

Women's Economic Empowerment in India

A Policy Landscape Study

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Scope of the study

The primary objective of this policy landscape study is to map relevant schemes and policies closely aligned with the objective of promoting women's economic empowerment in India. In addition to undertaking a mapping exercise, the authors analysed various central and state government schemes; studying current priorities, international conventions and best practices, for promoting women's economic empowerment, and reviewing relevant evaluations to identify the implementation and evidence gaps.

The study employs a critical gender lens to identify promising exemplars of transformative policies in terms of design features, implementation efficacy, and impact. It also highlights the gaps in the broader policy landscape of India, as well as the evidence landscape for various schemes and policies, with respect to women.

Overall, the study aims to inform priorities for addressing critical evidence, data and knowledge gaps to improve the enabling environment for women's economic empowerment, and reduce the barriers for accessing quality work in India.

List of abbreviations and acronyms

| | |
|---------|--|
| AAP | Annual Action Plans |
| BPL | Below Poverty Line |
| CEDAW | Convention on the Elimination of All Forms of Discrimination against Women |
| CRP | Community Resource Persons |
| CSCM | Centrally Sponsored Centrally Managed |
| CSSM | Centrally Sponsored State Managed |
| DBT | Direct to Bank Transfer |
| DDUGKY | Deen Dayal Upadhyaya Grameen Kaushalya Yojana |
| DVET | Dual Vocational Education and Training |
| EWS | Economically Weaker Sections |
| FLCC | Financial Literacy & Credit Counselling |
| FYP | Five Year Plan |
| GDP | Gross Domestic Product |
| GRB | Gender Responsive Budgeting |
| HSA | Hindu Succession Act |
| HSAA | Hindu Succession (Amendment) Act |
| IAY | Indira Awas Yojana |
| ICDS | Integrated Child Development Services |
| ICRW | International Centre for Research on Women |
| IFAD | International Fund for Agricultural Development |
| ILO | International Labour Organisation |
| LIG | Low Income Groups |
| LPG | Liquefied Petroleum Gas |
| MAVIM | Mahila Arthik Vikas Mahamandal |
| MGNREGA | Mahatma Gandhi National Rural Employment Guarantee Act |
| MIS | Management Information System |
| MoF | Ministry of Finance |
| MoHFW | Ministry of Health and Family Welfare |
| MoLE | Ministry of Labour and Employment |
| MoRD | Ministry of Rural Development |
| MoUD | Ministry of Urban Development |
| MSC | Migration Support Centres |
| MSDE | Ministry of Skill Development and Entrepreneurship |
| MSMEs | Micro Small and Medium Enterprises |

| | |
|----------|--|
| MUDRA | Micro Units Development and Refinance Agency |
| MWCD | Ministry of Women and Child Development |
| NAPS | National Apprenticeship Promotion Scheme |
| NGO | Non-Governmental Organisation |
| NITI | National Institute for Transforming India |
| NREGA | National Rural Employment Guarantee Act |
| NRHM | National Rural Health Mission |
| NRLM | National Rural Livelihoods Mission |
| NSAP | National Social Assistance Programme |
| NSDC | National Skill Development Corporation |
| NSDM | National Skill Development Mission |
| NULM | National Urban Livelihoods Mission |
| ODI | Overseas Development Institute |
| OMC | Oil Marketing Companies |
| PHCs | Primary Health Clinics |
| PIA | Project Implementing Agency |
| PMAY (G) | Pradhan Mantri Awas Yojana – Gramin |
| PMAY (U) | Pradhan Mantri Awas Yojana – Urban |
| PMJAY | Pradhan Mantri Jan Arogya Yojana |
| PMJDY | Pradhan Mantri Jan Dhan Yojana |
| PMKVY | Pradhan Mantri Kaushal Vikas Yojana |
| PMMVY | Pradhan Mantri Matritva Vandana Yojana |
| PMMY | Pradhan Mantri MUDRA Yojana |
| PMSSY | Pradhan Mantri Swasthya Suraksha Yojana |
| PMUY | Pradhan Mantri Ujjwala Yojana |
| RSBY | Rashtriya Swasthya Bima Yojana |
| SBM | Swachh Bharat Mission |
| SC | Scheduled Castes |
| SDG | Sustainable Development Goals |
| SECC | Socio-Economic Caste Census |
| SGSY | Swarnajayanti Gram Swarozgar Yojana |
| SHG | Self-Help Group |
| SPV | Special Purpose Vehicle |
| SRLM | State Rural Livelihood Missions |
| SC | Scheduled Caste |
| ST | Scheduled Tribe |

| | |
|------|--|
| STEP | Support to Training and Employment Programme for Women |
| TF | Task Force |
| UN | United Nations |
| WCD | Women and Child Development |
| WCP | Women's Component Plan |
| WEE | Women's Economic Empowerment |
| WEP | Women Entrepreneurship Platform |

Introduction

Despite making significant contributions to global economies through various activities, women remain among the world's most economically disadvantaged groups. They are often disproportionately discriminated against in the labour market, contending with low skilled and informal jobs. They remain outside the ambit of financial inclusion, resulting in poor access to formal banking systems and credit. They are also curtailed by the social and cultural barriers that force them to bear the brunt of unpaid work, preventing them from investing in their own wellbeing, and inhibiting their pursuit of economic opportunities.

Research suggests that investing in women's economic empowerment (WEE) has important linkages with gender equality, poverty eradication, and inclusive growth. Evidence shows that increasing the share of household income controlled by women, either through their own earnings or cash transfers, translates into greater investment in children's education, health, and nutrition.¹ Additionally, women who have access to property and credit are able to ease hardships for their families during financial shocks.² Lastly, women's economic empowerment can have an overall positive impact on the country's GDP growth and economic activity.

McKinsey's 2015 'Power of Parity' report suggests that raising India's female labour force participation by 10 percentage points would bring 68 million women into the economy, and by 2025, increase the country's GDP by \$0.5 trillion.³ Other studies such as those by the International Monetary Fund also estimate a high increase in India's annual GDP from assured economic participation of women.⁴ Yet, recent reports suggest that the female labour force participation rates in India have actually declined; there has been a sharp dip from 31.2 percent in 2011-12 to 23.3 percent in 2017-18, which can have severe repercussions for women's economic empowerment in India.⁵

Given the impact WEE can have on women's lives and on the broader economy as well as societal welfare, it is important to give due consideration to this issue. There have been several targeted attempts to improve the status of women in the economy by increasing their participation in the labour force. However, considering the hurdles women face, it is important to couple such attempts with interventions that shift social norms and build a more supportive ecosystem to encourage women empowerment.

