



MONITORING, EVALUATING &
FURTHERING PROGRESS ON

**GENDER AND
ECONOMIC EQUALITY &
WOMEN'S ECONOMIC
EMPOWERMENT**

About the Author

Ranjani K Murthy works on issues of gender, poverty and development as a researcher and consultant. Her research into women's poverty reduction and economic empowerment brought to fore the centrality of child care for women's economic empowerment.

Initially her focus was on early childhood care and development, from the lens of child development and women's economic empowerment. But in her discussions with marginalised women the centrality of after school care, including from the lens of protection was also revealed.

She believes that India needs to evolve policies and programs with regard to after school care for school going children. This will in turn, contribute to ensuring that CEDAW, Beijing Platform for Action and SDG-5 are not just a dream but a reality. After-school care would also help implement Right to Education (extending it to higher education) and combat child labour.

Monitoring, Evaluating & Furthering Progress on Gender and Economic Equality & Women's Economic Empowerment

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Institute of Social Studies Trust
UG Floor Core 6A, India Habitat Centre
Lodhi Road, New Delhi 110 003
tel: +91 11 4768 2222
email: isstdel@isstindia.org
website: www.isstindia.org

Layout & Design: mehta.mandar@gmail.com

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Responsibility for any shortcomings is solely mine.

Ranjani K Murthy

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Abbreviations

BMI	Body Mass Index
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
ECCD	Early Childhood Care and Development
EIGE	European Institute for Gender Equality
ESCAP	Economic and Social Commission for Asia and the Pacific
FRA	Forest Rights Act 2006
GEEEW	Gender and Economic Equality and Economic Empowerment of Women
GER	Gross Enrolment Ratio
IIPS	International Institute for Population Sciences
IWDA	International Women's Development Agency
IWRAW	International Women's Rights Action Watch
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MHRD	Ministry of Human Resource Development
MOSPI	Ministry of Statistics and Programme Implementation
NFHS	National Family Health Survey
NSS	National Sample Survey
NSSO	National Sample Survey Office
PFA	Platform for Action
SDG	Sustainable Development Goal
SHG	Self-Help Group
VNR	Voluntary National Review
WAVE	Women's Action for Voice and Employment
WEE	Women's Economic Empowerment

Executive Summary

Context

The Global Gender Gap report 2020 points to the fact that gender gaps in the economic sphere have widened over the years, both globally and in India. There is a need to conceptualise and analyse progress on gender and economic equality and empowerment of women (GEEW) in the Indian context, and examine if commitments in this regard under the Convention on Elimination of all Forms of Discrimination Against Women (CEDAW), Beijing Platform for Action (PFA) and Sustainable Development Goals (SDGs) are likely to be met. Further, pathways forward for India to achieve GEEW need to be identified.

Objectives

This paper has five objectives.

- To conceptualise gender equality, women's economic empowerment and gender indicators.
- To Identify indicators of GEEW in the Indian context, drawing on international conventions.
- To track progress on GEEW indicators nationally and across location, states, castes, class, age and marital status and comment on possible progress by 2030.
- To review government perception on progress/gaps on GEEW and proposals for the future.
- To point to strategies required on the part of the government to further GEEW.

Findings

Definitions and constraints: This paper observes that GEEW entails reduction in gender gaps and progress in women's ownership entitlements, actual ownership, production capacities/ skill sets, exchange entitlements/ outcomes, consumption outcomes and women's agency. Several indicators of GEEW were identified, drawing on normative documents (CEDAW, Beijing PFA and SDGs) and a review of the literature. However, disaggregated data on GEEW was available only for some indicators. Further, data on trends over time, which was necessary to calculate progress over time, was available only for a few indicators.

Progress greater on formal than substantive gender equality: India seems largely on track on "formal equality" in the economic sphere, with legislations on equal remuneration, inheritance rights of most women, sexual harassment at work places, maternity benefits, and a bill on paternity leave (yet to be passed), to name a few. Yet, barring women's access to savings bank accounts in their names (does not mean they exercise control, or that it is not used for instrumental purposes), women elected to PRIs (does not automatically mean they exercise leadership), proportion of workers/ days of MGNREGA work and higher education, the milestones may not be achieved by 2030 on other gender equality indicators. Gender equality is a commitment under all three normative documents referred to earlier. Available data indicates that universal access (one of the principles underpinning SDGs) of women by 2030 may be achieved mainly with regard to women's access to savings accounts in their names and a few indicators that are common to women and men, such as 100% adult literacy and access to water and latrine in own premises.

On which GEEW issues have high gaps: Gender gaps are the highest, and likely to be so into 2030, in the case of ownership of agricultural land holdings/ area and proprietorship of firms (ownership of assets),

vocational training (production options/skill sets), labour force participation rates, wages, income (exchange outcomes), anaemia, consumption outcomes and membership in unions and boards of directors (women's agency). In fact, the female labour force participation rate and income are declining and gender gaps in these are increasing, pointing to the contradiction that equality in gross enrolment in higher education is/ may not lead to equality in economic participation. The absence of government-run after-school care is a constraint on women's low and declining labour force participation rate, and the timing and quality of present ICDS centres is an issue, though uptake has increased. Patriarchal mindsets, wherein with an increase in household income women are kept at home, is another reason for declining female labour force participation rates. The gap in attaining 'universality' (in the case of anaemia read as 'no anaemia') is high, and likely to continue into 2030, on the same issues as those highlighted with regard to gender equality.

Variations in GEEW across income and social groups: Women from the top wealth quintile, women in the age group 40-49 years, women heading households and women from 'other castes' were privileged on several GEEW indicators and women from the bottom wealth quintile, women in the age group 15-19 years, never-married women and women from scheduled tribes the least. Women in urban areas were advantaged on some economic indicators such as having an account they operated, mobility, access to markets, etc., but on other indicators like ownership of house and access to MGNREGA, women in rural areas were advantaged. Anaemia levels were the highest among a section of women heading households (15-49 years). Women from the north-eastern states, Jharkhand, Chhattisgarh and some island states were lagging behind in terms of GEEW, while states like Kerala were ahead.

Government reporting on progress on GEEW: The government recognises some of the challenges to GEEW in India, such as low/ declining female labour force participation and low ownership of agriculture land, but not all of them. The Voluntary National Report, 2020 submitted by the Indian government indicates that the government is looking at 'incremental' changes rather than 'transformative' ones.

Recommendations

Ownership entitlements and outcomes: It is suggested that the government enact legislation on the right to minimum assets required for living/ livelihood, and within that ensure women's rights to livelihood assets. This may vary from rural to urban areas. It is also suggested that when any asset comes for registration, it is registered in joint names. Implementation of women's equal rights to ancestral property should be the government's responsibility. Unused agricultural land may be taken back by the government, and given to women/ women's groups, with a focus on the landless, SCs and STs. Conversion of agricultural land for purposes other than public good, which diminishes women's access to land, needs to be stopped.

Production possibilities and skill sets: The government may invest in women's economic, financial and e-literacy. Women SHG members and non-members must be exposed to enterprise development programmes. Education and career counselling (non-stereotypical) may be provided at high-school level to girls and parents, and the present reproductive health and life skills training should include negotiating work/ career if one opts for marriage. A 50% quota on institutional credit may be reserved for women in both numbers and amount, in particular targeting women from scheduled tribes and castes. A balanced growth policy is required between agriculture (most of female labour is in agriculture), and other sectors. Debt redemption loans, crop insurance, watershed development, etc. can be the focus so that the agriculture sector, where more women are found, grows.

Exchange entitlements and outcomes: It is suggested that the government forms women's agricultural labour groups to strengthen their bargaining power. They may be linked to agricultural unions for benefits

and trained on their rights with examples of women labourers negotiating higher and equal wages. Interested women in construction work may be trained to be masons, and groups of women in construction may be formed to bid for contracts and produce eco-bricks. Women lessors, marginal and small farmers may be encouraged to get into value chain activities and form producer companies. Creation of women's spaces in government market yards and shanties, with toilets and places to stay over, is a must. The right to employment of women and men must be extended to urban areas. Quotas for employing women and those from scheduled castes and tribes may be made mandatory in the private sector, with support to get women into managerial positions.

Consumption entitlements and outcomes: Child care is one of the constraints on women's GEEEW and progress by 2030. It is suggested that the government aligns anganwadi timings to work timings. Further, it is recommended that government elementary schools provide after-school care services for enrolled children, or take other measures to ensure access to the same. Labour offices should monitor the provision of child care services in places of work as per regulations. Improvement in WATSAN facilities and clean fuel access may reduce the drudgery of women's work and improve nutrition, along with measures to provide iron tablets at places of work like MGNREGA or/and through women's SHGs.

Women's economic agency: It is suggested that the government sensitises elected women and men (apart from SHGs) on GEEEW. A committee for GEEEW in each of these institutions could be considered that looks at GEEEW beyond savings and credit. At another level, women's equal membership and leadership in trade unions is a must to advocate GEEEWE in the formal sector.

Thus, for GEEEW milestones under CEDAW, Beijing PFA and SDGs to be achieved, the government has to ensure that the larger development policy is pro-marginalised and pro-marginalised women and that patriarchal values held by men and women are challenged.

1.0 Introduction

The Global Gender Gap Report 2020 suggests that while there has been good progress in bridging gender gaps in education and health and slight progress in bridging gender gaps in political participation, gender gaps in the economic sphere have widened over the years (World Economic Forum, 2019). This is equally true of India, where on a scale of 0 to 1 on equality (the higher the score the more the level of equality), India scores 0.962 on education, 0.944 on health, 0.411 on political equality but 0.354 on economic equality. The gender gap in economic equality has increased reflecting a decline in gender parity from 0.397 in 2006 to 0.354 in 2020 (World Economic Forum, 2020). The 2019 SDG Report again shows that globally countries are lagging in economic and political indicators in absolute terms, and trends over the last few years show a decline both globally and in India in the economic sphere (Government of India and NITI Aayog, 2020; United Nations, 2019). The Coronavirus-19 pandemic may have had an adverse bearing on gender equality in all spheres, and the extent of this impact may become clearer in coming years.



Data on India's performance on different international indexes of gender and economic equality and economic empowerment of women (GEEEW) (using international definitions) is available. However, women's economic equality and economic empowerment in India is mediated not just by gendered power relations, but also by power relations of caste, class, disability, ethnicity, age, religion, location and sexual identity/gender orientation. These identities intersect in complex and non-linear ways across different institutional sites like marriage, family, markets, community, state and supra-state organisations. Thus, indicators like 'percentages of agricultural land owned by men and women' may be only part of the story, with the other part being 'percentage of rural women and men across different castes with agricultural land'. Further, there is a need to analyse trends over the last decade or so, and examine whether/ when India would progress towards gender and economic equality and economic empowerment of women. This will also

indicate whether SDG 5 goals would be achieved, and identify the pace at which different groups of women are progressing.

The Indian government has prepared Voluntary National Reviews (VNRs) around Sustainable Development Goals (SDGs), covering SDG 5 (Government of India and Niti Aayog, 2020). It also prepares reports on progress in implementing the goals of the Committee on the Convention of Elimination of All Forms of Discrimination Against Women (CEDAW) and the Beijing Platform for Action (Government of India, 2015). These VNRs are supposed to report what is being done by the government to move towards SDG 5, assess

progress on women's economic equality and economic empowerment, and also suggest recommendations. However, whether these measures are adequate remains a question. Further, we need to monitor how far the CEDAW's concluding comments on GEEW in the government report have been implemented.

This paper seeks to bridge some of the gaps in the secondary literature. Specifically, the objectives of this paper are the following:

- ◉ **Conceptualise gender equality, women's economic empowerment and gender indicators**
- ◉ **Develop indicators of GEEW in the Indian context (drawing on relevant Articles of CEDAW, Beijing Platform for Action and SDGs)**
- ◉ **Track progress on the indicators nationally and across location, states, castes, class, age and marital status, and comment on progress towards the commitments on GEEW under CEDAW, Beijing PFA and SDGs**
- ◉ **Review government perception on progress and challenges to GEEW and the future directions it proposes**
- ◉ **Point to what action may be required on the part of the government to further GEEW**

The report devotes one section to each objective.

