

LOCATING WOMEN IN DEVELOPMENT PROCESS IN INDIA

Dr.Manjula Upadhyay

Assistant Professor
HOD, Department of Economics
A P Sen Memorial Girls Degree College
Lucknow -226001 (Uttar Pradesh, India)
Mobile Phone:9415214750

Abstract

'Gender bias' is a term commonly used to describe how far behind women have remained in seizing opportunities for improving their level of living. Gender inequality represents an untapped source for stimulating economic growth and promoting social development. Gender is just one of a multiplicity of inequalities that combine to form the patterns of poverty and exclusion that we see in the world today. As the country's economic and social indicators improve, there is an increasing demand for ending the discrimination against women. Women are deprived from having equal access to social services as well as to physical and social capital. Women face various constraints related to social norms and values that govern the gender division of labour in production and reproduction. The care work burdens and responsibilities are reinforced by strong gender norms. Attitudinal changes need to be brought about through awareness in society. Action can also be taken to better target government expenditures to maximise their impact on gender inequality.

Keywords: gender equality, gender budgeting, health status, educational attainment, social capital, poverty and gender

Introduction

Gender refers to the rules, norms, customs and practices by which biological differences between males and females are translated in to socially constructed differences between men and women and boys and girls. 'Gender bias' is a term commonly used to describe how far behind women have remained in seizing opportunities for improving their level of living. Gender inequality represents an untapped source for stimulating economic growth and promoting social development. Gender is just one of a multiplicity of inequalities that combine to form the patterns of poverty and exclusion that we see in the world today. As the country's economic and social indicators improve, there is an increasing demand for ending the discrimination against women. The world average for the overall sex ratio and child sex ratio is 1030 and 952 respectively. These drop to 940 and 914 respectively for India according to the last census, pointing towards a strong gender imbalance. Gender inequality represents an untapped source for stimulating economic growth and promoting social development. This is particularly true in the developing world, where women are often systematically deprived from having equal access to social services as well as to physical and social capital. Hence, empowering women by improving their living conditions and enabling them to actively participate in the social and economic life of a country may well be the key for long-term

sustainable development.. The growing literature on the sex ratio points towards son preference which leads to female foeticide, and discrimination in child health care as a primary reason for this disappointing trend. For the girls who are born and survive, papers find that parental investment is lower than for boys. For example, Barcellos et al (2012) find that boys receive significantly more childcare time and health resources than girls. And, in the IHDS data we note that the annual amount of money spent on education of boys is 20% more than that of girls. The evidence suggests that gender inequality and women's limited capacity to respond to economic opportunity inhibits growth via three main channels: □ Education affects women's capacity to make effective choices about employment, family planning and investments in children. □ Labour market participation impacts productivity, income and savings. □ Institutions govern women's asset use, time burden, and intra and extra household bargaining positions.

The Indian Constitution has given women equal rights to men but the patriarchal structure still remains thereby affecting attitude towards women. Men are considered assets and women liability for family as men carry forward patrilineal lineage, regarded as insurance for parents in old age, bring wife who will take care of domestic chores therefore they are more promoted to earn money. Whereas women are liability as they will go with their husband after marriage thereby undermining their contribution in the family of their birth. They are normally not considered as earners and thought to depend economically and emotionally on men. Because of these factors the birth of son is considered blissful and celebrated. Dowry being used to climb social ladder, improve economic security and enhance wealth is another reason for women's plight. Though in modern India the degree of discrimination is decreasing and women are being given opportunity and voice in social, economic and political field then also in most sections of society the features related to discrimination still persist. Women are portraying and placing themselves as achievers which most men are not able to digest and it is being exhibited in increased violence against women which can be categorized as heinous crime. Right from birth to death women no matter how much well educated and economically well off face discrimination at some stage. Sex selective abortions, abandonment of females, poor nutrition imparted and health ignored, not given equal educational opportunities, lower status in marital relationships are different forms of discrimination. Between 1990's and 1970's the feminist movement gained momentum and the research done by women scholars pointed out that the so called modernization theory of development promoted by the development agencies had not benefited women and, in some cases, had adverse effect on women in the Third World. Gender discrimination is widely observed throughout the world though its degree varies among countries. The gender disparity has quite naturally developed in the male dominated societies since ancient times through different social customs and tradition as a social process. A general social custom developed since the ancient age which advocated that the works of women should only be confined to the household activities, such as giving birth to children, child care, cooking, nursing of ailing members of the family, assisting male members of the family in farming and production of goods in the household cottage industries, looking after proper cleanliness and sanitation of the house etc. The widely prevailed social custom was such that the women need not receive any formal education and even literacy. Infact gender disparity is the product of the periods of serfdom and feudalism in every country and also in India. But the advent of the 'Capitalistic System' in the modern economies and also the origin of democracy as a system of Government leading to the consequent growth of democratic political institutions has gradually reduced the scale and degree of gender disparity in different developed countries. The waves of urbanization and industrialization increased mobility of labour and breakup of tradition bound structures of joint families. The spread of education raised the level of social and political consciousness of people in these countries and the consequent gradual rise in 'Human Rights of Movements' and growth of 'Associations of Women'. These also helped to popularize the idea of reducing gender disparity in India. The focal areas, where gender disparities are deliberately