While there is broad agreement that societal structure and community norms strongly impact the laws and policies in a country, the contrary is also true. For instance, studies have found that violence against women initially increased when women reservation in panchayats was introduced, however, after two to three cycles of elections, the violence not only stopped, but women's participation in politics also considerably increased.⁶ Another study found that reservation for women in panchayats, including for the position of the village head or *Sarpanch*, dramatically changed public attitudes towards women and the electorate's perceptions of the effectiveness of women leaders. Exposure to women leaders also changed the aspirations of parents for their girls and the aspirations teenage girls had for themselves.⁷

These examples highlight the strong potential that policymaking holds for furthering the cause of WEE. Policies that further women's agency, employment and encourage them to have decision-making powers over household finances and other factors of production can emancipate women from the restrictions of social norms, traditional beliefs and societal pressures. Additionally, a gender transformative policy environment can enable greater government transparency and accountability



¹ DFID (2010), Agenda 2010 – The turning point on poverty: background paper on gender.

² ICRW – International Centre for Research on Women, Assets and Property Rights, (<http://www.icrw.org/what-we-do/property-rights>).

³ McKinsey Global Institute Power of Parity report, 2015.

⁴ India must focus on the inclusion of women in its economy: IMF Chief, The Hindu Business Line, 24/01/2018,

<https://www.thehindubusinessline.com/economy/india-must-focus-on-inclusion-of-women-in-its-economy-imf-chief/article10047956.ece>

⁵ World Bank, 2019: <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=IN>

⁶ The Power of Political Voice: Women's Political Representation and Crime in India, L. Iyer, A. Mani, P. Mishra, P. Topalova. American Economic Journal: Applied Economics, 10/2012, <https://www.aeaweb.org/articles?id=10.1257/app.4.4.165>

⁷ Women in Charge, R. Pande and P. Topalova, Finance and Development, International Monetary Fund, 06/2013, <https://www.imf.org/external/pubs/ft/fandd/2013/06/pande.htm>

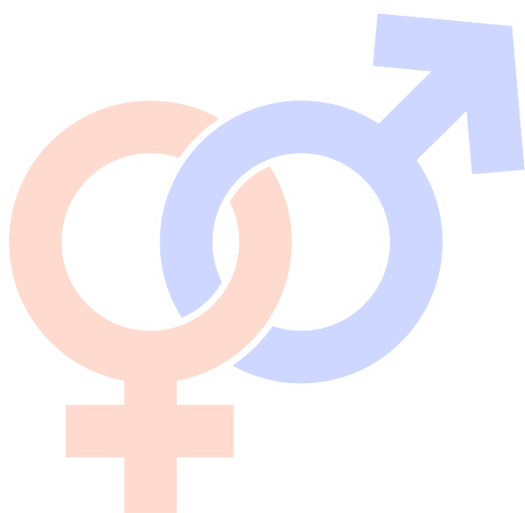
towards women. However, to use the policy lever effectively, we need to undertake a systematic analysis of the different policies that are in place, and the policymaking environment, in order to identify the shortfalls, consider available evidence and make suitable recommendations.

It is important to acknowledge that this is not the first time that such a measure has been suggested or initiated. While some efforts have been made in the past, evidence still remains fragmented. As a first step towards synthesising and leveraging such evidence, there is a need to map the current policy landscape on WEE, including the government's policy priorities and decision-making processes.

The policy landscape study has been initiated in the above context. The primary objective of this study is to map relevant schemes and policies at the central and state government levels that are closely aligned with the objective of promoting women's economic empowerment in India. The authors have analysed central and state government expenditures, current priorities, international conventions and best practices for promoting WEE, and reviewed the relevant evidence and/or evaluations of the various schemes and policies to identify impact and evidence gaps.

The study employs a critical gender lens to identify promising exemplars of transformative policies in terms of design features, implementation and estimated impact, based on a review of evaluations. In addition to this, it also highlights the gaps in the broader policy landscape of India, with respect to women, as well as in evidence. The study aims to inform the priorities for addressing critical evidence, data and knowledge gaps to improve the enabling environment for women's economic empowerment, and reduce the barriers for accessing quality work in India.

Global and Indian context



Evolution of the concept

The movement for empowerment of women began in the nineteenth century in North America and laid the foundation for women's rights movements across the world. In India, several reformers such as Savitribai Phule, Pandita Ramabai and Tarabai Shinde raised issues of discrimination and patriarchy in Indian society in the nineteenth century. These movements subscribed to a more liberal understanding of the rights of an individual, rather than to its constricted form in relation to the society.

Over time, as women began securing various social and political rights, the movements began to highlight how the capabilities of women were not restricted to limited pre-identified set of roles. This led to women participating actively in the economy, taking up roles historically held only by men, though the pervasiveness of patriarchal norms and customs continued to inhibit them from freely participating in economic activities.

Even today, all parts of the world are not at par with respect to women's rights. However, the women's rights movement as a whole has now evolved and has taken up complete economic empowerment as its ideal. The movement for WEE has also taken on a new form, distinct from the original movement which was limited to pursuing eradication of political and social barriers.⁸

International conventions and global interventions for WEE

The Universal Declaration of Human Rights (1948), the International Covenant on Civil & Political Rights (1976), and the International Covenant on Economic Social & Cultural Rights (1966) are the three most internationally accepted and binding instruments which recognise the equal rights of men and women. Other international commitments that support women's economic empowerment include the Beijing Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), regional Human Rights conventions, and a series of International Labour

⁸ A Feminist Approach to Women's Economic Empowerment, Feminist Aid and Foreign Policy Series, Oxfam Canada, 01/2019, https://www.oxfam.ca/wp-content/uploads/2019/01/a-feminist-approach-to-womens-economic-empowerment_FINAL.pdf

Organization (ILO) conventions on Gender Equality. The 2030 Agenda for Sustainable Development also prescribes WEE as a prerequisite and a High-Level Panel for Women's Economic Empowerment has been set up by the UN Secretary General, specifically to achieve this aim.