2.0 Concepts

2.1 Conceptualising gender equality

Gender equality refers to “the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women’s and men’s rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men. Gender equality is not a women’s issue but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centred development” (UN Women, n.d.).

Building on this definition, one can distinguish between formal and substantive gender equality, as well as recognise that gender equality goes beyond binary constructs, adapting Facio and Morgan’s (2009) analysis of CEDAW.

Formal gender equality: The concept of formal gender equality is premised on the principle of sameness of women, men and people on the gender continuum and assumes that if women, men and people on the gender continuum receive the same opportunity and are treated similarly (using male standards), equality will be achieved. It does not take into account the ways in which women/ transwomen/ transmen are different from cis¹ men and how they are disadvantaged because of these differences. For example, restrictions on girls’/ women’s mobility could affect their access to higher education, health services, work force participation and political participation, though government policies may emphasise equal opportunities in these spheres. Adverse attitudes towards recruiting transgender persons as health service providers may come in the way of their being recruited, though the call for application may encourage transgender persons to apply.

Substantive gender equality: The concept of substantive equality recognises that women and men have to be treated differently and the disadvantages faced by women to begin with have to be addressed to achieve equality. The substantive equality approach also recognises that gender interlocks with other identities discussed earlier to keep women/ girls/ transgender persons in unequal positions. The substantive equality approach entails holding group meetings at a time and place convenient to women farmers, strengthening child care facilities in higher education institutions, providing free sex realignment surgery in government health facilities and posting gender-sensitive teachers and health professionals. It also entails working with men and boys on substantive gender equality.

This paper adopts the substantive approach to gender equality, with a focus on the economic sphere.

¹ The term cisgender refers to a person whose self-identity conforms with the gender that corresponds to their biological sex (Gender Equality Before Law, n.d.). Cis men refer to those who are sexually males at birth and who identify themselves as a man when adult.

2.2 Women's empowerment



The term empowerment is used widely and in different ways by different stakeholders. Rowlands (1995) distinguishes between both negative and positive aspects of power. Power can be exercised 'over' someone, controlling the marginalised individual's or group's lives. An example is upper-caste men's sexual exploitation of Dalit agricultural women workers on their lands. Power to, power with and power within are more positive expressions of power and may include expansion of a woman's negotiation with her husband on what to sow (power

to), collective struggle for better wages (power with others) or deep-rooted attitudinal changes in oneself, like challenging the belief that women cannot take the plough as they are polluting (power within). Kabeer (2002) sees empowerment as a process by which those who have been denied the ability to make strategic life choices acquire such an ability. The ability to exercise choice incorporates three interrelated dimensions: resources (defined broadly to include not only access, but also future claims to both material and human/ social resources); agency (a sense of power within, manifesting in decision making, negotiation, subversion and resistance); and achievements (well-being outcomes).

Nazneen et al. (2019) distinguish between the instrumental approach to empowerment, wherein empowerment is seen as a smooth process of integrating women into mainstream development for its benefit, and a more political approach to empowerment, which sees empowerment of women as a redistribution of power, working through intersectionalities and challenging the direction of neoliberal development as well as right-wing politics. Such a process of empowerment is not a linear process of inputs, outputs, outcomes and impact (Cornwall and Edwards, 2010). Thapar-Björkert et al. (2019) and Murthy with Arogyagam (2020) observe that discussion on empowerment needs to be located in the context of identities, and the challenge is to transform all marginal identities played out in different institutions of society, family, community, markets and state. Murthy with Arogyagam (2020) argues that transforming oppression due to caste is more challenging than class in the case of poor Dalit women. Further, there may be a tendency to imbibe patriarchal values as one moves up the economic ladder. Moving from one marginal identity to a more powerful one and exercising power over others is not empowering (e.g., asking for bribes for issuing contracts when elected to power). Identifying what is empowerment and disempowerment is crucial (Thapar-Björkert et al., 2019). The process of women's empowerment is not linear, with backlash happening, as when Muslim women were successfully beginning to negotiate the issue of triple talaq with Jamaat leaders in one district of India, and at the same time the government banned triple talaq without any dialogue.

2.3 Women's economic empowerment

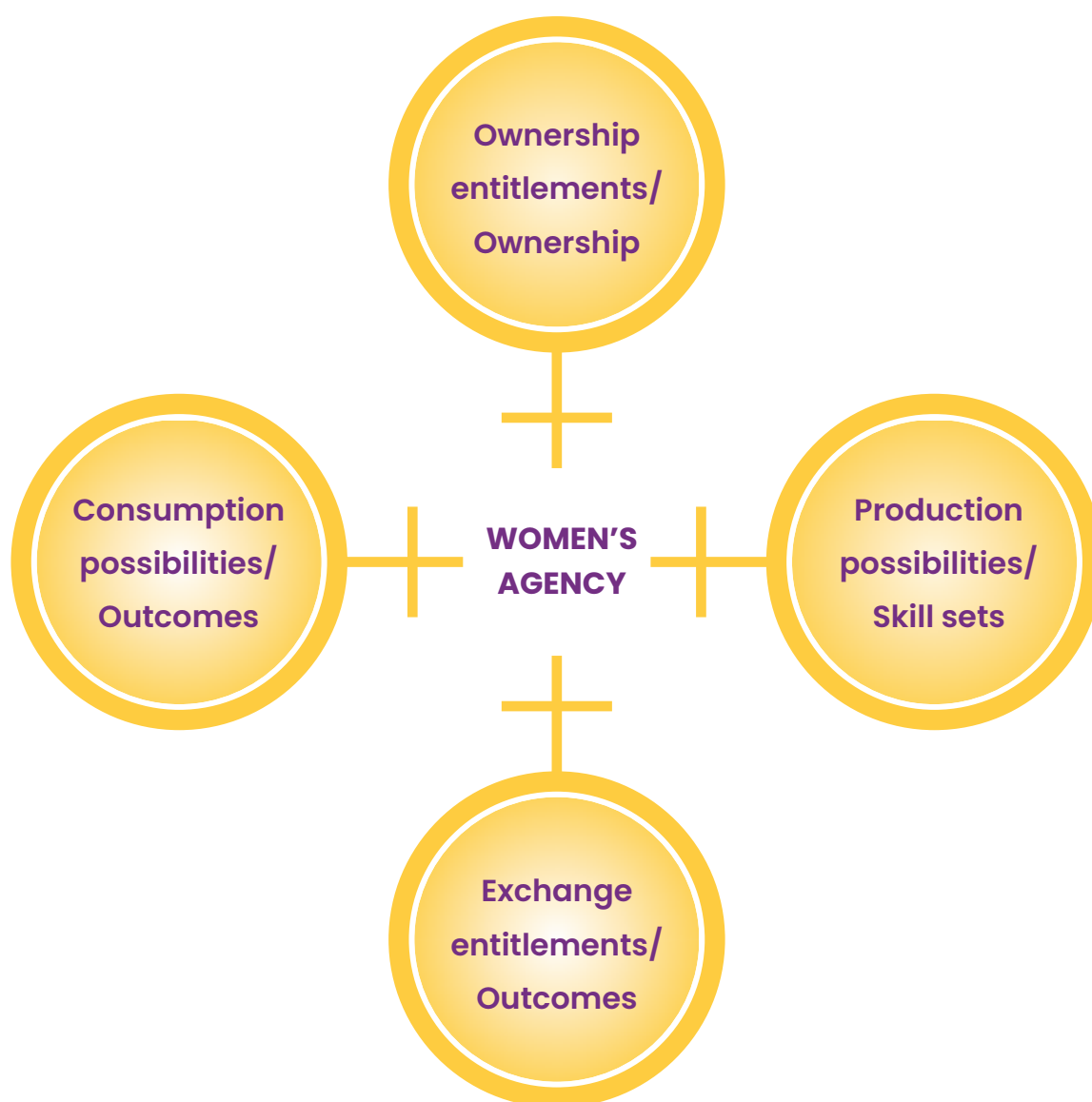
The project of the Institute of Development Studies, "Economic Pathways to Women's Empowerment", differentiates between two pathways. The first is at the individual level: women's sense of self-worth as persons in their own right, their ability to make strategic economic choices and to exercise voice and influence. The second relates to a more collective form of empowerment--women's agency as citizens, the capacity to act collectively to protest injustices, and addressing barriers to claiming their right to work on equal terms with men to shape the society in which they live (Kabeer, 2011).

Murthy (2017) observes that economic empowerment of women entails expanding women's individual and collective ownership entitlements, actual ownership, production capacities/ skill sets, exchange entitlements/ outcomes and consumption outcomes (adapting from Sen, 1989). In this paper, this definition is used, along with women's economic 'agency' introduced by Kabeer (2002) as a fifth aspect of economic empowerment.

- Ownership entitlements include what women can legally own, namely, land, livestock, their own labour, finance, common property resources, membership in institutions, and citizenship of a state.
- Actual ownership is what ownership entitlements women have been able to realise individually, jointly with partners and collectively, and could include immovable and movable assets they own, membership and leadership in SHGs, cooperatives and trade unions, and citizenship identity cards they can leverage.
- Production possibilities/ skill sets are shaped by women's access to credit, inputs, extension, family labour, and skills/ education.
- Exchange entitlements are what women can exchange for their assets, labour, and memberships in households, groups or citizenships.
- Exchange outcomes are what women have been able to actually exchange the entitlements for.
- Consumption outcomes are shaped by what women can consume through what they own, produce, or exchange.
- Agency could be individual, like economic women's decision making in households, participation in Gram Sabhas or bargaining through trade unions.

Women's entitlements, ownerships, returns, consumption and agency are mediated by power relations and institutions, and progress in one may or may not lead to progress in another (see Figure 1). For example, a woman may have the power to decide to work in the garment industry, but the wages and terms and conditions may not be good and her husband may exercise partial control over the income. The community leaders may comment on her character if the work involves night shifts and keep her out of institutions. Due to care responsibilities, she may not have time to join unions and negotiate with her employer or move to managerial positions. Further, when the cost of labour is cheaper in a neighbouring country, it may shift there. Thus, gender, class, and marital status, played out in family, garment market, community institutions and state have a role to play in her economic subordination. Moving out this vicious cycle may require women to act at individual and collective levels (agencies) to expand entitlements, ownerships, production possibilities/ skill sets, exchange entitlements/ outcomes and consumption. Economically empowering processes would challenge multiple marginalities played out in multiple institutions that constrain women economically.

Figure 1: Women's economic empowerment



Women's entitlements and outcomes mediated by social relations of gender, caste, class, religion, ethnicity, age, marital status, abilities, sexual orientation and gender identities, in institutions of household, community, markets and state

2.4 Gender indicators

Indicators are pointers. According to the European Institute for Gender Equality (EIGE), gender indicators "have been devised to show gender gaps in access to resources and opportunities in areas such as education, employment, decision making and gender-based violence. Indicators can be used to show relative positions or positive or negative change. ... gender indicators can be used to measure progress and allow for comparisons in gender equality progress over time, across different geographical areas, countries and between different groups of women and/ or men (e.g., younger and older women and men; unemployed and employed women and men) as well as in organisations, institutions and systems. They can measure the relative situation of women and men in areas such as their access to assets, their empowerment and the attitudes of women and men toward gender equality. Gender indicators can also



be used to measure the extent to which society is free from gender-based violence and/ or negative gender stereotypes (European Institute for Gender Equality, 2019: p. 5).