sustained and meticulously fostered from time immemorial are female male ratio, literacy and education, food and nutrition, health care system, work participation rate and opportunity to employment, access to economic resources particularly income and property and the most important political participation. Women had not been given access to new productive opportunities, technology had not liberated them from domestic drudgery, gender neutral outcomes had not been led by market forces, and, in spite of the forces of modernization, prejudice and preconceptions about women persisted in society. The link between investment in human capital and growth is not news, but what the evidence indicates is that more attention to reducing gender inequality in education, and across different types of education—including health education— will result in significant growth effects. Gender inequality is rooted in beliefs and norms of male/female behaviour and all evidence points to the fact that formal institutions—legal and regulatory—as well as informal ones— social and cultural—are weighted against women's equal participation in private and public life, including markets..

Human Development of the UNDP has developed Gender Development Index (GDI) and Gender Empowerment Measure (GEM) to measure gender disparity. A comparative study of gender development index and gender empowerment measurement of developed and less developed countries shows how the gender disparity differs between developed and less developed countries. Both GDI and GEM of Norway are significantly higher in comparison with India. Even developing countries like China is having much better position in both GDI and GEM than India.

Women are deprived from having equal access to social services as well as to physical and social capital. Women face various constraints related to social norms and values that govern the gender division of labour in production and reproduction. The care work burdens and responsibilities are reinforced by strong gender norms. Even if economic opportunities might exist, restrictive social norms will prevent women from taking advantage of them. Investments in gender equality can accelerate both economic growth and poverty reduction. Gender equality can benefit the economy through efficiency gains. Less gender inequality in resources such as education and access to employment can reduce the likelihood of a household being poor. Gender budgeting used to target government expenditures on women will impact gender inequality. Microfinance can reduce gender inequality and poverty. Gender equality will act as a cushion for the households to bear the shocks of calamities, economic crisis, deaths, separation.

Educational Opportunities

With respect to education the participation rates of boys is higher than girls spending specially in rural areas reflecting the discriminatory social attitude towards girls. Girls are more involved in household chores, schools are far away in rural areas and no proper safe means of transport is available, lack of equal access to educational opportunity, conservative cultural values and fear for security, early marriage, parents do not consider the importance of sending girls to school especially in schools where there are no female teachers, family considers lesser value of educating girls, no proper toilet facility in schools, violence /abuse against girls all these act as deterrent factor for education of girls in rural areas and to some extent even in urban areas. Restrictions on girls mobility as she grows up adversely affects the personality of girls.

Under its Right to Education (RTE) Act, passed in 2009, a free and compulsory education is guaranteed for all children aged between six and 14, and the most recent figures for primary school enrolment stand at an impressive-sounding 98%. But going to school, as those monitoring progress on the millennium development goal of achieving universal primary education have increasingly realised, is one thing: the quality of the education you get is another. Within government schools pupils face numerous challenges, says Oxfam India's Anjela Taneja. Overcrowded classrooms,

absent teachers and unsanitary conditions are common complaints, and can lead parents to decide it is not worth their child going to school.

A 2010 report by the National Council for Teacher Education estimated that an additional 1.2 million teachers were needed to fulfil the RTE Act requirements, and last year the RTE Forum, a civil society collective of around 10,000 non-governmental organisations (NGOs), found that only 5% of government schools complied with all the basic standards for infrastructure set by the act. Some 40% of primaries had more than 30 students per classroom, and 60% didn't have electricity. The RTE Forum also reported official figures showing that 21% of teachers weren't professionally trained. Earlier this year, the independent Annual Status of Education Report into rural schools found declining levels of achievement, with more than half of children in standard five – aged around 10 – unable to read a standard two-level text. "If you want to end child labour, you have to fix the education system," Taneja says. "People are aware of what education is and what it is not." Nor do enrolment figures necessarily reflect who is actually attending school, she says. The number of primary age children not in school in India was put at 2.3 million in 2008, but other estimates suggest it could be as high as 8 million. According to an Indian government report, the primary drop-out rate in 2009 was 25%.