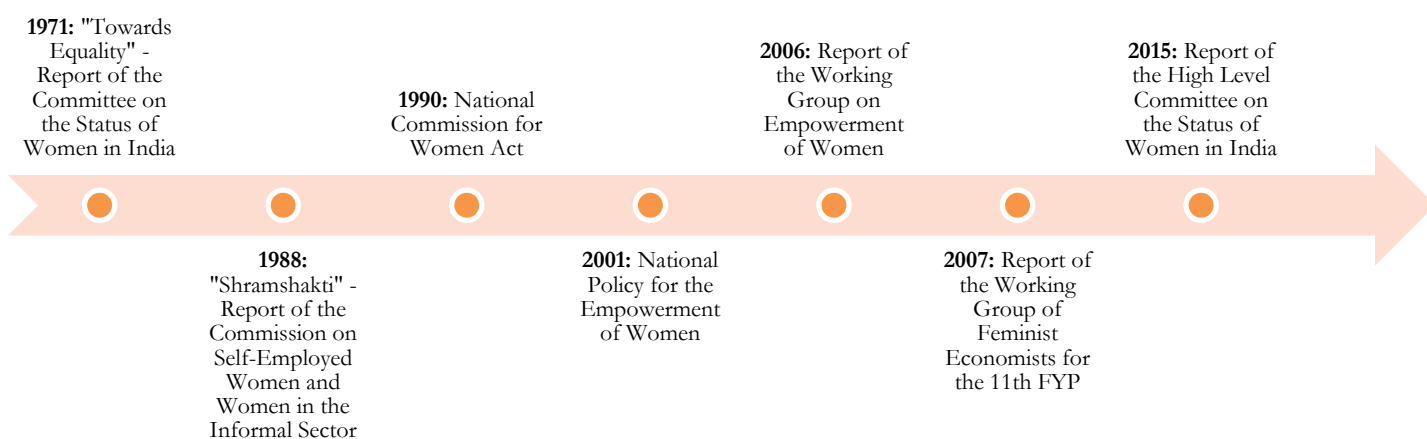
With the focus on women empowerment being driven by the UN and other multilateral agencies, many countries across the world have followed suit. For instance, Iceland the forerunner on gender parity,⁹ enacted a legislation in 2018 to give more teeth to equal pay, declaring discrimination in payment of wages on the basis of gender illegal.¹⁰ Germany allows employees the right to refuse work, while keeping their employment status, when confronted with an employer refusing to address workplace harassment.¹¹ Countries such as Sweden have strong parental leave policies that not only provide paid child-care leave to women, but also extend the same to men.¹² Morocco recently passed a legislation to regulate domestic work, including setting minimum wages and a ceiling on the number of hours,¹³ while Philippines has taken steps to increase wage equality and improve women's earned income.¹⁴

As a signatory to most of the international instruments that guarantee and recognise gender equality and women's individual rights, India too has enacted numerous legislations, programmes and policies within the country to address gender disparities. While performance on some key indicators continues to be low, some others have registered remarkable improvement over the years through targeted policy interventions, which suggests that better designed policies and schemes can push the envelope when it comes to advancing gender equality.¹⁵

Scenario in India

The principles of gender equality are enshrined in the Indian constitution in its Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles. The Constitution not only grants equality to women but also empowers the state to undertake affirmative action in favour of women in acknowledgement of the wide gender disparity that exists in society. India set a precedent by recognising women's rights through universal suffrage right from independence. Since then, the Government of India has taken several steps for empowering women, many of which are reflected in the Planning Commission's Five-Year Plans (FYP). The fifth FYP, for instance, included women in the planning exercise, while focused interventions for women empowerment were incorporated from the sixth FYP onward.

In parallel, the government also commissioned a number of reports on the issue of women empowerment, a brief timeline of which is presented below. It must be noted that all of these reports left a mark on the Planning Commission's FYPs that were being framed around the time and thereby, informed the policies crafted by the government.



⁹ It's Now Illegal to Pay Men More Than Women in Iceland, S. Gray, 02/02/2018, <http://fortune.com/2018/01/02/illegal-to-pay-men-more-than-women-iceland/>

¹⁰ It's Now Illegal to Pay Men More Than Women in Iceland, S. Gray, 02/02/2018, <http://fortune.com/2018/01/02/illegal-to-pay-men-more-than-women-iceland/>

¹¹ Ending violence and harassment at work: The case for global standards, Human Rights Watch, 05/2018, https://www.hrw.org/sites/default/files/news_attachments/2018_hrw_ilo_brochure.pdf

¹² Parental Leave, Nordik Information on Gender official website, <https://www.nikk.no/en/facts/in-depth/parental-leave/>

¹³ Domestic workers finally have rights in Morocco, Human Rights Watch, 09/08/2016, <https://www.hrw.org/news/2016/08/09/domestic-workers-finally-have-rights-morocco>

¹⁴ The Global Gender Gap Report, World Economic Forum, 2018, http://www3.weforum.org/docs/WEF_GGGR_2018.pdf

¹⁵ SDG India Index, NITI Aayog, <https://niti.gov.in/sdg-india-index-dashboard-2019-20>

The first report of the 'Committee on the Status of Women' in India was commissioned in 1971, at the request of the UN. Through an analysis of the available data, the report noted the demographic trends of the declining sex ratio, disparities in life expectancy and death rates, and the difficulty in improving women's access to education and health services.¹⁶ The Shramshakti report, which came out a decade and half later, observed that while government programmes for women existed, their benefits were marginal due to their adhocism and the fact that most programmes were not proportional to the needs or numbers of women.¹⁷ It also observed that there had been no concerted effort to improve the status of working women.¹⁸ While the report made several strong recommendations to address the identified issues, many stay relevant to this day.