There are two insights flowing from the above definition: gender indicators may either measure gender gaps related to an issue (e.g., enrolment in higher education by women, men and transgender persons) or measure concerns that in turn measure status of one gender-- women, men, or transgender persons (e.g., percentage of women workers in trade unions). Yet another distinction is between gender instrumental indicators, gender ameliorative indicators and gender transformative indicators (Murthy, 2020). Gender instrumental indicators

maintain power relations intact, like the percentage of working mothers of young children who are trained in nutrition. Gender (inequality) ameliorative indicators measure incremental changes (e.g., women and men with bank accounts), while gender transformative changes measure changes that challenge gender relations (e.g., the percentage of women and men who sell in agriculture markets). Further, gender indicators may need to be combined with other 'social identity' indicators to capture intersectionality, such as the monthly earnings of women sanitary workers compared with men in managerial positions of multinational companies. Given that empowerment/ economic empowerment is tied to the direction of development, indicators such as trends in the area under common property resources controlled by local people are important.

The focus of this paper is on gender and economic equality indicators and economic empowerment of women indicators, gender ameliorative and transformative indicators, intersectional indicators and development paradigm indicators.

3.0 Indicators on gender equality and women's economic empowerment: Normative and beyond



This section discusses indicators explicit or implicit in the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Platform for Action, and Sustainable Development Goals pertaining to gender equality and economic empowerment of women. It adds to these indicators based on insights from a review of the secondary literature. The indicators are linked to the conceptual framework developed in Section 2, seeing gender equality and economic empowerment of women as a process of women individually and collectively expanding entitlements, ownerships, production/work possibilities, exchange options/returns and consumption.

3.1 GEEW indicators in CEDAW

CEDAW is an international bill of rights for women and sets out a comprehensive set of rights for women in civil, political, economic, social and cultural fields. Countries that have ratified the convention have to report progress on the articles of the Convention (IWDA and WAVE, 2009).

The CEDAW sees economic discrimination to include “distinction, exclusion or restriction” that affects women’s enjoyment of economic rights on an equal basis with men (Article 1). In particular, indicators listed in Table 1 on GEEW emerge from different articles of CEDAW. These indicators are presented in Table 1 along with details on how they relate to the conceptual framework on GEEW. It is apparent the CEDAW articles address women’s ownership, exchange and consumption entitlements, and production possibilities in institutions of family, work place and community. Bridging the gender gap in the digital divide does not receive that much emphasis, because CEDAW was adopted in 1979. Intersectionalities are not given that much prominence, apart from examining issues confronting rural women (a separate article), and a few concerns of discrimination against women on the grounds of marriage, pregnancy and child care (IWDA and WAVE, 2009).

Table 1: CEDAW and Gender equality and economic empowerment of women

Article number	Article content	Link to GEEEW framework
Article 10 Equal rights in education	Women and girls should receive career and vocational guidance as men and boys	Production possibilities and skill sets
Article 11 Employment	Women have the right to work, employment opportunities, equal remuneration, free choice of profession and employment, social security (including maternity leave with pay), protection of health. Prohibition of discrimination on the grounds of marital status, pregnancy, childbirth and childcare in work and employment State provision of a network of child care services to enable parents to combine family obligations with work responsibilities	Production possibilities and skill sets
Article 13 Economic and social benefits	Women have equal rights to family benefits, bank loans, mortgages, and other forms of financial credit	Exchange entitlements
Article 14 Rural women	Rural women have equal right to living conditions, participation in development planning, access to transport, and financial services.	Exchange entitlements
Article 15 Equality before law	Women have the legal right to enter into contracts, own property and chose where to live.	Ownership/ exchange entitlements
Article 16 Marriage and Family	Women have equal rights with men in marriage including property ownership and occupation.	Ownership and exchange entitlements

Source: IWDA and WAVE (2009).

The Optional Protocol to CEDAW enables the CEDAW Committee to consider complaints by individual women or groups of women on violation of rights protected by the Convention. This applies only if the Optional Protocol has been ratified by the State.

² An optional protocol is a treaty that adds to or complements an existing treaty.

India has ratified the Women’s Convention without placing reservation on Article 11, but on others such as Article 5a, 16(1) and 16 (2) stating it will not interfere in the personal affairs of any community without its consent (UN Committee on the Elimination of All Forms of Discrimination Against Women, 2014). Also, India is yet to ratify the Optional Protocol.

3.2 GEEW indicators in Beijing Platform for Action, 1995

The Beijing Platform for Action includes 12 critical areas, of which 9 refer to GEEW. These are discussed in Table 2 along with how they relate to the GEEW conceptual framework.

Table 2: Beijing Platform for Action and GEEW

Critical area	Content	Relationship with GEEW framework
Women and poverty	Pro poor women ³ macroeconomic policies and development strategies (including intra-household distribution)	Exchange entitlements
	Presence of laws and administrative procedures to ensure women’s equal rights and access to economic resources ⁴	Ownership entitlements
	Women’s equal access to savings and credit mechanisms and institutions	Production possibilities
Education and training	Eradicate illiteracy among women	Exchange entitlements
	Improve women’s access to vocational training, science and technology and continuing education	Production possibilities/skill sets
Women and health	Access of women to appropriate, affordable and quality health through life cycle	Consumption outcomes
Women and armed conflict	Reduced military expenditure and availability of armaments	Exchange entitlements
Women and economy	Promote women’s economic rights, including access to employment, appropriate working conditions and no occupational segregation/ discrimination ⁵	Exchange entitlements

³ Poor women includes women migrants, refugees, displaced, conflict- affected and discriminated groups.

⁴ Economic resources includes land, housing, common property resources, etc.

⁵ Insisting that a potential employee should use contraception is also considered discrimination as per Beijing Platform for Action.

Critical area	Content	Relationship with GEEEW framework
Women and economy	Promote women's equal access to markets and trade, and control over economic resources	Exchange outcomes and ownership
	Provide business services, infrastructure, training and access to markets, information and technology, particularly to low-income women	Production possibilities and skill sets
	Strengthen women's economic capacity and commercial networks (like unions, cooperatives, self-help groups) and access to contracts Harmonisation of work and family responsibilities for women and men	Women's agency and ownership Consumption options
Women in power and decision making	Take measures to ensure women's equal access to and full participation in power structures and decision making	Women's agency
	Increase women's capacity to participate in decision making and leadership	Women's agency
Women and human rights	Promote legal literacy among women (including economic rights)	Women's agency
Women and environment	Gender-integrated policies and programmes on sustainable development	Exchange entitlement

Source: United Nations (1995).

Unlike CEDAW, the Beijing Platform is not legally binding. Nevertheless, governments do prepare five- year reports on progress, and these are discussed at meetings of the Committee on Status of Women.

3.3 GEEEW and Sustainable Development Goals

Tables 3 and 4 based on Ministry of Statistics and Programme Implementation (2020) show that five targets/ancillary targets under SDG 5 and nine targets in other goals (globally and nationally) pertain to gender and economic equality and women's economic empowerment. An analysis of SDG 5 targets reveals that on the positive side, women's equal rights to and ownership of land and other property, financial services and common property resources, women's equal access to and use of information technology, and public provision of women's unpaid care work and women's economic leadership has been emphasised. However, there is little reference in the targets to women's access to markets, access to skills, value chains, adherence to international labour standards, safe work environment, informal sector employment and equal consumption of benefits (food, nutrition, health, higher education, etc.) from economic engagement. While recognition of unpaid care work is mentioned, recognition of unpaid work in agriculture or livestock (of husbands) is not mentioned.

Table 3: GEEEW and SDG 5 targets and indicators

SDG 5 Targets	SDG 5 indicators	Link with GEEEW framework
Target 5.1: End all forms of discrimination against all women and girls everywhere	5.1.4: Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex	Entitlements – Cross-cutting
Target 5.a: Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws	5.a.1: Operational land holdings – gender-wise	Ownership
	5.a.2: Proportion of female agricultural labourers	Exchange outcomes
	5.a.3: Wages of casual labourers (gender-wise)	Exchange outcomes
	5.a.4: Agricultural wages gender-wise	Exchange outcomes
	5.a.5: Exclusive women SHGs in bank-linked SHGs	Exchange outcomes/Agency
	5.a.6/5. a.7: Percentage of adult women having a bank account with a financial institution	Ownership
	5.a.8: Number of borrowers per 100,000 male & female population	Exchange outcomes
Target 5.b: Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women	5.b.1: Percentage of women employed in IT and ITeS industry	Exchange outcomes
Target 5.4: Recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate	5.4.1: Proportion of time spent on unpaid domestic and care work	Production possibilities/ consumption (of rest)

SDG 5 Targets	SDG 5 indicators	Link with GEEEW framework
Target 5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in economic (and political and public life)	5.5.2: Number of women on the boards of listed companies	Agency

Source: Ministry of Statistics and Programme Implementation (2020).

A review of GEEEW in targets and indicators of the Government of India other than SDG 5 suggests that gender is better integrated in targets than in indicators (MOSPI, 2020). See Table 4. The targets either refer to women or are gender sensitive or refer to universal access, which includes women and girls too. For example, Target 1.3 reads 'implement nationally appropriate social protection systems and measures **for all**, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable'. However, apart from maternity benefits, the indicator does not specify women and men. Target 1.4, on the other hand, is gender-specific. It reads, 'By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal access to basic services', but the indicator is not specific; Indicator 1.4.1/1.4.2) reads, 'Proportion of rural and urban population living in households with access to safe drinking water and sanitation' (MOSPI, 2020).

Table 4: Gender equality and Women's Economic Empowerment and SDGs (non-SDG 5) targets and indicators

Gender in non-gender-specific SDG targets	Related gender indicators	Link with GEEEW framework
Target 1.b: Create sound policy frameworks at the national, regional and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions	1.b.1: Proportion of budget earmarked under pro-poor and gender budgeting	Exchange entitlements
Target 1.3: Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable	1.3.5: Proportion of (eligible) population receiving maternity benefits.	Exchange entitlements

Gender in non-gender-specific SDG targets	Related gender indicators	Link with GEEEW framework
Target 1.4: By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including micro finance	1.4.1/1.4.2: Proportion of rural and urban population living in households with access to safe drinking water and sanitation	Consumption outcomes
Target 2.3: By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous people, family farmers, pastoralists and fishers	No gender indicator	
Target 3.8: Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all	3.8.6: Proportion of women of 30–49 age range who report that they were ever screened for cervical cancer and proportion who report screening in the last five years	Consumption outcomes
Target 4.3: By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university	4.3.2: Proportion of males/ females enrolled in higher education, technical and vocational education	Consumption outcomes/skill sets
Target 8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.3: Wages by male/female in regular/casual work	Exchange outcomes
Target 8.8: Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment	No gender indicator	

Gender in non-gender-specific SDG targets	Related gender indicators	Link with GEEW framework
Target 11.2: By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons	No gender indicator	

Source: Ministry of Statistics and Programme Implementation (2020).

National governments are expected to submit Voluntary National Reviews (VNRs) and these are discussed in a high-level political forum to facilitate the sharing of experiences, including successes, challenges and lessons learnt (United Nations, n.d.).

3.4 GEEW indicators beyond normative standards

The secondary literature points to several gender and economic equality and economic empowerment of women indicators not listed in SDGs. These are elaborated in Table 5. Apart from indicators pertaining to ownership, production, exchange and consumption, there are several indicators pertaining to women's agency, like participation of women in economic protests.

Table 5: GEEW indicators from secondary literature

Indicator	Link with GEEW framework
% women in producer companies and cooperatives as members and leaders	Ownership/Agency
% vehicles and shares in women's names	Ownership
Investment by households in enterprises managed by women and men	Exchange outcomes
Presence of effective social protection in the event of divorce, desertion or death of spouse entitlements	Exchange
% women and men in labour force in formal and informal sector	Exchange outcomes
% women and men in non-traditional occupations	Exchange outcomes
% women and men college and ITI graduates placed by campus	Exchange outcomes
% companies that offer flexible work space and timing	Exchange entitlements
Presence of paternity leave through taxation	Exchange outcome

Indicator	Link with GEEEW framework
% of women and men loanees reporting not being harassed with respect to repayment	Agency
Quota for women suppliers in government procurement	Exchange entitlements
% women and men who use internet for business transactions	Skill sets
% gender concerns to total concerns taken up by trade unions	Agency
Share of earnings of women and men which go for their household consumption	Agency
% women, men and transgenders covered under Universal Health Coverage	Exchange entitlements
% participants in economic protests who are women	Agency
% women and men who report safety during transport	Exchange entitlements
% women and men who use cycles, mopeds and public transport independently	Agency
Women's influence in intra-household decision making	Agency

Source: Bhoganadam et al. (2014); Dutkiewicz and Ellis (2018); Hearle et al. (2019); Kabeer (2011, 2012); SEWA and IIC (2018); Skinner (2020); Tadros (2018); Thapar-Björkert et al. (2019); Vinkenburg (2010); Zunaida et al. (2019).