It is girls, and marginalised groups such as the very poor and the disabled, who are often left behind. While girls attend primary school in roughly equal numbers to boys, the gap widens as they get older and more are forced to drop out to help with work at home or get married. The Global Campaign for Education (GCE), a coalition of 26 NGOs and teaching unions, wants all nations to allocate at least 6% of GDP to education. India has been promising that since 1968, Taneja says, but the figure has never topped 4%, and it is currently 3.7%. It is an issue of political will, rather than a lack of cash. In terms of education of the whole population, 44% of women have no education at all compared to 29% of men. If we look at the years of schooling completed then we note that 9% of women and 15% of men have more than 10 years of education. The average age of marriage for women is 17 years in rural areas, 18.6 in urban, and 16.8 in urban slums. 50% of the women across the country get married between the ages of 15-18 years. We don't observe the age of marriage of the men, but we note that on average husbands are 5 years older than their wives. With majority of women getting married below or around the legal marriage age of 18 years, education is often not a priority for the women. For a variety of reasons education remains high on the agenda of many governments, so education will continue to be a key factor in equalising relationships between men and women and in giving women access to income earning opportunities. As educating females makes good economic sense, growth policy can continue to support efforts towards equal educational opportunities, particularly in terms of post-primary education for girls where the highest returns to investment are found. (Ruth Alsop and Paul Healey, Department for International Development, UK, Gender Equality and Economic Growth— for poverty reduction)

Gender Inequalities and Poverty In India

The poverty scenario in India is reflective of gender inequalities. The effect of poverty on women is worse as Indian women continue to be denied access to productive assets in the form of financial credits, markets, land ownership and human capital such as education and skill training which could enhance their abilities as economic agents. In informal economy compared to men average earnings of women are lower and the risk of poverty is higher among all women workers. The current world food prices is having a severe impact on women as many of them are denying themselves even one meal to ensure that their children are fed. The vast majority of the world's poor are women. Intra household inequalities and discrimination determine the status of women and the 'extent of poverty' in which women live. In addition, the socio economic status of the

woman's family and community also determine her vulnerability in larger society. Violence against women knows no geographical, cultural or linguistic boundaries and affects all women without regard to their level of income. However, poverty limits choices and access to means of protecting and freeing oneself from violence. Women are worst affected during natural disasters which are to occur more frequently due to severe climate change. Gender discrimination in access to health care and increasing resort to sex selective abortions are leading to increasing levels of excess female mortality among children, to male-biased sex ratios at birth and contributing to what Amartya Sen calls the phenomenon of missing women. All poverty alleviation measures should have gender focus so that the feminization of poverty is not institutionalized. Policies should be worker centered focusing on the needs and constraints of the working poor especially women because working conditions affect all dimensions of poverty well being and human development. The gendered impact of poverty not only distinguishes between women and men, but also differentiates how care work burdens and responsibilities are experienced by different women. Evidence suggests that, where such burdens are reinforced by strong gender norms that define the 'good' woman as self-sacrificing, poor women in particular are likely to receive much less acknowledgement of—or attention to—their needs for nutrition or health care, not only by other family members but even by themselves. The gendered impacts of poverty and of household responses to impoverishment are often missed in the design of anti-poverty policies and programmes. Women's responsibilities for care fundamentally affect their ability to participate in social programmes, in labour markets, and to derive benefits from household resources. For poor women, time is often the most valuable resource, and poor women's time is so much taken up by caring work that they can remain caught in a vicious circle of poverty. Women who specialise in providing unpaid care work face enormous economic risks. Such specialisation not only lowers their earnings potential and reinforces dependencies on a male 'breadwinner'. Often women do not have the same access to social protections, such as pensions for old age, thereby increasing their risk of falling into poverty. Investments in gender equality can accelerate economic growth and poverty reduction.