Apart from these reports, there were a number of landmark developments such as, the 1990 Act that led to the setting up of the National Commission for Women, the 9th FYP (1997-2002) that witnessed the adoption of the Women's Component Plan (WCP) requiring ministries to ensure that at least 30 percent of funds are earmarked for women,¹⁹ and the adoption of Gender Responsive Budgeting (GRB) in 2005-06. 2007 was also a momentous year for women, since it saw the formation of the Group of Feminist Economists who reviewed all the sectoral and steering committee reports backing the 11th FYP in an effort to gender it.²⁰ The biggest outcome of this move was that it shifted women from a place where they were passive recipients of social development, to active participants with agency and rights.²¹ Between 2005 and 2014, many prominent schemes and initiatives which showed considerable resource allocations from a gender perspective were launched. These included the National Rural Health Mission (NRHM), the National Rural Livelihood Mission (NRLM) and the National Rural Employment Guarantee Act (NREGA). The year 2014-15, saw a change in governments, but major schemes that had direct or indirect impact on women were continued and even strengthened.

In 2017-18, the government took a significant step towards enhancing budget transparency, by declaring, for the very first time, its actual expenditure in the Gender Budget Statement for that year.²² India's gender budgeting efforts have garnered global praise for not only influencing expenditure but also revenue policies and for its trickle-down effects to states; however, it has not been without criticisms. For one, the budgetary allocations for promoting gender equality and women's empowerment have fluctuated, and some years have seen a decline.²³ For another, gender budgeting has sometimes become restrained to a few big women exclusive schemes of the Ministry of Women and Child Development.²⁴ Monitoring of India's Gender Budget also remains a concern, with there being no active mechanism at the national level.²⁵

Recent government actions do indicate an overall thrust at pushing policies that make women active participants in their own growth stories. For instance, in 2018, NITI Aayog – India's premier think tank – set up the Women Entrepreneurship Platform (WEP), a first of its kind, unified access portal intended to support women from different parts of India in realising their entrepreneurial aspirations.²⁶ Likewise, other schemes and campaigns such as the Beti Bachao, Beti Padhao Yojana (to improve child sex ratio and delivery of welfare schemes for women), Mahila-E-Haat (technology to improve market access for women), and the Ujjwala scheme (subsidised LPG) demonstrate the commitment to create an environment for women to flourish. More recently, the Minister of Finance announced plans for the formation of a broad-based committee along with private stakeholders to examine the budgetary allocations through a gender lens.²⁷ The government has also been

¹⁶ Report of the High-Level Committee on the Status of Women in India, 2015, https://wcd.nic.in/sites/default/files/Executive%20Summary_HLC_0.pdf

¹⁷ Report of the Commission on Self Employed Women and Women in the Informal Sector, 1987, <http://krishikosh.egranth.ac.in/displaybitstream?handle=1/2041426>

¹⁸ Report of the Commission on Self Employed Women and Women in the Informal Sector, 1987, <http://krishikosh.egranth.ac.in/displaybitstream?handle=1/2041426>

¹⁹ Do our budgets pass the gender test? K. Kaul, India Development Review, CBGA, 09/10/2018, <http://www.cbgaindia.org/opinion/budgets-pass-gender-test/>;

²⁰ Report of the Working Group on Empowerment of Women for the XIth Plan, Ministry of Women and Child Development, Government of India, https://www.aicte-india.org/downloads/woman_empowerment.pdf

²¹ Engendering Public Policy, A Report on the work of the Working Group of Feminist Economists during the Preparation of Eleventh Five Year Plan 2007-2012, Planning Commission, Government of India, 05/010, http://planningcommission.nic.in/reports/genrep/rep_engpub.pdf

²² Numbers That Count, An Assessment of the Union Budgets of NDA II, CBGA, 02/2019, <http://www.cbgaindia.org/wp-content/uploads/2019/02/Numbers-That-Count-An-Assessment-of-the-Union-Budgets-of-NDA-II-I.pdf>

²³ Basis stakeholder consultations with analysts at the Center for Budget & Governance Accountability (CBGA), a New Delhi based an independent non-profit organisation enhancing transparency and accountability in governance through rigorous analysis of policies and budgets.

²⁴ Basis stakeholder consultations with analysts at the Center for Budget & Governance Accountability (CBGA), a New Delhi based an independent non-profit organisation enhancing transparency and accountability in governance through rigorous analysis of policies and budgets.

²⁵ Basis stakeholder consultations with analysts at the Center for Budget & Governance Accountability (CBGA), a New Delhi based an independent non-profit organisation enhancing transparency and accountability in governance through rigorous analysis of policies and budgets.

²⁶ NITI AAYOG, About Us, Government of India, <https://wep.gov.in/about-wep>

²⁷ Budget 2019: Will gender budgeting boost women empowerment?, <https://www.livemint.com/budget/news/budget-2019-will-gender-budgeting-boost-women-empowerment-1562333196223.html>

investing in bolstering the national narrative on WEE through overarching policy measures, such as the Ministry of Women and Child Development’s work on the National Policy for Women. A draft was first released in 2014, and 2016 saw the government publish an updated version, basis public consultations.²⁸ The policy document prepared in consultation with different stakeholders aims to be a holistic roadmap to advance Indian women’s participation across different spheres of life.

Understanding Women’s Economic Empowerment

Multiple academic institutions, development agencies and research think tanks have explained women’s economic empowerment in different ways, while focusing on some common components. The Bill & Melinda Gates Foundation looks at the concept of *economic empowerment* of women within the larger framework of *overall empowerment* of women and girls.²⁹ This framework, describes empowerment as the expansion of choice and strengthening of voice through the transformation of power relations, so that women and girls have more control over their lives and futures.³⁰ It sees three elements: agency, institutional structures, and resources as key.³¹ When combined with the lens of intersectionality, and accounting for the influence of male peers, this model serves as a multi-dimensional tool to understand the barriers to women empowerment, including their economic empowerment.³²

There are also definitions and frameworks that look at the lack of women’s economic empowerment as a standalone problem, and offer a prescriptive reference point to identifying enablers and barriers with respect to WEE. For instance, the International Centre for Research on Women (ICRW) says that “a woman is economically empowered when she has both the ability to succeed and advance economically, and the power to make and act on economic decisions”.³³ UK Aid defines women’s economic empowerment as “the process whereby all women strengthen their voice and capacity to make and act on economic choices, expand their opportunities to fulfil their potential, and gain recognition for their contribution, paid and unpaid, in the households, at work, and wider society”.³⁴



ODI framework on WEE (adapted)

The Overseas Development Institute (ODI) similarly defines women’s economic empowerment as a process of achieving equal access and opportunity for women to control economic resources, and ensuring they can use them to exert increased control over other areas of their lives.³⁵

