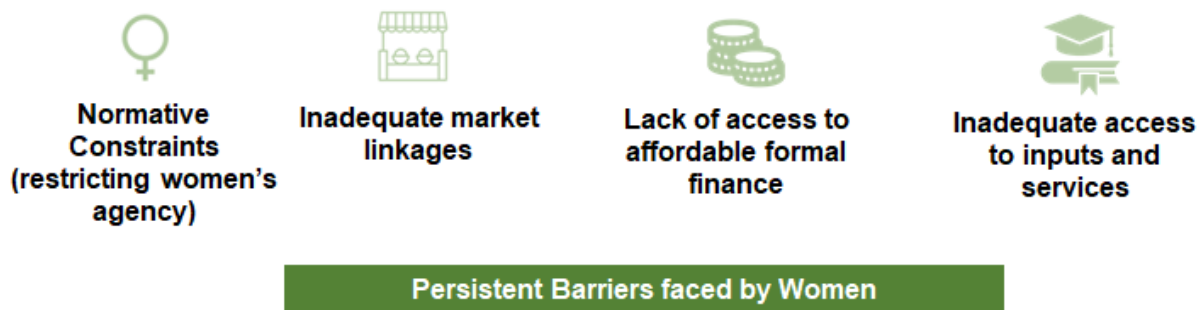


# Gender Equality in India

## Looking Back to Move Forward

Expanding opportunities to women and moving towards gender equality remains integral to the 2030 agenda for Sustainable Development Goals, and to the progress of India as a whole. This is not a purely economic imperative, World Economic Forum research suggests a positive correlation between gender equality and a country's level of competitiveness, its Gross Domestic Product (GDP) per capita, and even its rank in the Human Development Index.<sup>1</sup> However, women in India today face a variety of significant challenges from both a social and economic lens.



These include **inadequate access to inputs and services**, including crucial services like healthcare and education, facing **normative constraints and socio-cultural barriers** which prevent women from not being able to make decisions, and result in mobility and safety constraints, a **lack of access to finance**, and an **inadequate market linkages**. A multitude of stakeholders have looked to address these challenges over the last decade, with the government utilising schemes and policy as a lever, and private sector players implementing interventions through CSR and looking to integrate women with the corporate value chain. A look back reveals that although a variety of programmes have advanced outcomes for women across a range of domains, there is still a need for concerted effort to break the shackle of persistent gender inequities and design targeted solutions which can provide equal opportunities to women. Despite this, it is important to recognise that over the past few years, existing initiatives have been strengthened and innovative interventions have been developed to address these persistent barriers that limit opportunities for women.

<sup>1</sup> [http://www3.weforum.org/docs/WEF\\_GGGR\\_2018.pdf](http://www3.weforum.org/docs/WEF_GGGR_2018.pdf)

Government-led flagship programmes like Beti Bachao Beti Padhao and Ayushman Bharat have addressed issues around access to services for women, increasing the quality of key needs like education and healthcare, leading to reductions in MMR (from 210 in 2010 to 130 in 2016)<sup>2</sup> and rising school enrolment rates for women (from 61% in 2010 to 74% in 2017, with a similar increase in higher education from 19.4% to 26.4%). Other normative constraints around safety and mobility have been targeted by a variety of initiatives, like the 181 helpline for women or the 680 One Stop Centres that have been set up across 35 states/union territories for women that have experienced violence providing assistance to nearly 2.25 lakh women. These efforts have also been complemented with the shift in policy design and implementation becoming gender sensitive, perhaps best exemplified by the advent of gender budgeting in 2005 which looks to directly add a gender lens to budget allocations for schemes.<sup>3 4</sup>

Corporate players have focussed on increasing access to finance for women and strengthening their ability to link to markets and access inputs and services, as seen by the variety of financial schemes led by corporates such as Aditya Birla that have looked to drive financial inclusion for women and provide them with sustainable livelihoods by strengthening women based institutions. Aditya Birla's program alone has helped over 160 Self-Help Groups (SHGs) and improved economic and social outcomes for over 2,159 households.<sup>5</sup> Other socially conscious private players like GoCoop have utilised innovations like a B2B focussed e-commerce platforms to solve for gaps in market linkages and provide flexible work opportunities to women.

Aside from these efforts by the Government and Private players, India's stellar development ecosystem has been driven tirelessly by a range of CSOs working on gender equality issues across geographies and sectors, be it organisations like SEWA or PRADAN, who have worked tirelessly to improve economic outcomes and generate livelihoods for women across the country, or organisations like the Centre for Catalysing Change or ActionAid India

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<sup>2</sup> [WHO](#)

<sup>3</sup> [Asia: A Survey of Gender Budgeting Efforts](#)

<sup>4</sup> [Data.gov.in dashboard](#)

<sup>5</sup> Aditya Birla Limited Annual Report

## **MMR at 122 per 100,000 live births**

In 2015-17, down from 178 in 2010-12. 11 states have achieved a target MMR of 100 by 2020.