Health Status of Women

The [India Human Development Survey \(IHDS\)](#) is a nationally representative survey that allows us to paint a picture of the average Indian woman over her lifetime. The survey is administered to 41,554 households (64% rural) with the section on gender issues administered to a married woman between ages 15 to 49. The health status of a woman is a reflection of the socio-economic development of the country and is shaped by a variety of factors—the level of income and standard of living, housing, sanitation, education, employment, health consciousness, personal hygiene and by the coverage, availability, accessibility and affordability of health care. Gender disparity in health outcomes is particularly prominent in India. From the moment of conception to the end of life, the challenges to the female are enormous, especially poor women who have limited access to health care. Women's low participation in decision making adversely affects her health status. Discrimination against women/girls impinges upon their right to health and manifests itself in the form of worsening health and nutrition indices. If we measure status of women in relation to development indicators such as real per capita income, literacy level, infant mortality rate, maternal mortality rate women are lagging behind men. The mortality rates of girl is affected by region, religion, caste and poverty. The lower the status of women the lower the life expectancy. Boys are given more timely medical care which is reflected in higher survival among males compared with females. The health of women depends on their emotional, social and physical well being, which are determined by different social, political and economic linkages in their lives. Women are subjected to selective malnourishment from birth. In Indian society where women's rights are repressed the health of women and children suffers significantly. The delivery of health care system for masses especially in rural areas is below standard and its coverage and accessibility to women is more

challenging because in family she has secondary status though in terms of family responsibility she has primary role in nurturing and feeding the whole family. Biological, socio-cultural and economic factors make women and young girls more vulnerable to HIV and AIDS. The factors responsible for this are low status of women, poverty, early marriage, trafficking, sex worker, migration, lack of education and gender discrimination. Early marriage burdens women with a lot of responsibilities, deprive opportunities for development. This expands girl's fertility span, early pregnancy along with malnutrition adds to her physical health deterioration. In most marital relationship women has lesser say in adopting contraceptive means for family planning even if she wants a limited family size, she has to get full consent of her husband and even family members. Though number of pregnancies, deliveries, abortions creates wreck to her physical and mental situation. Apart from this many girls face sexual harassment at level of family, profession and outside environment, this is very degrading and lowers the confidence level of the girl apart from physical and mental trauma.

Holistic approach towards women's health should be adopted keeping in view health infrastructure, allocations towards health, fulfilling need of health personnel, gender sensitivity and gender budgeting in all government departments should be focused along with addressing social determinants of health.

Women's Employment and Economic Status

The UN Commission on status of women observed that women who contribute half of the world's population performs two-third of the world's work receive one-tenth of its income and own less than one hundredth of its property. The poor women of our society are always deprived of their economic status, especially in rural areas. Women produce 30 percent of all food commodities consumed, but get only 10 percent of income and 10 percent of the property or wealth of the country. There is no doubt that female participation in different level of activities have been on rise from teaching to medicine departments. The percentage of women work force in India rose from 13 percent in 1997 to 28 percent in 2001. The unorganized sector employs more women. The percentage of women workers in the organized sector is much less and most of them (80%) hold the lowest paid job. 80 percentage of female workers are employed in rural sector. Women intensive industries that have more than 60 percent of women workers are rearing of ducks and hens, cattle and goat rearing, manufacture of matches, manufacture of beedies, cashew processing, gathering of toddler, gathering of minor forest products, domestic services, cotton spinning, manufacture of coir, coir products etc. By far these traditional sectors offer low wages and seasonal work. Organization is also weak leaving women with poor bargaining capacity. In India, though there has been a slight increase in the female work participation rate from 19.7 percent in 1981 to 25.7 percent in 2001, this is still much lower than the male work participation rate in both urban and rural areas. Traditionally, only the sons could inherit property and assets. Though the inheritance law has been changed over the years, in practise it is still common that the daughter does not inherit anything. Only 15% women have a bank account in rural areas compared to 31% men. This disparity exists in urban areas too with 30% women and 53% men having a bank account. In addition, only 15% women in rural and urban areas have their name on house ownership or rental papers. The labour force participation rate (ratio between the labour force and the overall size of the 15-60 years cohort) for women is 50% in rural and 24% in urban areas, while for men it is 86% and 79% respectively. Out of these working women, only 20% are employed in jobs with a fixed wage/salary compared to 53% men. Majority of Indians expect their son to financially support them during old age with 80% reporting such an expectation compared to 6% who expect their daughter to support them. This implies that in a country with low social security and pension coverage, sons are considered as a necessity for the security of parents in their old age. A gender analysis of labour and labour markets suggests that this 'transformation' process(the

ease with which the poor can transform their labour into paid work and paid work into improved levels of livelihood, security and accumulation)not only cannot be taken for granted but that it is also far more problematic for women than for men because of the existence of various gender-related constraints. These constraints relate to social norms and values which govern the gender division of labour in production and reproduction in different regions of the world. In general, these tend to assign primary responsibility for the reproduction and care of the family to women and overall decision-making authority to senior males, but allow considerable variation in the roles and responsibilities assigned to men and women in the productive efforts of the family. These constraints mean that women face greater difficulties than men in translating their labour into paid work. Moreover, they also face greater difficulties in translating their paid work into higher incomes, a reflection of gender inequalities in the resources that men and women bring to the labour market. Gender norms and practices tend to exacerbate the effects of scarcity so that poor women enter the labour market with lower levels of health, nutrition, education and skills than poor men and with fewer productive assets. Gender differentials in pay and working conditions partly reflect these gender differentials in capital and capabilities