Some intersectional indicators that emerged during the literature review included the ability of Dalit women labourers to negotiate higher wages vis-à-vis upper-caste women and men; this reflects an intersection of gender, caste and class (Thapar-Björkert et al., 2019). Another indicator is access of women from minority religions to employment, which is culturally sensitive on issues like permitting women to take prayer breaks if they want to. The presence of government programmes for economic development/ social protection of marginalised groups among women, like women heading households, women with disability, transgender persons, sex workers, women migrants (including those who return) and refugees, is yet another indicator (Tickel et al., 2020; UN Women, n.d.; Vinkenburg, 2010).

A larger 'gender intensified' question raised in the literature is whether women are being integrated into a neoliberal development model, wherein economic growth makes use of women's labour without empowering them or into a model of structural change that transforms gender and social relations (Dutkiewicz and Ellis, 2018).

4.0 Monitoring of Gender Equality and Women's Economic Empowerment

This section tracks change on GEEEW indicators for which data could be accessed over time, calculates rates of change per year, and extrapolates what may be the progress by 2030, which is the target for Sustainable Development Goals.

To assess change, the section uses the concept of rate of change to calculate the rate of progress or deterioration in an indicator over the time span for which data was available and projecting that if the same rate continues whether gender equality would be achieved by 2030 (adapting from United Nations ESCAP, 2019).



To give an example, female operational holding as a percentage of total operational holdings (numbers) increased from 11% in 2005–06 to 14% in 2015–16 as per the Agriculture Census 2005–06 and 2015–16. The annual rate of change as derived by the calculator and manually $((14-11)/10)$ is 0.3. To assess what may be the extrapolated figure in 2030 if the same rate of change continues, the rate of change per year has been multiplied by the number of years to 2030 and added to the figure for the latest available year. Taking the same example as earlier, if the same rate of change per year continues, female operational holding as a percentage of total operational holdings would be 18.2 in 2030 $(14 + (0.3*14))$. That is, gender equality is unlikely to be achieved if the same trend continues. The desired rate of change may be positive (as in case of percentage of landholdings of women), or can be negative (as in the case of gender-based violence).

Data for analysis is drawn from:

- Population Census
- Agriculture Census
- National Sample Surveys
- Economic Survey
- Periodic Labour Force Survey
- National Family Health Survey
- Global Findex data base
- ILO labour statistics
- Records of Ministries

Using these different data sources, progress on GEEEW is analysed for indicators on which data, preferably, over time, is available. A distinction is made between gender and economic equality indicators (for which comparative data for men and women is available) and economic empowerment of women indicators (for which comparative data for men is not available) The analysis is presented using the framework of progress on ownership entitlements/ ownership (4.1), production possibilities/ skill sets (4.2), exchange entitlements/ outcomes (4.3), consumption outcomes (4.4) and agency (4.5), Finally, the section comments on what the analysis says on progress on CEDAW, the Beijing Platform for Action and SDGs.



4.1 Progress on entitlements and ownership of assets

There is no legislation on citizens' rights to assets in India. Laws on women's inheritance of property vary with personal laws governed by each religion. This position is in contradiction to Article 16 and Article 5a of CEDAW, which India has ratified, with reservations/ declarations⁶. In practice, the Hindu Succession (Amendment Act) gives Hindu women equal rights to inherit ancestral property. Inheritance by Christian women in Tamil Nadu, like in India, is governed by the laws of succession for Christians laid down in Sections 31 to 49 of the Indian Succession Act, 1925 (ISA). The Act gives equal succession rights to daughters and sons. Inheritance rights of Muslim women are governed by the provisions of the (Shariat) Application

⁶ India has declared, while ratifying the Convention, that it will not interfere in culture matters.

Act, 1937, which have not been codified. Succession opens on the death of the ancestor, and then alone the property vests in the heirs. A daughter has one-half the inheritance right as a son. The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, or the Forest Rights Act (FRA) 2006, recognises tribal women's rights to own forest land equal to those of men (Zaidi, 2019). Indian government programmes on housing for those below the poverty line issue titles in women's names or joint names. A constraint faced is in situations when the land on which the house is built does not belong to women.

Table 6 outlines progress on GEEW in ownership of assets, social capital and freedom, limited to indicators for which data is available, namely, ownership of land, housing, proprietary firms, cash/ savings accounts, mobile phones and freedom to move (which can also be seen as an asset). Gender There is no legislation on citizens' rights to assets in India. Laws on women's inheritance of property vary with personal laws governed by each religion. This position is in contradiction to Article 16 and Article 5a of CEDAW, which India has ratified, with reservations/ declarations . In practice, the Hindu Succession (Amendment Act) gives Hindu women equal rights to inherit ancestral property. Inheritance by Christian women in Tamil Nadu, like in India, is governed by the laws of succession for Christians laid down in Sections 31 to 49 of the Indian Succession Act, 1925 (ISA). The Act gives equal succession rights to daughters and sons. Inheritance rights of Muslim women are governed by the provisions of the (Shariat) Application Act, 1937, which have not been codified. Succession opens on the death of the ancestor, and then alone the property vests in the heirs. A daughter has one-half the inheritance right as a son. The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, or the Forest Rights Act (FRA) 2006, recognises tribal women's rights to own forest land equal to those of men (Zaidi, 2019). Indian government programmes on housing for those below the poverty line issue titles in women's names or joint names. A constraint faced is in situations when the land on which the house is built does not belong to women.

Table 6 outlines progress on GEEW in ownership of assets, social capital and freedom, limited to indicators for which data is available, namely, ownership of land, housing, proprietary firms, cash/ savings accounts, mobile phones and freedom to move (which can also be seen as an asset). Gender parity is the least with regard to operational holding, in terms of hectares, of women when compared to men (ratio of 0.13) and it is the most with regard to women's individual or joint ownership of houses (ratio of 0.57); falling in between are proprietary ownership of firms and percentages of landholdings of women to total landholdings. The gender gap in individual/ joint ownership of houses was slightly lower in rural areas (ratio of 0.58) than in urban areas (ratio of 0.56). It was the lowest among scheduled tribes (0.59) and the highest among scheduled castes (0.54). The gender gap in women's individual and joint house-ownership did not vary much across wealth quintile groups, being lower (0.58) among the lowest and highest quintile when compared to other quintile groups (0.56) (IIPS and ICF, 2017).

Data on females and males in India who save with a financial institution indicates that less than a quarter of the population (age 15+) saved in a financial institution, and a slightly higher percentage of males than females saved with one. Further, there is a wide gap between percentage of women with a savings account they use (53%, age 15-49), and the actual percentage who save (17%, 15+). The source of data is, however, different. Instances of village money lenders keeping women's passbooks in their house are not uncommon, and some of these passbooks were used by privileged groups to deposit money during demonetization in 2016 (Pandey, 2016). The gender gap in owning debit cards was much higher than holding savings accounts, though between 2011 and 2017 women's access to debit cards has increased four-fold.

If the trends between 2005–06 and 2015–16 continue at the same rate, gender equality is unlikely to be achieved with regard to land holding, operational land area, house ownership (alone or jointly) and debit card ownership. While gender disparity in accounts with financial institutions may be bridged, universality in savings may not be achieved.

Table 6: GEEEW indicators: Ownership of assets

Gender and economic equality indicators: Ownership of assets				
Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Female operational holding as a percentage of total operational holding (numbers)	Agricultural Census	14% in 2015–2016 11.7% in 2005–06	0.230	17.22%
Female operational holding as a percentage of total operational holding	Agricultural Census	2015–6: 11.8% 2005–6: 9.4%	0.230	14.9%
Women (15–49 years) owning house (alone or jointly)	NFHS-4	2015–16: 37.1%	No trend data	No trend data
Men (15–54 years) who own house (alone or jointly)	NFHS-4	2015–16: 65%	No trend data	No trend data
% proprietary firms owned by women	14th Economic Census	2014: 21.5%	No trend data	No trend data
% non-agricultural proprietary firms owned by women	14th Economic Census	2014: 13.4%	No trend data	No trend data
% females and males who saved at a financial institution (age 15+)	Global Findex data base	2017: 17 (F), 22 (M) 2011: 7 (F), 16 (M)	1.667(F)/1(M)	38.7 (F)/35 (M)
Debit card ownership, female/male (% age 15+)	Global Findex data base	2017: 22 (F), 43 (M) 2011: 5 (F), 12 (M)	2.833(F)/5.167(M)	50.33(F)/94.7(M)

Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Economic empowerment of women indicators: Ownership of assets				
Women (15–49 years) having independent access to money they can decide how to use	NFHS-4 and 3	2015–16: 42% 2005–06: 44.6%	-.260	38.36
Women (15–49 years) having a savings account that they themselves use	NFHS-4 and 3	2015–16: 53.0% 2005–06: 15.1%	3.79	100%
Women (15–49 years) with mobile phone they themselves use	NFHS-4	2015–16: 45.9 2005–06: No data	No data	43.88%
% women (15–49 years) who know of a credit programme	NFHS-4 and 3	2015–16: 40.8% 2005–06: 38.6%	0.220	43.88%
% women (15–49 years) who are allowed to go to the market	NFHS-4 and 3	2015–16: 54.2% 2005–06: 51.4%	0.280	58.1%

Source: Department of Agriculture, Cooperation and Farmer's Welfare (2012, 2019); IIPS (2007); IIPS and ICF (2017); Social Statistics Division (2020); World Bank (2019).

Looking at women's economic empowerment indicators pertaining to ownership of movable and immovable assets, it is apparent that as of 2015–2016 'universal' targets in SDGs on women's empowerment have not been achieved. Achievement varies between 41% (percentage of women who know of a government credit programme) to 54% (percentage of women who have freedom to go to market alone), with percentage of women having savings accounts that they themselves use and women using mobile phone falling between (IIPS and ICF, 2017). Though trends on one indicator look promising, which is women having a savings account where 100% may be achieved by 2030, the same source observes that women having access to independent money they can decide upon is declining. This decline may be related to the decrease in female labour force participation discussed in sub-section 4.3.

There is variation in some of the women's' economic empowerment indicators across states. Knowledge of credit programmes is the highest in Kerala (67%) and the least in Mizoram (9.1%) as per NFHS 2015–2016. Such knowledge is higher among women 40–49 years and lower among women aged 15–19 years. Knowledge of credit programmes is higher in urban than in rural areas (45.2% vs. 38.4%) and among women with 12 or more years of schooling (49.1%) when compared to women with no schooling (33.3%). In terms of marital status, knowledge of credit programs is the highest among widows/ deserted/ divorced women (48%), and it is the least among never-married women (36%). Women in nuclear households have slightly greater access (42%) to such information than women in joint families (39.5%). Women from scheduled tribe communities have the least access (36.5%) to information on credit programmes compared to women from 'other castes' (42%), who are the least disadvantaged. It is disturbing, though not surprising, that access to information on credit programmes increases with income groups, being only

29% among women from the lowest (wealth) quintile group and 48% among women in the highest (wealth) quintile group (IIPS and ICF, 2017).