## **10.3 million**

women have been screened for breast cancer and more than 7 million for cervical cancer under Ayushman Bharat.

## **17 million**

pregnant women and mothers receive nutritional support through nutrition programs under ICDS at any given point

## **77% of women**

Owned bank accounts in 2017, a significant increase from 26% in 2011

## **74% female enrolment**

in school education, a rise of 13pp from 2010.

that have made significant advancements in the research and advocacy space around gender equality over the past decade.

Despite India's progress on women's empowerment over the previous decade through the multitude of approaches described above, there is still a way to go. Women's participation in the workforce remains one such area of concern, with women's workforce participation rate in India being 26% (2019)<sup>6</sup> down from 35% in 2005<sup>7</sup>, and women contributing a mere 17% of the total economic output in India, among the lowest shares in the world and half the global average.<sup>8</sup> Within the workforce, problems are compounded, with CMIE data reporting that female LFPR at 10.65% by March 2018, down from 15.75% in Jan 2016.<sup>9</sup> Access to and quality of healthcare has improved, but the 130 figure reached in 2016 still needs to be reduced by almost 50% to reach the SDG target of 70<sup>10</sup>. Despite moves taken towards improving financial outcomes, women still have inadequate access to credit (while bank account ownership by women has improved from 26% in 2011 to 77% in 2017<sup>11</sup>, only 5% of women in India are able to borrow from formal sources of finance)<sup>12</sup>. Safety initiatives like the One Stop Centres are a step in the right direction in addressing normative constraints, but interventions towards mitigating gender-based violence need to move from only being reactive (providing avenues for addressal) to including focus on prevention (30% of women in India in the age group of 15-49 still experience physical violence)<sup>13</sup>. These are all examples of areas where India has taken major strides in the last decade, but need to push ahead to further improve empowerment outcomes.

In the coming decade, it will be important to move towards a holistic view of empowerment, which could serve to advance the quality of opportunities available and unlock the potential of women and girls. Not only for achieving development goals and gender equality, but as something that could have a spillover impact on the whole nation and help achieve the 5 trillion dollar economy. In order to achieve this, the multi-stakeholder approach must continue, with the private and public sector working in tandem. There is a need for innovation across the ecosystem in order to solve persistent barriers, to both bring together the variety of stakeholders working on advancing women in India, and to explore new solutions that could truly empower women.

In our next few pieces, we intend to look more closely at some specific approaches adopted by stakeholders in the ecosystem to solve these challenges. The first three pieces will focus on promising

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<sup>6</sup> Global Compact Network India and Deloitte. (2019). [Opportunity or Challenge? Empowering women and girls in India for the Fourth Industrial Revolution](#)

<sup>7</sup> Culture and the Labour Market keep India's Women at Home; Economic Times. 5<sup>th</sup> July 2018.

<sup>8</sup> The World Bank. (2018, March 16). [Women in India's Economic Growth](#).

<sup>9</sup> [CMIE Data: Female Labour Force Participation](#)

<sup>10</sup> [WHO](#)

<sup>11</sup> [World Bank Global Findex Survey](#)

<sup>12</sup> [World Bank Global Findex Survey](#)

<sup>13</sup> [National Family Health Survey 4 Data](#)

approaches to how the private sector and corporate interest can engage with the barriers, and the final piece will look at the government and its role in building an enabling environment through policy:

1. **Gender Lens Investing:** Driving investments through a gender lens, targeted at improving outcomes for women and girls while yielding social and financial returns for the country.
2. **Integrating women into digital economy approaches:** E-commerce and digital solutions offer a new and scalable pathway to potentially solve for some of these issues, and generate market linkages for these women-owned enterprises. Digital solutions are only just beginning to be explored in India, and could provide a scalable means of linking women to markets and job opportunities, as well as potentially provide layered social empowerment outcomes.
3. **Private sector engagement to solve for some of the barriers for women's livelihood opportunities:** As mentioned above, the private sector has become involved primarily through CSR initiatives, and when looking at broad trends relating to CSR gender interventions, one finds that there are some mature CSR interventions that have robust theories of change, but in many cases, the approach to funding is to align initiatives with core corporate expertise, leading to solution-led interventions. Other than these CSR activities, private players have started exploring means of integrating women into existing value chains, through approaches like private sector procurement and integrating women producers into larger supply chains.
4. **The policy landscape for women's economic empowerment:** Government of India (GoI) backed programmes and policies have looked to address the barriers and drive women's economic empowerment through entrepreneurship in a variety of ways; be it through NRLM driving livelihood growth and access to finance, NABARD's bank linkage programme for SHGs, or the MUDRA scheme to drive financing to entrepreneurs, but there has not been a centralised gender-lensed approach to addressing these barriers as a unit.