ODI has also put together a comprehensive framework that identifies six core elements that directly affect WEE. These include collective action, unpaid work, education and skill development, quality work, social protection, and access to property, assets and financial services.³⁶ Additionally, the framework identifies four underlying factors that determine women’s individual and collective experiences. These underlying factors are a result of broader structural conditions and

²⁸ Government prepares draft national policy for women empowerment with focus on education and nutrition, The Economic Times, 29/06/2019, available at: <https://economictimes.indiatimes.com/news/politics-and-nation/government-prepares-draft-national-policy-for-women-empowerment-with-focus-on-education-and-nutrition/articleshow/70002318.cms?from=mdr>

²⁹ A Conceptual Model of Women and Girls’ Empowerment, Bill & Melinda Gates Foundation, https://docs.gatesfoundation.org/Documents/BMGF_EmpowermentModel.pdf

³⁰ A Conceptual Model of Women and Girls’ Empowerment, Bill & Melinda Gates Foundation, https://docs.gatesfoundation.org/Documents/BMGF_EmpowermentModel.pdf

³¹ A Conceptual Model of Women and Girls’ Empowerment, Bill & Melinda Gates Foundation, https://docs.gatesfoundation.org/Documents/BMGF_EmpowermentModel.pdf

³² A Conceptual Model of Women and Girls’ Empowerment, Bill & Melinda Gates Foundation, https://docs.gatesfoundation.org/Documents/BMGF_EmpowermentModel.pdf

³³ Understanding and Measuring Women’s Economic Empowerment, Definition, Framework and Indicators, A. M. Golla, A. Malhotra, P. Nanda, R. Mehra, ICRW, 2011, <https://www.icrw.org/wp-content/uploads/2016/10/Understanding-measuring-womens-economic-empowerment.pdf>

³⁴ Modern Slavery and Women’s Economic Empowerment, Discussion Document, How increasing the economic empowerment of women in your value chain can reduce the risk of modern slavery, 07/2018, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/726283/modern-slavery-womens-economic-empowerment.pdf

³⁵ Women’s economic empowerment, Navigating enablers and constraints, A. Hunt and E. Samman, Overseas Development Institute (ODI), 09/016, <https://www.odi.org/sites/odi.org.uk/files/resource-documents/10683.pdf>

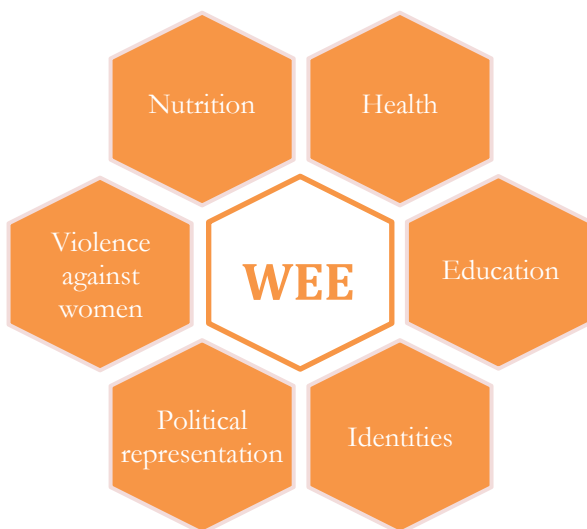
³⁶ Women’s economic empowerment, Navigating enablers and constraints, A. Hunt and E. Samman, ODI Research Report, 09/2018, <https://www.odi.org/publications/10483-womens-economic-empowerment-navigating-enablers-and-constraints>

include the following primary elements: (i) gender norms and discriminatory social norms; (ii) labour market characteristics; (iii) legal regulatory and policy framework; and (iv) fiscal policy.

Of all of the above frameworks, we have chosen to work with the ODI framework that looks at direct and indirect factors that can enable or constrain women's economic empowerment, while identifying clear policy levers that can minimise the said constraints. However, we have adapted the framework by separating financial inclusion from property and assets, to enable a better mapping of schemes and policies. This allows for clear segregation and analysis of different interventions by the government in each of the seven critical domains. But even while doing so, the framework helps highlight that WEE is a complex process that needs to be approached in a holistic manner - the boundaries between direct and indirect factors are relatively fluid, and there are several interdependencies and connections between different variables. The adapted ODI framework helps in building recognition that no single measure can address the issue completely; any measure will need to work in tandem with several others for it to be truly effective. The acknowledgement of such intersectionality makes the ODI framework relevant for understanding the Indian landscape for WEE.

Critical linkages

In addition to the seven core elements of the ODI framework that directly contribute to WEE, there are several other factors affecting women's economic empowerment. Though the focus of our study/analysis remains limited to policies under one or more of the seven core elements of the ODI framework, it is important to highlight the other factors that can have an indirect, though crucial impact on WEE.



Interventions in the field of health and nutrition, as well as education, have long term implications for women's participation in the labour force, and can significantly impact their control over factors of production. Health and nutrition, and women's empowerment, in fact, have a symbiotic relationship - with women's access to adequate food and good health enabling more productive, efficient and, possibly, more remunerative work.³⁷ Thus, offering women greater autonomy to purchase better quality and more nutritious food.³⁸ Education and learning outcomes can also have transformative effects on the age of marriage and child-bearing, as well as women's overall agency and decision-making, including their entry into the labour force.³⁹ Other critical linkages such as safety and violence

against women, as well as political representation, can also play an important role for WEE. Inarguably, while violence against women significantly undermines their educational and employment opportunities, income earning capabilities, and advancement in the workplace,⁴⁰ women's representation in politics has been found to do the opposite by empowering them and improving their overall status and participation in society.⁴¹

Each of the above-mentioned factors have important linkages with economic empowerment of women, and if left unaddressed can significantly deter the effectiveness of the policies created to further WEE. The government of India has been duly cognizant of these crucial links and has accordingly, enacted a number of schemes and interventions to activate them, some of which have been briefly discussed above, under the section on *India Scenario*. That said, many a time such interventions fall short of the last mile impact when beneficiaries are not, or cannot, be correctly identified. This throws light on perhaps the most critical of all linkages, that of 'identity'. Given the high incidence of 'insufficient documentation' among

