role in the advancement of women's rights in India. Many women have emerged as leaders of local movements; for example, Medha Patkar of the Narmada Bachao Andolan.

The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy for the Empowerment of Women was launched in 2001. Under this policy various policies and programmes were launched for the empowerment of women. Of late under this policy, the ongoing policies for women empowerment were merged for better coordination.

Despite all these, there is an unspoken truth that women in India are subjected to lot of hardships. Perhaps, the biggest crime against humanity is perpetrated against women, threatening their safety and security. Let's discuss some crimes against women.

V. ECONOMIC DEVELOPMENT

A significant portion of out-of-labor-force women express willingness to work

While socially constrained labor supply may explain part of low Female labor force participation

(FLFP), women do express willingness or desire to work. Among both rural and urban women, particularly of certain demographic groups, a significant portion would be willing to take on work if it were offered. More than 30% of the group of women engaged primarily in domestic activities and counted outside the labor force - would like to work and thus constitute a potential addition to the labor force or latent labor supply. If all these women who stated they would take work actually did, we would see a 21 percentage point (78%) rise in the female labor force participation rate, substantial given the low rates of participation overall. Women currently out of the labor force who are willing to take a job tend to be more educated, slightly more likely to live in rural areas, and not SC or ST. Figure 10 summarizes how education, geography, and social group (scheduled caste, scheduled tribe, other backward castes, and general categories) correlate with willingness to work. The percentage willing to work is slightly higher in rural areas (32% of respondents) than in urban areas (28%). Among rural women, latent labor supply is generally higher among those with more education. Almost 45% of rural, highly educated women who report their primary activity as domestic duties also report that they would accept work

Job matching is more difficult for females than males

Analysis of available data on job-seeking suggests women experience greater difficulty matching to jobs that suit them than men. If women have preferences for non-agricultural jobs in rural and peri-urban areas, the lack of non-agricultural jobs for women may explain low FLFP in general and the decline in rural women's labor force participation specifically (Chatterjee, 2015). The types of jobs women report wanting vary by age, but are primarily of a part-time nature, reflecting the demands of other household responsibilities, particularly in the context of marriage and childbearing. 73% of women willing to take a job prefer regular, part-time work while 22% report want regular, full-time work; the remaining 5% want a mixture of only occasional full or part-time work. The youngest women are most likely to report wanting a full-time job, while those in the middle age ranges are most likely to prefer regular part-time work.

Finally, the process of job search itself is gendered: Among those counted in the labor force, women who did not work the entire previous year spent more time seeking a job or available for a job than men. Women who did work report being without work slightly longer than men as well. And even a subset of women reporting they were solely occupied with domestic duties report this was because there was not work available for them. Taken together, these statistics point to a market less closely aligned with female job seekers than males.

Women with vocational training are more likely to work at all levels of education

Conditional on reporting they were willing to accept a job, the NSS asked a sample of women whether they have the requisite skills to take on the type of work they preferred. More than half of these out-of-labor-force women who are primarily occupied with domestic duties and stated they were willing to take on work said they did not have the skills required to undertake work in their desired fields. Interestingly, women who have attended skills or vocational training, whether formal or informal, are more likely to be working. Women who have participated in skills (vocational) training have higher levels of FLFP, regardless of educational levels (Figure 14) - although the U-shaped relationship between education and FLFP persists. While noteworthy, skills trainees are likely positively selected on a variety of dimensions and this relationship should therefore simply draw attention to the need for additional investigation and testing

Fields with female-friendly policies have higher female representation

Despite their overall low labor force participation, certain fields and occupations employ many women, and in some cases more women than men. Figure 16 highlights fields with high numbers of women employed, by rural/urban status. As expected, agriculture is the most common employer of working women, with approximately 55.6 million women working in agriculture in rural areas alone. Next most common is manufacturing of textiles, food, and other products, which is a significant employer of women in both rural and urban areas. Women are also frequently employed in construction across both geographies. Other common fields employing women across urban and rural areas in the service sector include education, retail trade, and home-based services. The Government of India has worked to implement gender-sensitive policies in certain industries and occupations to increase gender parity. Primarily, these have worked through quotas, which we discuss further in the policy section, but here highlight the sectors in which there are quotas and women have relatively high participation.

VI. CONCLUSION

Women play a substantial role in the economy of India, and their contribution must be recognized with full appreciation. Women must be empowered and facilitated, so that their productivity may be increased. Women workers face serious problems and constraints related to work such as lack of continuity, insecurity, wage discrimination, unhealthy job relationship, absence of medical and accident care etc. The exploitation of female laborers in rural regions happens both horizontally and

vertically. There is a severe need to recognize their work and give a safe environment to women workers. The most important determining factor to such in access and denial primarily evolves out of poor literacy and lack of awareness resulting in self-exclusion from the mainstream opportunities.

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