



SOCIAL-ECONOMIC INCLUSION IN 21ST CENTURY: INDIAN WOMEN IN PERSPECTIVE

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Abstract:

Forgone the days when the jurisdiction of women was limited to the four walls of the house. In the 21st century, we are witnessing women breaking the glass ceiling in every walk of life from cricket to business. But can this be generalized to every Indian woman in this day & age? As India celebrates her 75 years of Independence & looks back on her achievements it becomes more crucial to ask, "Has India's growth been inclusive enough to fulfil the aspirations of Indian Women?" This paper tries to probe into that very question & tries to put a bigger image in perspective. The core of this study is to develop an understanding regarding what is the current social & economic environment in India for the development of women.

Keywords: *Socio-Economic Inclusion, Indian Women, Crime against women, Economic empowerment of women*

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Introduction:

India is one of the top developing economies in the world. However, women not only in India but around the world remain the most disadvantaged group. Many researchers and experts have pointed out that half of the country's population is not working toward the development of the economy. Due to lack of economic development opportunities and socio-cultural norms women are lagging in the 21st century.

Various studies in their findings have stated how the inclusion of these women in the economy will boost economic growth and improve the social environment for holistic development. Former IMF Chief, Christine Lagarde, during a conference, stated how increased women's participation in the Indian economy can boost India's GDP by 27 per cent (2018). Recent reports, however, indicate that female labour force participation rates in India have decreased. There has been a sharp drop from 31.2 per cent in 2011-12 to 23.3 per cent in

2017-18, which can have serious ramifications for women's economic empowerment in India.

Exclusion of women from mainstream development cannot be only cited to lack of development opportunities but also due to the lack of humanitarian atmosphere. Women's modesty and dignity have been constantly under threat. In 2020, a survey was conducted to understand the relationship between the increasing crime rate and the female labour force participation rate by the Initiative for What Works to Advance Women and Girls in the Economy. The study pointed out that there is a direct relationship between increasing crime rate and decreasing female labour force participation rate.

Policies and schemes designed for the empowerment of women have been ineffective in bearing the fruits. An amalgamation of the above citings – as we will see further – has constantly led-down women's aspirations to have a safe and developmental environment. It is crucial to understand that inclusion of women in the mainstream



is not only vital for them but also a need of the hour for India, a path to higher economic development and better social conditions.

Review of Literature:

Socio-economic inclusion of women in India has been a recurring theme in numerous studies. Many researchers have obtained and attempted to explain the challenges in the inclusion process; however, there has been a constant need for revisiting this topic due to its dynamic nature. This section includes and attempts to condense the findings of post-2000s researchers on this subject.

An examination of recurring themes in the literature revealed a plethora of perspectives on the nature of socio-economic development in India. Patriarchy, labour, education, and government initiatives have been prominent recurring topics of discussion in the area of socioeconomic development of poor women in India. The paper reflects on the Vedic and Post-Vedic eras to develop an understanding of the evolution of Indian women's status in contemporary society and discovers a profound impact of post-Vedic literature on women's current status in society. According to the findings, poor working women are the backbone of India, but their contributions are rarely recognized. It also exemplifies that top-down government initiatives failed because they were not gender-specific, didn't create enough jobs, weren't situation-specific, or took too long to implement. (Meena Razvi and Gene L. Roth, 2004)

Despite rapid urbanisation, women's participation in the growth of the Indian economy remains low in comparison to other developing countries. Given that half of the population of the country is not contributing to the development of the country crops up great concerns as she is losing a lot of potential and opportunities of excelling. With increased participation, it is also crucial that a safer social environment is developed for encouraging women to step out of their houses & explore their potential. India has overcome

great hurdles in past, of which the world is proud of her, and the world bank has faith in the Skill India Mission & many other initiatives like this, which will help India to create a more inclusive environment for the inclusion of half of her population in economic development. (Annette Dixon, 2018)

Recent studies have highlighted that 90 percent of the income of working women in developing economies is invested in healthcare, education, & nutrition. However, these studies also present data that suggests there is a significant wage gap between men and women in emerging markets. While the global average shows a 23 percent pay gap, the situation is even worse in India, where women earn 34% less than men. Government initiatives such as Pradhan Mantri Jeevan Jyoti Bima Yojana (2015), Pradhan Mantri Suraksha Bima Yojana (2015), & Atal Pension Yojana (APY) (2015) haven't seen any enthusiastic participation from women. Inclusion of women in the Financial markets of India can play a vital role in the socio-economic development of the country & help India in improving her SDG 5. (Debosmita Sarkar, 2022)

Research Methodology:

Objectives:

The socio-economic inclusion of women opens up a vast field of research. This study has tried to focus on the following;

1. The situation of Crime against women in India in the last decade.
2. The participation of women in economic activities since the 2000s.
3. The implications of various woman empowerment programs launched in the last decade.

Research Methodology:

This study has been made possible with the help of Secondary Data. Data has been collected from articles published by news outlets, such as the Economic Times, The Mint, The Hindu, BBC, and Financial Express. The

reports published by the World Bank, The World Economic Forum, The Quantum Hub, and the National Crime Records Bureau has also been key contributor to data sources. Speeches delivered by eminent personalities on international platforms have also been referred, for a better understanding of the issue.