³⁷ Rural women's empowerment in nutrition: a proposal for diagnostics linking food, health and institutions, S. Narayanan, M. Fontana, E. Lentz, and B. Kulkarni, Indira Gandhi Institute of Development Research, Mumbai, 02/2019, <http://www.igidr.ac.in/pdf/publication/WP-2019-003.pdf>

³⁸ Rural women's empowerment in nutrition: a proposal for diagnostics linking food, health and institutions, S. Narayanan, M. Fontana, E. Lentz, and B. Kulkarni, Indira Gandhi Institute of Development Research, Mumbai, 02/2019, <http://www.igidr.ac.in/pdf/publication/WP-2019-003.pdf>

³⁹ Role of Education in the Empowerment of Women in India, R. Ahmad Bhat, Journal of Education and Practice, 2015, <https://files.eric.ed.gov/fulltext/EJ1081705.pdf>

⁴⁰ Violence Against Women and Women's Economic Empowerment, A. K. Jatfors, UN Women, 23/02/2017, <https://www.unescap.org/sites/default/files/Session%203%20-%20Anna-Karin%20Jatfors.pdf>

⁴¹ Empowering effects of women in politics, R. Brule, Business Line, 29/01/2019, <https://www.thehindubusinessline.com/opinion/columns/empowering-effects-of-women-in-politics/article26122124.ece>

the women in India, the introduction of tools such as Aadhaar, have the potential to empower women by facilitating their access to government schemes and programmes.⁴²

Methodology

Selection of schemes and scheme analysis

Beginning with a mapping of relevant laws, policies, and schemes in each of the 7 ODI domains, this study undertakes an in-depth analysis of a few interventions based on their scale, targeting, differences in design and evaluations undertaken, to converge on best practices for WEE in different contexts.

In this study, we focus on undertaking an in-depth analysis of the laws, policies and schemes cutting across the aforementioned themes that attempt to facilitate women's economic empowerment in India.

To this end, we have mapped interventions relating to WEE at the central level, including in a few states such as Maharashtra, Uttar Pradesh, Bihar, Chhattisgarh, Tamil Nadu, Rajasthan, Telangana, Madhya Pradesh, Haryana and Mizoram, in order to be representative of the larger policy landscape. This includes a **mapping of approximately 70 national level interventions in the form of legislation, schemes and other programmes, as**

well as over 40 state interventions. These interventions span a variety of Ministries at the central level including Women and Child Development, Rural Development, Skill Development and Entrepreneurship, Social Justice and Empowerment, and Finance, to name a few. At the state level as well, schemes and laws emanating from similar departments have been mapped.

We realise that many interventions are often contextual and generalisations cannot be drawn on the basis of such contextual application. Therefore, while mapping the state schemes, we have tried to look at a cross-section of states to represent different degrees of economic development, existing levels of women's empowerment, and geography, among other factors. Given this approach, the analysis in this study is representative rather than comprehensive.

As a next step, we have chosen to deep-dive into some of the schemes, laws and policies preliminarily explored during the mapping. Selection of such interventions has been done keeping in mind four key factors - targeting, size, differences in design, and accessible evaluations undertaken for each, with the intention of converging on best practices for WEE under different contexts. With respect to state interventions, lack of information has been a constraint, which in some cases has determined the depth of analysis. State interventions that are variants of central schemes have been consciously exempted and therefore, covered by way of the central scheme analysis.

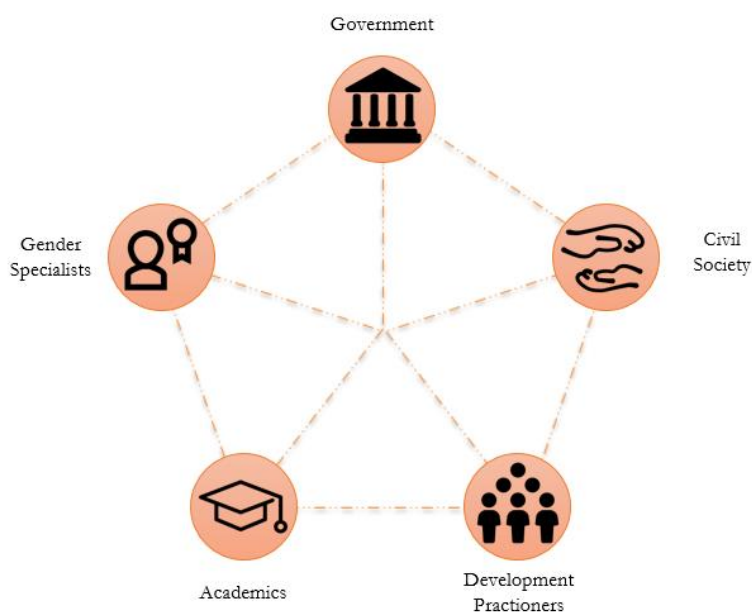
We have relied extensively on secondary research in order to structure our analysis and build our recommendations. Our scheme analysis rests upon a detailed study of each scheme's provisions, magnified through the use of government data, as well as available evaluation studies and reports. Our insights have also been informed by the study of policy and programme evaluations undertaken by the civil society and academia, as well as a thorough analysis of international best practices and their potential application in the Indian context.

It is important to acknowledge that the schemes and policies mapped and analysed in this report, address a broad spectrum of contexts and identities of women and their socio-economic backgrounds as well as demographic characteristics. Some schemes, by way of their design, apply only to a certain section of women. For instance, Maternity Benefits Act addresses mostly urban women who, by the design of the scheme, have to be enrolled in the formal economy to benefit from the legislation. This law cannot be implemented in a rural context for informal workers, as it will not address their constraints and barriers, and also because the employer and employee context is dissimilar. Similarly, the Pradhan Mantri Ujjwala Yojana offering fuel subsidy is primarily targeted at rural women, and may not translate to positive outcomes when applied to urban poor women or households.

Stakeholder consultations

Our insights have also been augmented through considerable stakeholder consultations, by way of a series of semi-structured and in-depth interviews either in-person or over call with close to 50 individuals. These included academics who have studied the history and theoretical underpinnings of WEE, government officials who provided details and insights about existing interventions, and civil society organisations who have considerable field experiences which add value to the analysis and are representatives of the voices of women beneficiaries in many ways. Their interaction with the end beneficiary has, therefore, been instrumental to bridging any gaps that emerged from the inability to engage directly with such beneficiaries.