Variations in percentage of women with bank accounts in their own names were also observed. The percentage of women with bank accounts that they use varied from 81.8% in Andaman and Nicobar to 26.4% in the case of Bihar, from 42.2% among 15–19 years of age to 60% in the case of 40–49 years, 61% in urban areas to 48.5% in rural areas, 43% among those with no schooling/ less than five years of schooling to 72.4% among women with 12 or more years of schooling, 50% among married women to 72% among widowed/ divorced/ separated/ deserted women, 55% among women in nuclear families to 51% in non-nuclear families, 44.5% among scheduled tribes to 54% among scheduled castes and other castes and 34% among women in the lowest (wealth) quintile group to 68% among women in the highest (wealth) quintile group (IIPS and ICF, 2017).

The freedom to go to markets alone can also be seen as a less tangible economic asset. This again differs across social and economic background of the women and their location. The percentage of women allowed to go alone to markets is the highest among women in the age group 40–49 years (69%) and the least among girls/ women of age 15–19 years (35%), pointing to a weakening of restrictions with age. Such freedom is the highest (79%) in the case of women who are divorced/ deserted/ separated/ widows and the least among women who are never married (43%). Women with no children face the most restriction, with only 42% being allowed to go alone to markets. However, the number of children does not make a difference. Women in nuclear families (58%) have greater freedom to go to markets alone than women in non-nuclear ones (51%). There is no pattern with regard to education and market access. Surprisingly, women in 'other castes'⁷ (59%) have greater freedom to go to markets and women from Other Backward Classes the least (51%). In terms of location, freedom to go to markets alone is higher in urban (62%) than in rural areas (50%). Freedom to go to markets alone is the highest in the top (wealth) quintile (63%) and the lowest in the bottom (wealth) quintile (46%). State-wise data on this indicator was not available in the national NFHS-4 report (IIPS and ICF, 2017).

Access to cash is an asset dependent both on economic participation of women as well as access to cash from the spouse/ intimate partner and other family members. Access of women to cash they can decide upon is higher in urban (48%) than rural areas (38%), among women in the age group 40–49 years (49%) than 15–19 years (26%), among women with 12 or more years of education (50%) than those with no schooling (39%), among women who are widows/ divorcees/ separated/ deserted (68%) than among never-married women (31%), among 'other caste' women (48%) than among scheduled tribes (38%), and among women in the highest (wealth) quintile (52.2%) than among women in the lowest (34.5%). There is no difference in women's access to cash they can decide upon between nuclear and non-nuclear families. The percentage of women with access to cash they can decide upon was the highest in Chandigarh (63%) and the least in Mizoram (23%) (IIPS and ICF, 2017).

⁶ Though less economically disadvantaged, some of the 'other caste' groups are considered to face higher restrictions on their mobility.

Looking at trends over time, when available, it is apparent that goals of universal access (in Sustainable Development Goals) can be achieved only with regard to having an independent savings account (not necessarily savings), but not ownership of mobile phone, independent access to money they can decide how to use, freedom to go to markets or knowledge of credit programmes.

4.2 Progress on production possibilities and skill sets

Production possibilities using one's assets (including one's labour power) is shaped by one's access to credit, savings to invest, other inputs, literacy, vocational/ IT skills and to higher and professional education. Gender equality in these and women's absolute status (on indicators for which data for men is not available) are examined. See Table 7.

If one examines gender equality indicators, gender parity has almost been achieved (for the latest year for which data is available) for only one indicator, namely, gross enrolment ratio (GER) in higher education, but at a gross enrolment ratio that is lower (23.5% in 2015–16 than the global level (around 40% of women for 2015–6) (World Bank, 2021). Further, the GER of females is the lowest among STs followed by SCs (MHRD, 2018). The gender gap disadvantaging women, on the other hand, persists in literacy, students pursuing professional and technical courses, students in industrial training institutes (ITIs) and vocational training institutions, and students pursuing computer courses. Gender gaps in students pursuing computer courses are slightly higher in rural than in urban areas, but not significantly in the other categories. Male bias is higher in the case of engineering, chartered accountancy, information technology and computers. On the other hand, female bias is higher in professions related to education and medicine (MHRD, 2018; Social Statistics Division, 2020). If one examines rate of change per year and projects into 2030, gender equality in higher education and literacy may be achieved, as well as proportion who save or borrow to start their own enterprise. However, the proportion of females who save or borrow to start their own enterprise may continue to be at low levels.

Progress on GEEEW, production possibilities and skill sets

Gender and economic equality indicators: Ownership of assets				
Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Female literacy (all ages)	Census ⁸	2011: 64.6% 2001: 53.7%	1.09	85.31%
Male literacy (all ages)	Census	2011: 80.9% 2001: 75.3%	0.56	91.54%

⁸ Cited in Social Statistics Division (2020).

Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
GER higher education (females)	MHRD	2015–16: 23.5 2005–06: 9.4	1.41	43.24%
GER higher education (males)	MHRD	2015–16: 25.4 2005–06: 13.5	1.19	42.06%
% female and male students in professional/ technical courses	NSS 75th Round ^{9,10}	2017–18: 3.1 (F) 2017–18: 4.5 (M)	No trend data	No trend data
Distribution of students pursuing ITIs/ recognised vocational training by gender (%)	NSS 75th Round	2017–18: 14.5 (F) 2017–18: 85.5 (M)	No trend data	No trend data
Distribution of students pursuing computer courses (by gender)	NSS 75th Round	2017–8: 36.7 (F) 2017–18: 63.3 (M)	No trend data	No trend data
% females who saved to start, operate, or expand a farm or business (% age 15+)	Global Index data base	2017: 7% 2014: 4%	1	20%
% males who saved to start, operate, or expand a farm or business (% age 15+)	Global Index data base	2017: 12 2014: 10	0.667	20.7%
% borrowed from a financial institution, female (% age 15+)	Global Index data base	2017: 7 2011: 5	0.333	11.3%
% borrowed from a financial institution, male (% age 15+)	Global Index data base	2017: 8 2011: 9	-0.167	5.83
Economic empowerment of women indicators: Production possibilities				
% women who have taken loan from a government micro credit programme	NFHS-4,3	2015–16: 7.7% 2005–06: 4.0%	0.37	12.9%

Source: IIPS (2007); (IIPS) and ICF (2017); Ministry of Human Resource Development (2018); Social Statistics Division (2020); World Bank (2019).

⁹ Cited in Social Statistics Division (2020).

¹⁰ The NSS 75th round (July 2017–June 2018) for the first time gathered information on whether persons of age 12 to 59 years were receiving/ received any vocational/technical training. Particulars of formal vocational/technical training received by household members aged 12 to 59 years were also recorded. This included field of training, duration of training, and source of funding (National Statistics Office, 2020).

Moving to factors other than literacy and education that have a bearing on production and productivity, data on women's access to credit through government programmes indicates that only 8% of women in the age group 15–49 years had access to micro credit programmes. Comparative data was not available for men. Women's access to government micro credit programmes is the highest in Andhra Pradesh at 30% and the lowest among women in Dadra and Nagar Haveli and Lakshadweep at 0% (IIPS and ICF, 2017). Women's access to credit through government programmes is the highest in the middle and fourth wealth quintiles at 10% and the least among women from the bottom wealth quintile at 5%. Scheduled castes (9%) have the highest access to micro credit through government programmes—and others (6%) the least—though at an absolute level their access remains low. Never-married women (2%) have the least access to micro credit through government programmes, and women who are widowed/ divorced/ deserted/ destitute have the highest access at 14%. Women in nuclear families (9%) have slightly higher access to micro credit than women in non-nuclear ones (7%); however, these differences may not be statistically significant. Women in the age group of 15–19 years have the least access (1%) to micro credit through government programmes while women in the 40–49 age group have the most (12%) (IIPS and ICF, 2017). **While trends over time indicate that women's access to government credit programmes has doubled between 2005–6 and 2015–6, even if this trend continues women are unlikely to have universal access to credit through government programmes.**

4.3 Progress on exchange entitlements and outcomes

There is no legislation on non-discrimination in work/employment on the basis of sex in India. However, there is legislation mandating equal remuneration for women and men for work of equal value, namely, the Equal Remuneration Act, 1976 (Ministry of Labour and Employment, 1976). The Maternity Amendment Act (2017) provides six months maternity leave, and the yet-to-be-passed Paternity Benefit Bill (2017) provides for 15 days leave to fathers (extendable to three months). However, this pertains to the formal sector (Ministry of Labour and Employment, 2017). The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act was passed in 2013, and this was extended to domestic workers and women in the informal sector after lobbying by women's groups (Legislative Department, 2013). While there is no comprehensive legislation on child/ elderly care, the Right to Education includes pre-school education (ages 3–6 years). Further, the Factories Act and Mines Act make provision of creches at work place mandatory, as does the legislation of the Mahatma Gandhi National Rural Employment Guarantee Act (if there are five or more workers requiring child care) (Ministry of Rural Development, 2005). Another progressive act, the Transgender Persons (Protection of Rights) Act, 2019, however, prohibits discrimination in employment based on gender identity (Ministry of Social Justice and Welfare, 2019). The Rights of Persons with Disabilities Act, 2016, likewise prohibits discrimination based on disability (Department of Empowerment of Persons with Disabilities, 2016).

Table 8 provides data on gender equality in returns to labour. The female labour force participation rate declined between 2004–05 and 2017–18, as per the National Statistical Office (NSO), with the decline being steeper in rural than in urban areas (Social Statistics Division, 2020). The male labour force participation rate has more or less remained the same. As of 2017–2018, female labour force participation rates vary widely from 2% in rural New Delhi to 42% in rural Himachal Pradesh. In urban areas, female labour force participation rate varied from 5% in urban Bihar to 28% in Sikkim. The share of labour force in agriculture declined between 2004–05 and 2017–18, while that of other trades and services has increased. The share of labour force in manufacturing has also seen a decline between 2004–05 and 2017–18 (Social Statistics Division, 2020). The female unemployment rate, as of 2017–18, is higher than the male unemployment rate in urban areas, while the reverse is true in rural areas. Between 2004–5 and 2017–18, female unemployment grew in both urban and rural areas; this is also true of male unemployment. Female unemployment

(15+ age group) was the highest in Lakshadweep at 51% and the least in Dadar and Nagar Haveli at 0% in 2017–18 (Social Statistics Division, 2020).

If one analyses sectors of employment, the majority of rural women and men are still engaged in agriculture, with the proportion declining over time. A greater proportion of rural women are engaged in agriculture than rural men, and growth in agriculture continues to be central to their economic well-being. However, this sector has been growing the least (pre COVID-19). If one examines per cent of women and men¹¹ workers in the informal sector among workers engaged in non-agriculture sector, one finds fewer women than men in the informal non-agriculture sector. The percentage of women in usual status in the informal sector among workers in non-agriculture is the highest for both urban and rural areas in Andhra Pradesh (70% and 78%, respectively), and the least in Lakshadweep (6% and 0%, respectively) (Social Statistics Division, 2020).

Analysis of the distribution of female and male workers by broad status of employment¹² reveals that both female and male workers are predominantly self-employed, followed by casual work and then salaried/regular waged jobs. In rural areas too, the same pattern follows. In urban areas, for both men and women workers, the proportion of salaries/ waged workers is higher than self-employed and casual workers. The proportion of self-employed among rural women workers is the highest in Rajasthan (90%) and the least in Lakshadweep (0%), and the proportion of self-employed among urban women workers is the highest in Dadar and Nagar Haveli (66%) and the least in Lakshadweep (5%). The proportion of regular rural salaried/ waged workers is the highest in Delhi (96%) and the least in Chhattisgarh (4%), and the highest and lowest figures in urban areas are recorded by Daman and Diu/ Lakshadweep (95%) and Dadar and Nagar Haveli (30%), respectively. Andhra Pradesh witnesses the highest proportion of rural women casual workers at 52% and Arunachal Pradesh and Chhattisgarh see the lowest percentage of rural women casual workers at 0%. (This low percentage is surprising). In urban areas, the proportion of women workers engaged in casual work is the highest in Chhattisgarh at 30% and the lowest at 0% in Arunachal Pradesh, Lakshadweep, Chandigarh and Nagaland (Social Statistics Division, 2020).