Limitations

Due to the vast scope of the area and time & resource constraints following points can be considered as limitations of this study;

- There is heavy dependence on secondary data sources.
- Limited scope; factors other than crime, economic participation, and government policy implementations - aren't taken into consideration, which can be contributing factors in the hindrance of socio-economic empowerment of women in India.

Data Analysis:

1. Crime & Women

Women's modesty and dignity have been constantly under threat not only in India but in the world as well. India completed her 75 years of independence this year, while addressing the country, Prime Minister Narendra Modi also expressed his concerns over the increasing crime rate in India against women. Traditionally, Indian culture has been known around the world for equating women to Goddesses, yet what we see today is not only a terrifying scenario but also a dark and ugly side of human beings.

National Crime Records Bureau data [fig. 1(a) & 1(b)] shows that the crime rate has been constantly rising against women in India. With annual complaints being higher than 10,000 a year, India is seen as the rape capital of the world. It is not only because of spiked reports but also how the society thereafter treats the victim and hinders her development which eventually leads to exclusion from access to opportunities and dignified life.

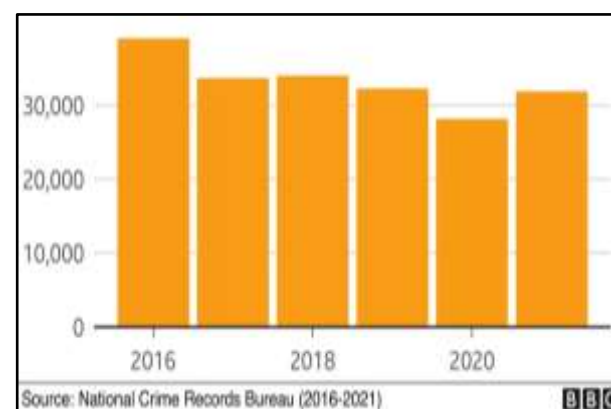
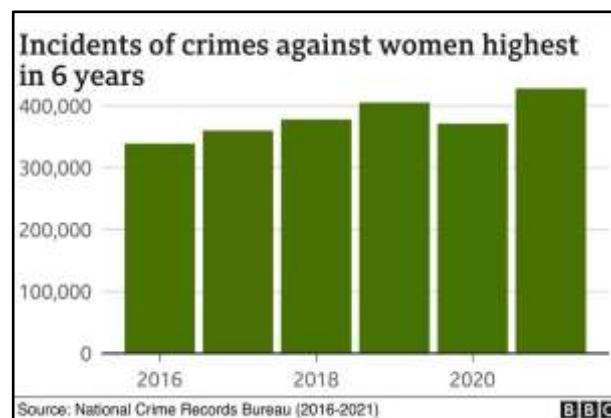


Figure 1 (a): Incidents of Rape in India; Figure 1(b): Incidents of Crime Against Women in India - BBC

2. Economic & Political Empowerment of Women:

India has made significant progress in closing the gender wage gap over time, yet by international standards, there is a large discrepancy. In 1993–1994 Indian women made 48% less money on average than their male counterparts. Since then, according to data from the National Sample Survey Office's labour force survey, the difference has decreased to 28% in 2018–19. However, according to early estimates from the Periodic Labour Force Survey (PLFS) 2020-21, the gap widened by 7% between 2018-19 and 2020-21, reversing decades of gains.

The unpaid work done by a majority of women in their households goes unrecognised. Coupled with the pandemic where many sections of society suffered and a big chunk of the population slipped into poverty many women suffered a setback in their job opportunities as



more women were laid-off in comparison to men. Daniela Bas, director of UNDESA (Department of Economic and Social Affairs) stated, in India, only 7% of men lost their employment during the first shutdown in 2020, compared to 47% of women. One of the key reasons for this spike is high employability of women in the 'informal' sector which was majorly affected because of Covid-19.

Furthermore, the Gender Gap Report published by World Economic Forum ranked India at 135th place out of 146 countries (Fig. 6). India has been constantly slipping in the ranking since 2016 when she was at 87th position out of 144 countries she slipped to 108 in 2017. As more countries got added to the ranking system India slipped further to 140 and 135 in 2021 & 2022, respectively.

3. Government Policies & Women:

In the past decade, various awareness programmes and schemes have been launched by the Government of India at State and Central levels. However, the effective implementation of these policies has always been a matter of concern. Government in the past had tried a top-down approach for the empowerment of women which was ineffective in bringing the desired output, currently, the government is working toward the bottom-top approach with many schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Start-up India, Atal Pension Yojana, and many more, which will be discussed further.

Conclusion:

The World Economic Forum suggested that there is an overall improvement in the Gender Gap Indices in India over the passing years. Though, it can be said that India needs to take leaps and bounds to fulfil the aspirations of Indian women and towards the development of a more inclusive society. Today, India is on the highway to becoming a developed economy and it is high time that she focuses on these factors which can boost its engine of growth and development.

At last, we see that there is a need for more conclusive measures to analyze the empowerment policies so that we can avoid falling into the traps of statistics and get a better image of ground reality.

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- Discussed in detail in Data Analysis
- In order to inform and advance the agenda of women's economic empowerment, the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) seeks to build on existing research and produce new evidence.
- The economic empowerment of women will lead to socio-economic advancements with improved access to basic needs such as food and nutrition, healthcare, and education for women and girls, indicating overall progress along SDG 5 (gender equality).

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