Our work on collective action, for instance, has been enriched with insights from Ms. Arshia Gupta, who has been associated with Kudumbashree (Kerala's implementing body of the National Rural Livelihoods Mission) and is well-versed in its activities. Likewise, comments from Ms. Madhuparna Joshi from C3 India have also been invaluable. On a broader scale, gender experts such as Ms. Mitali Nikore and Ms. Kanchan Parmar, who consult at the World Bank and the Asian Development Bank have been instrumental in aiding the understanding of gender, and its placement in the scheme analysis framework. Some of our stakeholders have also chosen to offer their opinions and insights anonymously, especially the ones in government and those working closely with the government.



This landscape exercise has also been strengthened through a roundtable consultation with academics, gender specialists and development practitioners. Their insights have lent further clarity to our thoughts, and helped us sculpt our analysis and recommendations.

These are but a few of the stakeholders whose voices have lent credibility to our findings, and to whom we are indebted for their support, and encouragement in putting together this report.

Limitations of the study

The gender policy landscape constructed in this study has been put together, basis an extensive analysis of the available literature and through conversations with stakeholders. While all efforts have been made to cover the issue comprehensively and to look at varied perspectives, it must be highlighted that any exercise attempting to study or survey a subject as vast as women's economic empowerment is bound to suffer from certain limitations. These arise due to constraints of time, lack of information availability, challenges associated with considering the universe of local variants as well as difficulties with respect to extending the narrative to cover all sub-groups within the larger demographic. Therefore, we would like the reader to study this report keeping in mind the limitations of its methodology.

These are as under:

1. *Treating gender as a binary*: The scope of the study is limited to economic empowerment of women, which by extension implies that gender has been regarded as a binary. By virtue of this, voices of certain demographics such as trans-persons have been left out. We recognise this as a gap and hope that other studies in the future will extend our analysis to talk about empowerment of people from all genders, rather than just women.
2. *Balancing the demands for granularity and depth while trying to cast the net wide*: To do justice to the wide scope of this project while respecting the constraints of time, the collection of information has been restricted to secondary sources i.e. existing literature, government and civil society databases and evaluations, and inputs from stakeholder consultations. Needless to say, a methodology based on primary research involving collection of data from the beneficiaries themselves might have generated more granular insights. While we recognise this constraint, we wish to highlight that this study has been written with the intention of undertaking an exploratory analysis that paves the way for future in-depth studies in the area of WEE in India.
3. *Limited access to information*: While all efforts have been made to reach out to as many relevant stakeholders as possible, given the timeline of the study, insights from only those stakeholders have been included who responded. Government documents in local languages and the inability to reach out to field staff across several states, has also limited our analysis.
4. *Recognising and managing intersectionality*: The issue of WEE is a complex and multi-layered one. It is deeply inter-linked with cultural and social norms, and influenced by factors such as caste, race, religion, sexual orientation etc. It is important to acknowledge that each of these factors, be it when taken individually, collectively, or when some or all overlap, have a varied impact on how WEE is realised by the end beneficiary. We wish to recognise the significance of this reality, even though the scope and timeline of our report does not allow for such variations to be explored in depth. However, in our limited way, through the use of the ODI framework – which, even as it identifies seven overarching domains that directly affect WEE, recognises that none can stand alone, and they must work in tandem with several others to be truly effective – would like to recognise the inherent intersectionality overlaying the issue of WEE.
5. *Limitations of methods followed in existing literature*: While this study draws insights from numerous established and credible evaluations, it does not go into the details of the methods followed by them. Such literature may have their own limitations of scale, sample size and design, which we have not accounted for in our analysis.

Having highlighted the above limitations, it must be reiterated that this study aims to be the first in a series of studies which is likely to be undertaken as the focus on WEE increases. We aim for this study to be a comprehensive landscape document of the current policy ecosystem in India and hope for it to aid future research by throwing light on the areas that need inquiry.

The gender analysis framework

When it comes to WEE, it is important to position policies within a gender lens framework. For this purpose, we have chosen to work with the *Longwe Gender Analysis Framework* which uses a progressive hierarchy to measure women's empowerment. The Longwe Framework focuses on enabling women to achieve equal control over the factors of production and participate equally in the development process. For the purposes of this analysis, however, we have adapted the framework to make it more applicable to the public policy domain, so as to measure the effectiveness of different schemes and policies with respect to WEE in India.

The framework argues that poverty arises from exploitation and oppression rather than a lack of productivity. Sara Longwe, who originally created the framework for analysing programmatic interventions, conceptualises five progressive levels of equality, arranged in hierarchical order, with each level denoting a higher level of empowerment.⁴³ These are the basis on which women's empowerment can be assessed in any area of social or economic life, and are defined as follows:

⁴³ A conceptual framework for gender analysis and planning, International Labor Organization, 1998, <https://www.ilo.org/public/english/region/asro/mdtmanila/training/unit1/empowfw.htm>

- **Welfare:** Longwe defines welfare as the level of women’s material welfare, relative to men, that is to say, whether or not women have equal access to resources such as food supply, income and medical care.
- **Access:** Access is defined as women’s access to the factors of production on an equal basis with men, such as equal access to land, labour, credit, training, marketing facilities, and all public services and benefits. Longwe points out that equality of access is obtained by applying the principle of equality of opportunity, which typically entails the reform of the law and administrative practice to remove all forms of discrimination against women.
- **Conscientisation or heightened consciousness:** This is understood in the Longwe Framework as a conscious understanding of the difference between sex and gender, and an awareness that gender roles are cultural and can be changed. Conscientisation also involves a belief that the sexual division of labour should be fair and agreeable to both sides, and not involve the economic or political domination of one sex by the other.
- **Participation:** Longwe defines this as women’s equal participation in the decision-making process, in policy-making, planning, and administration. It is a particularly important aspect of development projects, where participation means involvement in needs-assessment, project formulation, implementation, and evaluation. Equality of participation means involving women in making the decisions by which their community will be affected, in a proportion which matches their proportion in the wider community.
- **Control:** This term denotes women’s control over the decision-making process through conscientisation and mobilisation, to achieve equality of control over the factors of production and the distribution of benefits. Equality of control means a balance of control between men and women, so that neither side dominates.