If one examines daily wages, the gender gap in wages persists in spite of the Equal Remuneration Act and is the highest in non-public works (urban followed by rural), and the least in public works (in particular, MGNREGA). The slight wage gap in MGNREGA could be due to different works being allocated to men and women, but merits further study. In 2019–2020 women secured 55% of job days under MGNREGA compared to 40% in 2006–7. This suggests that gender parity in terms of access to work has been achieved, but not at the highest wages they could earn (Social Statistics Division, 2020).

At an absolute level, female wages in urban areas are higher for those in casual work. In rural areas, female wages are the highest in non-public works and the lowest in public works other than MGNREGA (see Table 8). Urban female wages for casual work (other than public works) in January–March 2018 was the highest in

¹¹ When the activity status is determined on the basis of the reference period of the last 365 days preceding the date of survey, it is known as the usual activity status of the person. Usual principal activity status of the person is the activity status on which a person spent relatively long time (major time criterion) during 365 days preceding the date of survey. The activity status in which a person in addition to his/her usual principal status, performs some economic activity for 30 days or more for the reference period of 365 days preceding the date of survey is considered the subsidiary economic status of the person.

¹² The employed population is divided into four employment status categories, namely, (i) employer, (ii) employee, (iii) own account worker, and (iv) unpaid helper (NSSO, 2001).

Delhi at Rs 500 per day and the lowest in Meghalaya at Rs 131 per day. In rural areas, wages for casual work ranged from Rs 500 per day in Andaman and Nicobar to Rs 102 in Puducherry. Female wages in public works other than MGNREGA ranged from Rs 189 in Himachal Pradesh to Rs 100 in Rajasthan. Female wages in public works of MGNREGA ranged from Rs 246 in Kerala to Rs 100 in Jharkhand (Social Statistics Division, 2020). A positive trend is that women secured over half of employment in MGNREGA in 2019–20 compared to 40% in 2006–07. Whether women are in the labour force or not, they are eligible for maternity assistance under Janani Suraksha Yojana, but only around one-third have been able to access the same, with more in rural areas and fewer in urban ones.

Table 8: Progress on exchange entitlements and outcomes

Gender equality indicators: Exchange entitlements and outcomes				
Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Labour force participation rate female (usual status, i.e, ps+ss)	NSO-PLFS 2017–18 and NSO 61st Round	2017–18: 17.5 2004–05: 29.4	-0.915	6.5%
Labour force participation rate male (usual status i.e., ps+ss)	NSO-PLFS 2017–18 and NSO 61st Round	2017–18: 55.5 2004–05: 55.9	No change	56%
Distribution of female workers:	NSO-PLFS July 17–June 18			
- Self-employed		2017–18: 51.9%	No trend data	No trend data
- Regular salaried/ wages		2017–18: 21%	No trend data	No trend data
- Casual labour		2017–18: 27%	No trend data	No trend data
Distribution of male workers	NSO-PLFS July 17–June 18			
- Self-employed		2017–18: 52.3%	No trend data	No trend data
- Regular salaried/ wages		2017–18: 23.4%	No trend data	No trend data
- Casual labour		2017–18: 23.4%	No trend data	No trend data
Distribution of women workers in usual status (ps+ss) in agriculture (rural)	NSO-PLFS July 17–June 18 & NSO 61st Round	2017–18: 73.2% 2004–05: 83.3%	-0.777%	63.88%
Distribution of men workers in usual status (ps+ss) in agriculture (rural)	NSO-PLFS July 17–June 18 & NSO 61st Round	2017–18: 55% 2004–05: 66.5%	-1.269	39.77%
Proportion (in per cent) of women and men workers in usual status (ps+ss) in informal sector among workers engaged in non-agriculture sector (Total)	NSO-PLFS July 17–June 18	2017–2018 (F): 54.7% 2017–2018 (M): 71%	No trend data	No trend data

Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Unemployment rate ¹³ (female)	NSO-PLFS 2017-18 & 61st Round NSO	2017-18: 10.8 (U), 3.8 (R) 2004-05: 6.9 (U), 1.8 (R)	0.30(U)/0.154 (R)	14.1 (U)/5.6 (R)
Unemployment rate (male)	NSO-PLFS April-June 2018	2017-18: 7.1(U), 5.8 (R)	0.254 (U)/0.323 (R)	10.2(U)/9.5(R)
Average wages per day casual labour -non-public works (urban) -non-public works (rural) -public works other than MGNREGA (rural) - MGNREGA (rural)	NSO-PLFS April-June 2018	2018: 201 (F)/335 (M) 60% 2018: 179 (F)/282 (M) 63% 2018: 119 (F)/138 (M) 84% 2018: 131 (F)/142 (M) 92%	No trend data	No trend data
% of women person days of work generated to total person days.	MGNREGA records	2019-20: 55% 2006-07: 40%	1.154	66.5%
% of mothers (15-49) who received maternity benefit under Janani Suraksha Yojana for institutional deliveries	NFHS	2015-16: 36.4%	No trend data	No trend data
Firms with female majority in ownership	ILO statistics	2020: 2.8% 2012: 9%	-0.775	0%
% board of directors who are women	ILO statistics	2020: 13.8% 2014: 7%	1.133	25.13
% firms who have women in top management positions	ILO statistics	2020: 8.9%	No trend data	No trend data
Ratio of female to male professional and technical	ILO statistics	2020: 0.43 2006: 0.27	0.011	0.51
Ratio of female to male income	ILO statistics	2020: 0.21 2006: 0.38	-0.012	0.09
Percentage of women in IT and ITeS industry sector	Ministry of Electronics and Information Technology	2017-18: 34% 2009-10: 30%	0.5	40%

¹³ In both the 61st Round of NSO and the PLFS 2017-2018, unemployment rate has been defined as being not engaged in economic activity (work) but either making tangible efforts to seek 'work' or being available for 'work' if the 'work' is available (NSO, 2019a; NSSO, 2006).

Source: International Institute for Population Sciences (2007); IIPS and ICF, (2017); Ministry of Communications and Information Technology (n.d.); Ministry of Electronics and Information Technology (2018); Social Statistics Division (2020); World Bank (2019); World Economic Forum (2006, 2012, 2014, 2019).

If one examines the formal sector, gender parity is far from achieved; the closest is in the ratio of women to men in technical and professional work (0.43) and percentage of women in the IT and ITeS sector (0.34). With regard to percentage of women who own firms, who are on the board or in top management positions, the gender gap is wide.

Data on trends over time was available only for select indicators, and indicates improvement in women in professional and technical work, IT/ITeS and presence of women as board of directors. However, the rate of progress may not be sufficient for gender equality to be achieved by 2030, the target for SDGs. On a few indicators, there has been deterioration over time. This includes female labour force participation rate and unemployment rate, ratio of female to male earnings and firms with female majority in ownership.

4.4 Progress on gender equality and women's economic empowerment: consumption outcomes

Table 9 provides data on progress on gender equality and women's status with regard to consumption outcomes. As per NFHS-4, there is only a slight gender gap with regard to low body mass index¹⁴ (BMI), but there are differences among women with low BMI based on their social and economic background. Low BMI among women (15–49%) is 23%, while it 20% among men (15–49 years). Women in the lowest wealth quintile are more likely to fall under the category of low BMI (36%) than women in the highest wealth quintile (12%), pointing to the fact that economic factors have a bearing on level of nutrition. Low BMI is the highest among scheduled tribes (32%) and the least among 'other castes' (18%). Low BMI is higher in the 15–19 years age group (43%) than in the age group 40–49 years (14%). Rural women record greater prevalence of low BMI than urban women. Prevalence of low BMI is the highest among never-married women (37%), and more or less the same among currently married and widows/deserted/divorced women (18%). There is no clear pattern with regard to level of education and low BMI. The prevalence of low BMI among women was the highest in Jharkhand (32%) and the least in Sikkim (6%) (IIPS and ICF, 2017). The gender gap in anaemia (15–49 years) is starker (53.1% vs. 22.7%) than in Body Mass Index. As of 2015–2016, anaemia among women of 15–49 years varies across the wealth quintile, being the highest in the lowest quintile (59%) and the lowest in the highest quintile (48%). It is the highest among scheduled tribes (60%) and the lowest among 'other caste's (50%), the highest among women with no education

¹⁴ Body Mass Index (BMI) is defined as weight in kilograms divided by height in metres squared (kg/m²). A cut-off point of 18.5 is used to define low body mass index/ thinness.

(56%) and less among women with 12 years of schooling (49%), and higher in rural areas (54%) than in urban areas (51%). Anaemia was slightly higher among widows (57%) than in never-married women (53%). Levels of anaemia did not vary with the age of women (IIPS and ICF, 2017).

Looking at trends on these two nutritional indicators in Table 9, there is a possibility that prevalence of low body mass index may become lower among women by 2030 (unlikely to get eliminated) and the gender gap may continue to be negligible. However, it is highly unlikely that anaemia among women (15–49) will be eliminated and the gender gap in anaemia reduced.

Table 9: Progress on gender equality and women’s empowerment: consumption outcomes

Gender equality indicators : consumption outcomes				
Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Percentage of women (15–49) whose BMI is less than normal	NFHS 4,3	2015–16: 22.9 2005–06: 35.6	-1.3	4.4
Percentage of men (15–49) whose BMI is less than normal	NFHS 4,3	2015–16: 20.2 2005–06: 34.2	-1.4	0.6
Percentage of never-married women (15–49) with anaemia	NFHS 4,3	2015–16: 53.1% 2005–06: 56.2%	-0.310	48.76
Percentage of men (15–49) with anaemia	NFHS 4, 3	2015–16: 22.7% 2005–06: 24.2%	-0.15	20.6
Gender-intensified consumption outcomes				
Proportion of households with access to drinking water facilities within premises	NSS 76 and 69 (July to Dec)	2018: 65.9% 2012: 55.9%	1.667	85.9%
Households with access to bathroom	NSS 76 and 69	2018: 68.5% 2012: No data	No trend data	No trend data
Household with access to improved latrine	NSS 76 and 69	2018: 78.3% 2012: 54.9%	3.9	100%
Percentage of households using clean cooking fuel	Ministry of Petroleum and Natural Gas	2015–16: 43.8% 2005–06: 25.5%	1.830	69.4%
Percentage of children (0–6) who availed of early childhood care and development in anganwadi	NFHS	2015–16: 38.2% 2005–06: 22.8%	1.54	59.8%

Source: IIPS (2007); IIPS and ICF (2017); National Statistical Office (2019b).

As per the NSS 76th Round (July–December 18th), access of households to improved source of drinking water is 96% as of 2018, marginally higher in urban (97%) than rural areas (95%) (National Statistical Office, 2019b). However, the proportion with access to drinking water facilities in own premises is lower at 66% in 2018, being significantly higher in urban areas (81%) and lower in rural areas (58%). The proportion of households with access to improved latrines is 78% as of 2018, and is higher in urban (95%) than in rural areas (69%). The proportion of households with access to bathrooms is lower than that for toilets at 69% in 2018, pointing not only to new dimensions of vulnerability, but also making for a source of delay in getting ready for work. Access to own bathrooms is higher in urban (91%) than in rural areas (57%) as of 2018 (National Statistical Office, 2019b). Access to cooking fuel remains at 44% overall, 81% in urban areas and 24% in rural areas. Lack of access to clean cooking fuel could affect the health of women as well as increase their drudgery.

Yet another gender-intensified consumption need is child care. Only 38% of children in the age group 0–6 years used the early childhood and care development (ECCD) services of anganwadi centres, which is an indirect indicator of public support to parents (in particular, mothers in the Indian context) of children in the age group 3–6 years so that they can engage in paid work (IIPS and ICF, 2017). This figure is higher for rural areas (43%) than urban areas (34%). Utilisation of these services is the lowest for those in the highest wealth quintile (22%) and the highest for the second wealth quintile (45%). Scheduled tribes availed of ECCD services most (49%), while ‘other castes’ the least (34%). Use of these services was the highest for women who had less than five years (49%) of education (but were not literate) and the least for women who had more than 12 years of education (29%). Use of ECCD services were the least in Nagaland at 6% and the highest in West Bengal at 67% (IIPS and ICF, 2017).