Women entrepreneurs are gaining momentum all over the country especially after financial sector reforms. The globalization has really become an undeniable reality. The government and planners must formulate such type of policies through which women entrepreneurship get success. The National Small Industrial Corporation and other apex organizations need to extend support to women entrepreneurs for marketing, product design and financial support for raw material procurement. Concessional financial requirements will also be considered for meeting fully the working capital requirements and for providing margin money for seed capital. Under the programmes for training of workers and entrepreneurs women beneficiaries should be accorded priorities and special importance. Women in poor households are more likely to be credit constrained, and hence less able to undertake income-earning activities. Microfinance programmes offer access to credit to low-income households, specifically targeting women, and thus may meet poverty reduction and women's empowerment objectives. (Ranjula Bali Swain and Fan Yang Wallentin, Uppsala University Empowering Women through Microfinance: Evidence from India). MFIs generally agree that gender dimensions are crucial for designing and implementing effective microfinance interventions for improving livelihoods in a sustainable manner. Yet, some institutions have not fully integrated gender issues in their practical operations largely because of conflicting priorities. (Irene KB Mutalima, Christian Enterprise Trust of Zambia Microfinance for Gender Equality: A dilemma?)

Table: 1**Work Participation Rates By Sex**

Year	In %			
	<u>Rural</u>		<u>Urban</u>	
	Female	Male	Female	Male
1972-73	31.8	54.5	13.4	50.1
1987-88	32.3	53.9	15.2	50.6
1996-97	29.1	55.0	13.1	52.1
2000-01	28.7	54.4	14.0	53.1
2004-05	32.7	54.6	16.6	54.9

Source: NSSO

Conclusion

India is developing at fast pace but women in India are facing discrimination at several levels. The violent behavior being exhibited in the society in form of rape, acid attack, heights of cruelty and murder is showing that men are not able to digest the progress and mobility of women their appearance in society. In the Constitution women have been guaranteed social, economic and political equality with men, yet there is a difference between constitutional rights and rights enjoyed by women in reality. Attitudinal changes need to be brought about through awareness in society. Action can also be taken to better target government expenditures to maximise their impact on gender inequality. Gender budgeting integrates gender analysis into economic policy, offering the opportunity to reduce gender inequality and improve expenditures that target growth promoting initiatives.

References

- 1) India Social Development Report (2006) Oxford University Press.
- 2) India Social Development Report (2008) Oxford University Press.
- 3) Annual Report of Reserve Bank of India (2007-08).
- 4) Giri V. Mohini "Deprived Devis: Women's Unequal Status in Society
- 5) Government of India, Economic Survey (2007-08).
- 6) Krishna Moorthy, D, "Gender Disparities in India : Some Evidences" 89th Indian Economic Association Annual Conference Volume.
- 7) Salam, Md. Abdus and Navendu Shekhar : "Gender Disparity in literacy Rate of India : A Review" 89th India Economic Association Annual Conference Volume.
- 8) Dev, Manish : "Gender Equality : An Analysis of Status of Women In India" 89th Indian Economic Association Annual Conference Volume.

- 9) <http://www.theguardian.com/education/2013/mar/11/indian-children-education-opportunities>)
- 10) Barcellos, Silvia H., Leandro Carvalho, and Adriana Lleras-Muney. *Child Gender and Parental Investments in India: Are Boys and Girls Treated Differently?*. No. w17781. National Bureau of Economic Research, 2012.
- 11) <https://poresp.wordpress.com/2015/02/23/gender-discrimination-social-norms-in-india/>
- 12) <http://www.ipc-undp.org/pub/IPCPovertyInFocus13.pdf>
- 13) Bali Swain Ranjula and Fan Yang Wallentin, Uppsala University Empowering Women through Microfinance: Evidence from India)
- 14) Mutalima KB Irene, Christian Enterprise Trust of Zambia Microfinance for Gender Equality: A dilemma