Analysing trends over time (see Table 9) for indicators for which data was available, as per official data, universal access to improved drinking water and within own premises and access to latrine may be achieved by 2030. It is difficult to comment on access to bathroom in 2030, as no data on ‘trends’ over time is available to extrapolate into 2030. However, universal access to clean fuel may not be a reality, in particular in rural areas. If one examines trends, the proportion of children accessing ECCD services had improved from 23% to 38% over 10 years. However, universal access to ECCD may not be a reality by 2030.

4.5 Cross-cutting agency indicators

While the available data (Table 10) points to increased decision-making power within households (including on economic issues) and Panchayati Raj institutions, women have little agency in economic institutions, cooperatives and unions. Data on women in leadership of producer companies could not be gathered. It is also not clear whether women employees in unions occupy leadership positions or have been able to further women’s economic empowerment.

Table 10: Direct and indirect women’s economic agency indicators

Indicator	Source	Performance	Rate of change per year	Extrapolated status in 2030
Percentage of currently married women who usually take part in household decisions	NFHS	2015–16: 84 2005–06: 76.5	0.75	94.5
% women’s cooperatives to total cooperatives	ILO	2018: 2%	No trend data	No trend data
Share of employees in unions	ILO	2011: 12.8%	No trend data	No trend data
Share of women as elected representatives/ PRIs	Ministry of Panchayati Raj ¹⁵	2018: 44% 2002: 36%	0.5	50%

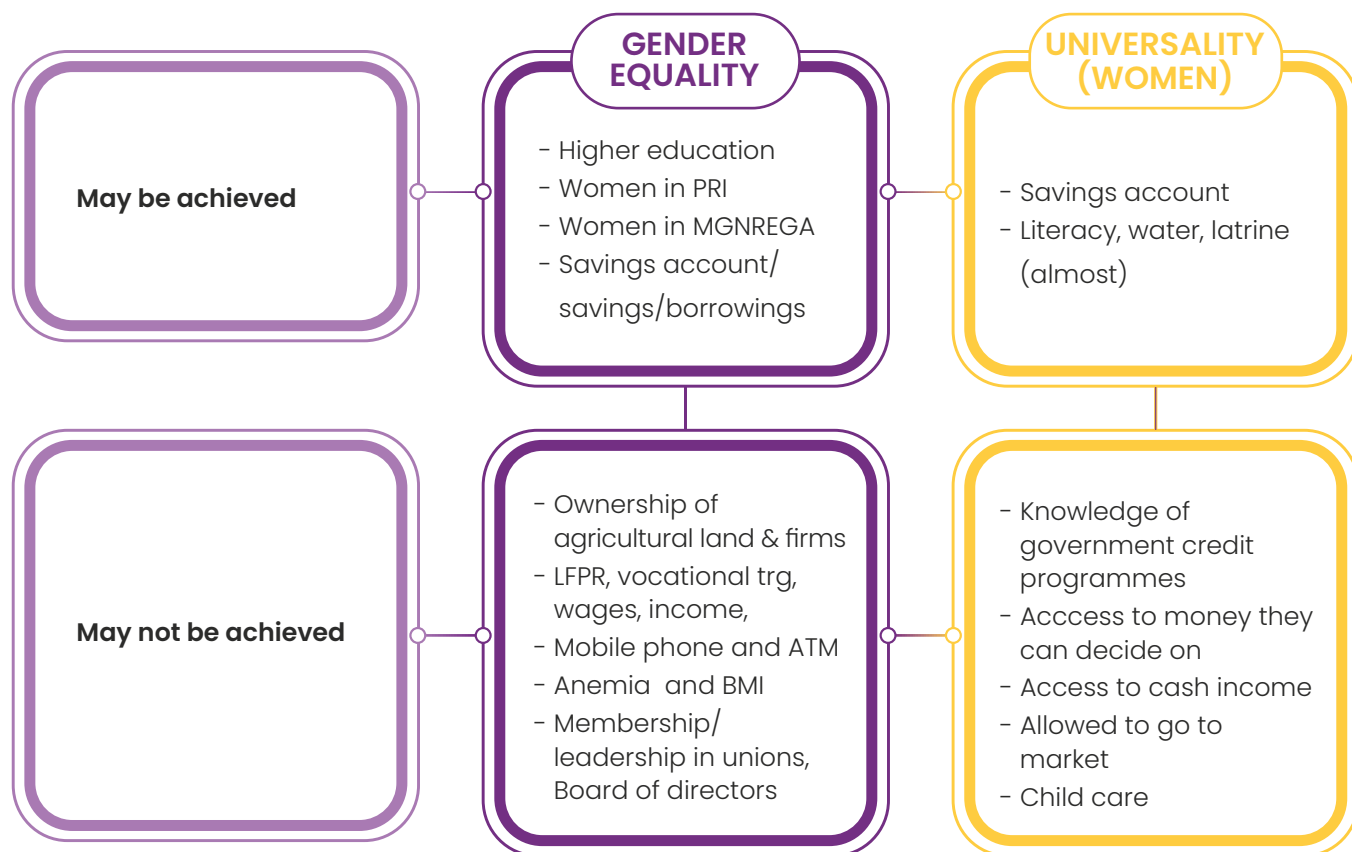
Source: Central Statistical Organisation (2002); Counterview (2019); ILOSTAT (2020); Social Statistics Division (2019); World Bank (2019).

4.6 Progress towards GEEW indicators--CEDAW, Beijing PFA and SDGs

On some GEEW indicators there was no data, such as on progress towards equal participation in development planning (CEDAW), legal literacy of women (Beijing PFA) and safety of transport (SDGs). Progress on indicators needed careful interpretation; for example, ‘decrease’ in percentage of women recording low BMI is to be considered favourably, while ‘decrease’ in the female labour force participation rate is to be viewed negatively. Figure 2 captures progress on GEEW indicators, and shows areas where progress towards gender equality and universality (where desirable) may be achieved by 2030, and areas where it may not be achieved. Thus, Figure 2 reflects progress towards CEDAW (gender equality), as well as Beijing and GEEW indicators of SDGs (gender equality and universality). As can be seen, the list of GEEW indicators on which progress is on track and universality may be achieved is shorter than the list of GEEW indicators on which India is off-track and universality may not be achieved. In fact, there are a few indicators such as female labour force participation and ratio of female to male income where there has been a negative trend.

¹⁵ Cited in Central Statistical Organisation (2002) and Social Statistics Division (2019).

Figure 2: Progress towards GEEEW and extrapolation to 2030



Source: Data from Tables 6 to 10.

If one examines performance on WEE indicators (Sections 4.1 to 4.6) across caste, wealth quintiles, age, marital status, spatial location (rural/ urban) and state, a nuanced picture emerges. See Table II. Only if there is 20% or above difference between the lowest and highest figure is it recorded in Table II.

Taking caste, women from scheduled tribes seem to be disadvantaged on most women’s economic empowerment indicators on which data was available, while women from other castes occupied a more advantaged position. The exceptions were when it came to using government services such as availing of the government’s early childhood care and development services, which is used more by women from Scheduled Tribes than from other castes. Moving to the wealth index or class, women from the lowest wealth quintile were disadvantaged with respect to most WEE indicators, while women from the highest quintile were the most advantaged. The exception was with regard to accessing government credit programmes, which seems to be reaching women from the second and third quintile. With regard to age, women of 40–49 years are the most advantaged, while women in the age group 15–19 years are the least. Unless young women learn how to go to markets and operate bank accounts, it is difficult to acquire these skills, in particular if they go to a new place later for work or/ and marriage. Barring the use of ECCD services of the government, on all other WEE indicators women in urban areas performed better.

Table 11: WEE indicators – Socio economic differences in performance

	Advantaged groups	Disadvantaged groups
Caste <ul style="list-style-type: none"> - Knowledge of credit programme - Women with bank accounts - Women’s access to cash they can decide upon - Women’s access to micro credit programmes of government - Normal BMI/low levels of anaemia - Use of government-run ECCD services 	<ul style="list-style-type: none"> Other castes Other castes/SCs Other castes Scheduled castes Other castes Scheduled tribes 	<ul style="list-style-type: none"> Scheduled tribes Scheduled tribes Scheduled tribes Other castes Scheduled tribes Other castes
Wealth status <ul style="list-style-type: none"> - Knowledge of credit programmes - Women with bank accounts - Freedom to go to markets - Women’s access to cash they can decide upon - Women’s access to micro credit programmes of government - Normal BMI/Low levels of anaemia 		<ul style="list-style-type: none"> Lowest wealth quintile
Age <ul style="list-style-type: none"> - Knowledge of credit programmes - Women with bank accounts - Freedom to go alone to markets - Women’s access to micro credit programmes of government 	<ul style="list-style-type: none"> 40–49 years 	<ul style="list-style-type: none"> 15–19 years
Spatial location <ul style="list-style-type: none"> - Women with bank accounts - Freedom to go alone to markets - Women’s access to cash they can decide upon - Normal BMI - Access to fuel, drinking water, latrines and bathrooms - Use of ECCD services of government 	<ul style="list-style-type: none"> Urban (other than use of ECCD services) 	<ul style="list-style-type: none"> Rural (other than use of ECCD services)
State <ul style="list-style-type: none"> - Knowledge of credit programmes - Women with bank accounts 	<ul style="list-style-type: none"> Kerala Andaman and Nicobar 	<ul style="list-style-type: none"> Mizoram Bihar

	Advantaged groups	Disadvantaged groups
<ul style="list-style-type: none"> - Women's access to cash they can decide upon - Women's access to micro credit programmes of government - Female unemployment - Urban female casual wages - Rural female casual wages - Female wages in MGNREGA - Normal BMI - Use of ECCD services of government 	<ul style="list-style-type: none"> Chandigarh Andhra Pradesh Lakshadweep New Delhi Andaman and Nicobar Kerala Sikkim West Bengal 	<ul style="list-style-type: none"> Mizoram Dadar & Nagar Haveli and Lakshadweep Dadar and Nagar Haveli Meghalaya Puducherry Himachal Pradesh Jharkhand Nagaland
<p>Schooling</p> <ul style="list-style-type: none"> - Knowledge of credit programmes - Women with bank accounts - Use of ECCD services of government 	<ul style="list-style-type: none"> 12 years or more of schooling 12 years or more of schooling 5 years of schooling 	<ul style="list-style-type: none"> No schooling/ less than five years of schooling No schooling/ less than five years of schooling 2 years or more of schooling
<p>Marital status</p> <ul style="list-style-type: none"> - Knowledge of credit programmes - Women with bank accounts - Freedom to go alone to markets - Women's access to cash they can decide upon - Women's access to micro credit programmes of government - Normal BMI 	<ul style="list-style-type: none"> Widowed/ divorced/ deserted 	<ul style="list-style-type: none"> Never-married women

Women with no schooling or less than five years of schooling have less knowledge of credit programmes and have fewer bank accounts than women with 12 years of schooling. However, it is women with 5 years of schooling who use government ECCD services more. A clear pattern with regard to inter-state performance is not visible, except that women in some north-eastern states, Bihar and Jharkhand, and Dadar & Nagar Haveli seem disadvantaged on women's economic empowerment indicators. Women who were widowed, divorced and deserted fared better on women's economic empowerment indicators, pointing to the strong hold of patriarchal norms in society. Never-married women (normally under the control of parents or brothers) fared the worst on these indicators.

5.0 Government, CEDAW committee and Human Rights committee point of view on progress and challenges on GEEW

5.1 Government view on progress and challenges on GEEW

The India Voluntary National Review (VNR), 2020 (second in the series of VNRs) on SDGs by the Indian government notes that India has witnessed considerable progress on financial inclusion of women, women's entrepreneurship and women's participation in poverty reduction schemes like MGNREGA and National Rural Livelihood Mission (Government of India and Niti Aayog, 2020). It notes that women constitute 35% of board members in start-ups. Access to safe drinking water and sanitation has improved and freed time of women to engage in other work. Yet it observes that gender parity has been far from achieved in female land ownership, labour force participation, and women in managerial positions. In fact, with respect to the last two there has been a decline. It notes that poor economic resources, poor economic participation, and inadequate sex disaggregated data are challenges.

It notes that the progress seen in areas/ spheres has been possible because of schemes like the Mahatma Gandhi National Rural Employment Guarantee Scheme, National Rural Livelihood Mission¹⁶, Jan Dhan Yojana¹⁷ (Popular Wealth Scheme), skill and entrepreneurship development schemes such as Stand up India and the Women's Entrepreneurship Platform of NITI Aayog. Women constitute 57–59% of the National Social Assistance Programme, which provides pensions to those over 60 years of age, widows, persons with disabilities and families without an earning member. VNR 2020 observes that the National Food Security Act, 2013, and the Integrated Child Development Schemes and the Maternity Benefit Scheme have strengthened nutrition, though more needs to be done. The Pradhan Mantri Awas Yojana, a housing scheme, mandates that at least one woman member is registered as the house owner, and preference is given to women in house allotment. Ayushman Bharat, 2018, seeks to prevent catastrophic expenditure on health through cashless treatment. The Swachh Bharat Mission focuses on promoting universal sanitation coverage and spread of hygienic sanitation practices.

5.2 Concluding observations of CEDAW committee on progress in gender equality and women's economic empowerment

The Concluding Observations of the CEDAW Committee, 2014 (the latest version in the public domain) laud the government's efforts in 2013 to establish a women's financial service banking company for advancing women's economic empowerment. At the same time, it is concerned that Indian women earn only 50–75% of the wages of men, and own only 9 per cent of land (in 2014). It observes that cultural and patriarchal attitudes persist culturally and are transmitted through institutional structures that come in the way of women's economic equality. It points out that rural women are faced with poverty, food insecurity, lack of access to natural resources, safe water and credit facilities. It recommends that legal, policy and programme measures be undertaken to address these problems (UN CEDAW, 2014).

¹⁶ 10 million bank-linked SHGs have been formed of which 88% are women-exclusive. These bank accounts helped facilitate cash relief to 200 million women during COVID 19 under Grameen Kalyan Yojana.

¹⁷ 203 million women have been brought into the mainstream financial system through bank accounts.

5.3 Universal Progress Review, 2017

The Working Group of Universal Progress Review, 2017, which reviews progress of countries on human rights, notes that Indian women have been almost 60% of the beneficiaries of the MGNREG scheme in India. Further, it appreciates that a law has been enacted for redress for women facing sexual harassment in the work place, and a Bill (Transgender Persons (protection of Rights) Bill, 2016) has been mooted on transgender rights (including economic). It notes that social security for widows were in place. Stand Up India--for promoting women's entrepreneurship--was considered a step in the right direction. At the same time, the Working Group was concerned that discrimination against women (in particular, scheduled castes) persisted in all realms including economic. The Committee recommended removal of reservations and declarations on CEDAW and urged the Indian government to ratify the optional protocol. It also pointed out the need for a national plan on inclusion, with a focus on gender, children, disability, Dalits, tribes, and minorities. Women's access to housing, water and sanitation and gender equality in the labour market was seen as crucial. The Working Group observed that the rights of lesbians, gays, bisexuals and intersex have to be protected along the lines of protection of transgender (Human Rights Council, 2017).



6.0 Conclusions and Recommendations

Conclusions

This paper observed that GEEEW entails gender and social equality, progress in women's ownership entitlements, actual ownership, production capacities/ skill sets, exchange entitlements/ outcomes, consumption outcomes, and women's agency to expand these. GEEEW is shaped by multiple social relations and institutions. Several indicators of GEEEW were identified drawing on normative documents (CEDAW, Beijing PFA and SDGs) and a review of the literature. However, disaggregated data on GEEEW was available only for some of the indicators—and gender and socially disaggregated data was even less available—mainly through the National Family Health Surveys. Further, data on trends over time was available only for a few indicators. Such data was necessary to calculate the rate of change per year, extrapolate change by 2030 (time frame for SDGs) and assess whether gender equality and universality (dual commitments) would be achieved by 2030. The reliability of data from available sources cannot be ascertained. Nevertheless, the available data offers rich insights.

India seems largely on track on 'formal equality' in the economic sphere, with legislations on equal remuneration, inheritance rights of most women, sexual harassment at work places, maternity benefits, and a bill on paternity leave (yet to be passed), to name a few. Yet, barring women's access to savings bank accounts in their names (does not mean they exercise control), women elected to PRIs (does not automatically mean they exercise leadership), proportion of workers/ days of MGNREGA work and higher education, the milestones may not be achieved by 2030 on other gender equality indicators. Gender equality is a commitment under all three normative documents referred to earlier. The available data indicates that universal access (one of the principles underpinning SDG) of women by 2030 may be achieved mainly with regard to women's access to savings accounts in their names, and a few indicators that are common to women and men, like 100% adult literacy and access to water and latrine in own premises. How far savings accounts in women's names used by the government to ensure resources are used more efficiently for poverty reduction/ relief (less leakage on alcohol, etc.), and how far they are considered a source of women's economic empowerment is a moot question.

Gender gaps are the highest, and likely to be so into 2030, in the case of ownership of some assets (agricultural land holdings/ area and proprietorship of firms), production options/ skills sets (vocational training), exchange outcomes (labour force participation rates, wages, income), consumption outcomes (anaemia) and women's agency (membership in unions, boards of directors). In fact, the female labour force participation rate and income are declining and gender gaps in these are increasing, pointing to the contradiction that equality in gross enrolment in higher education is/ may not lead to equality in economic participation. The absence of government-run after-school care is a constraint on women's low and declining labour force participation rate, and the timing and quality of the present centres under Integrated Child Development Services (ICDS) is an issue, though uptake has increased. Patriarchal mindsets, wherein with increase in household income, women are kept at home, is another reason for declining female labour force participation rates. The gap in attaining 'universality' (in the case of anaemia, read 'no anaemia') is high and is likely to continue so into 2030, on the same issues as those highlighted with regard to gender equality.



India is, however, not uniform, and the available data indicates that women from the top wealth quintile were more privileged on several indicators, such as market access, mobility, access to information on credit programmes, access to independent cash and bank accounts. However, labour force participation is higher among women of the lowest wealth quintile. Women heading households seem more economically empowered than never-married women and women in the institution of marriage, reflected in mobility and decision making, among other indicators. Women in the age group 15–19 years were the most economically disadvantaged, and women in the age group 40–49 years the most advantaged. Women in urban areas were advantaged on some economic indicators such as having an account they operated, mobility and access to markets, but on other indicators like ownership of house and access to MGNREGA, women in rural areas were advantaged. Other than access to public schemes, women from ‘other castes’ (more privileged) were privileged on several gender and economic equality indicators. The economic condition of women from scheduled tribes is far lower than women from other castes, and levels of anaemia the highest. It is commonly believed that women from other castes are more under the control of patriarchy. Women from the north-eastern states, Jharkhand and Chhattisgarh and some island states were lagging behind in terms of GEEW, while states like Kerala were ahead.

The government recognises some of the challenges to GEEW in India, like low/ declining female labour force participation and low ownership of agriculture land, but not all of them. The VNR 2020 indicates that the government is looking at ‘incremental’ changes rather than ‘transformative/ political ones’ that are required, including those relating to direction of development. The Working Group of Universal Progress Review India pointed to the need to address the fact that discrimination against women (in particular scheduled castes, tribes, minorities, disabled, and sexual and gender minorities) persisted in all realms, including economic.



6.1 Recommendations

Based on the above analysis, the following recommendations are made.

Ownership entitlements and outcomes

It is suggested that the government enact legislation on the right to minimum assets required for living/ livelihood, and within that ensure women's rights to livelihood assets. This may vary from rural to urban areas. It is also suggested that when any asset comes for registration (or computerisation)—land, house, vehicle, shares, proprietorship firms, etc.—it is registered in joint names. Implementation of women's equal rights to ancestral property should be the government's responsibility and not that of individual women. Unused agricultural land may be taken back by the government, as is the policy in some countries (e.g., Nepal. See Paudel et al., 2013) and given to women/ women's groups, with a focus on the landless, SCs and STs. Women's SHGs should be trained on bidding for lease of trees, tanks, ponds, non-timber forest produce, etc. There is a need to stop conversion of agricultural land for purposes other than public good, which diminishes women's access to land.

Production possibilities and skill sets

Economic, financial and e-literacy is a must for women, ranging from using ATM cards to using smart phones and the internet for enterprises and transactions. Women SHG members and non-members must be exposed to enterprise development programmes. Education and career counselling should be provided at high-school level to girls and parents, and the present reproductive health and life skills training should include negotiating work/ career if one opts for marriage. Vocational training institutes could offer non-stereotypical vocational training, such as mobile repairs, laptop repairs, driving, etc. A 50% quota on institutional credit may be reserved for women in both number and amount, in particular targeting women from scheduled tribes and castes. Risk cover as relevant for loss of enterprise may be provided for enterprises. A balanced growth policy is required between agriculture (most female labour is in agriculture), industry and services. Debt redemption loans (from money lenders), crop insurance, watershed development, etc., can be focused on so that the agriculture sector, where women are found more, grows.

Exchange entitlements and outcomes

A significant proportion of women are in agriculture. The government needs to follow a sectorally balanced growth approach, while drawing more women into industry and services. It is suggested that women's agricultural labour groups are formed to strengthen bargaining power. They may be linked to agricultural unions for benefits and trained on their rights with examples of women labourers negotiating higher and equal wages. Interested women in construction work may be trained to be masons, and groups of women in construction may be formed to bid for contracts with government and private players. Eco-brick block production and sales units are another activity to promote. Women marginal and small farmers (including those who have taken land on lease) may be encouraged to get into value chain activities and form producer companies. Creation of women's spaces in government market yards and shanties, with toilets and places to stay over, is a must. The right to employment of women and men must be extended to urban areas, with an unemployment allowance if the government cannot provide employment. Quotas for employing women, and from scheduled castes and tribes, may be made mandatory in the private sector, with support to get women into managerial positions. Unemployment allowance for those who seek employment but do not get it should be made available. A cross-cutting recommendation is that government addresses anaemia among SHG women members (rural and urban), among women workers of MGNREGS (including scheduled tribes) and women trade union members from the unorganised sector.

Consumption entitlements and outcomes

Child care (and elderly care) is one of the constraints on women's GEEEW and progress by 2030. It is suggested that the government aligns anganwadi timings to work timings. Further, it is recommended that government elementary schools provide after-school care services for enrolled children. On a trial basis, the government could also provide after-school care services through accredited service providers. Labour offices should monitor provision of child care services in places of work as per regulations. Yet another option is to give vouchers to women below the poverty line to use a certified relative or friend whom they trust to provide after-school care services. Improvement in WATSAN facilities and access to clean fuel may reduce the drudgery of women's work and improve nutrition.

Women's economic agency

The need for strengthening women's economic agency has been touched upon in ownership, production, exchange and consumption entitlements and outcomes. Here the focus is on women in local government, with data showing the proportion of women in PRIs increasing. It is crucial to sensitise elected women and men (apart from SHGs) on GEEEW. A committee for GEEEW in each of these institutions could be considered, looking at GEEEW beyond savings and credit. At another level, women's equal membership and leadership in trade unions is a must in order to advocate GEEEW in the formal sector.

Thus, for GEEEW milestones under CEDAW, Beijing PFA and SDGs to be achieved, the government has to ensure that the larger development policy is pro-marginalised and pro-marginalised women and that patriarchal values held by men and women are challenged.

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Institute of Social Studies Trust

U.G. Floor, Core 6A, India Habitat Centre, Lodhi Road, New Delhi-110003

Tel : +91-11-4768 2222 | Email : isstdel@isstindia.org

Website : www.isstindia.org