We use the Longwe framework to analyse and categorise schemes as negative, neutral and positive. Taking these aspects together, the final analysis structure takes the following form:

| Levels of Recognition/ Levels of Equality | Negative | Neutral | Positive |
|--|----------|---------|----------|
| Control | | | |
| Participation | | | |
| Heightened Consciousness | | | |
| Access | | | |
| Welfare | | | |

To illustrate how a policy will actually be mapped in this framework, consider a policy found to have benefited women's economic empowerment without really being gender focused. This would be mapped into neutral level for access and welfare. However, a gender specific policy for employment that may have caused unintended consequences due to problems like abuse in households and power dynamics due to income, would be positive on access but negative in control (for example, projects on agricultural entrepreneurship for women that result in increased domestic violence even though the income of women increases). This framework can prove adequately useful in mapping all policies aimed at women empowerment, while keeping in mind the social, economic and behavioural aspects of an intervention.

However, while the gender lens proves extremely useful to understanding how gender sensitive and gender responsive a policy is, insights regarding a policy’s true impact are revealed only during implementation. Therefore, there is a need to supplement the gender lens with a policy lens that helps assess a policy’s effectiveness. To facilitate this, we analyse the

design of each selected policy to understand how it is *likely* to affect on-ground implementation using the following two metrics: alignment of incentives, and state capacity and implementation intensity.⁴⁴

- **Alignment of incentives** – This lens looks at incentives⁴⁵ of the different actors that are involved in policy implementation (including the beneficiary) to check if these are aligned with the policy’s objectives. Policies, where all stakeholder incentives are aligned with the objectives of the intervention, are likely to be more successful, particularly in achieving long-term objectives. For instance, in skilling schemes that are looking to increase employment opportunities for young people, if training providers are not sufficiently incentivised to place candidates in jobs or align their curriculums with the industry’s requirements, the scheme is unlikely to be effective.
- **State capacity and implementation intensity** – This lens considers the state capacity and the administrative resources needed to implement a policy. It tries to understand how difficult or intense the implementation is likely to be. Policies that are implementation intensive, such as those that require excessive monitoring and reporting by the state are likely to have leakages and may result in ineffective implementation; however, policies that do not require much state capacity, are likely to be more successful.

The analysis presented in this report is, therefore, informed by the Longwe framework that examines the gender focus of a policy, and the two additional lenses, that comment on its likely implementation. Wherever available, evaluations and studies have been used to inform our analysis. In the case of policies that are relatively recent, we have commented on implementation effectiveness based on stakeholder inputs as well as our assessment of the policy design, and have identified the need for systematic evaluations on the ground. The detailed analysis of different schemes under each of the seven core domains identified in the ODI framework are presented separately in the sub-sections appended to this report.

Key insights

Though women comprise almost half of India’s population, they do not even constitute a third of India’s workforce.⁴⁶ With steadily declining female labour force participation, WEE and by extension, their overall empowerment remains underwhelming despite the ever-increasing government attention in this area. A part of the problem is the siloed nature of our interventions, many of which try to address select barriers, without acknowledging or tackling the several other constraints that thwart economic empowerment of women. These include lack of access to jobs and skill development opportunities, disproportionate burden of unpaid work, lack of access to a quality work atmosphere and financial services, inadequate social protection, low ownership of property and productive assets, as well as limited bargaining power.

The detailed examination of each domain, along with the mapping of schemes and policies, and deep-dive analysis of selected interventions, international comparisons, and recommendations can be found in separate sub-sections appended to this report. Below, however, we attempt to provide the reader with a snapshot of the same.

As outlined in the *Methodology* section above, our assessment covers both the design and implementation aspects of schemes chosen under each of the seven ODI domains, evaluated through a combination of gender and policy lenses, and aided through rigorous secondary research and stakeholder conversations.

Our analysis shows that when taken collectively, the schemes, laws and policies within each of these domains exhibit the government’s strong intent to work towards WEE. However, the absence of a gendered lens, and hiccups in implementation due to poor state capacity and/or absence

of incentive alignment sometimes prevent the interventions from being as effective as they were intended to be.

⁴⁴ These metrics and the framework has been developed by the team at *The Quantum Hub (TQH)*. It has been informed by, and builds on, the lens of state capability developed and co-authored by Harvard Kennedy School professors Matt Andrews and Lant Prichett, along with their World Bank colleague Michael Woolcock in 2016. You can read about their work in the article “The Big Stuck in State Capability for Policy Implementation”, available at https://bsc.cid.harvard.edu/files/bsc/files/big_stuck_cidwp_318.pdf

⁴⁵ The term ‘incentives’ must be interpreted broadly in this context. Incentives need not always be monetary. Even aspects such as pressure to comply with certain prevailing social expectations should be accounted for while considering a stakeholder’s incentives.

⁴⁶ Gender Equality: Women’s Economic Empowerment, UN India Business Forum, 2018, <https://in.one.un.org/unibf/gender-equality/>

Below, we discuss the main perspectives emerging from our deep-dive into interventions across all ODI domains. A more in-depth analysis for the seven domains has been included in separate annexures published as independent pieces.

Insights from the analysis

I. Skill development

Given the growing population and the corresponding increase in the labour force in India, skill development is often seen as a pre-requisite to employment. We see a growing thrust being placed on *skill development* schemes by the government, especially with regard to their budget outlays and coverage of beneficiaries. However, a majority of skilling programmes are centrally driven; there exist only a few state-level schemes under this sector.

Currently, at the central level, the Ministry of Skill Development and Entrepreneurship (MSDE) is the nodal ministry driving skilling schemes in the country. While several ministries have always run skill development schemes under their individual banners, the National Skill Development Mission (NSDM) under the MSDE, introduced in 2015, attempted to converge and coordinate skill training activities across sectors, in order to achieve skilling at a large scale, in a timely and uniform fashion. That said, although the focus on skill development has increased over the years, the issue of women in skill development and employment is a subject that is yet to be focused on, strongly.

When it comes to skill development, studies in India have shown that the interventions which are focused solely on skilling, often do not provide sustainable sources of employment. This is more apparent in the case of women. For instance, an International Growth Centre survey on vocational training programmes showed that less than 25 percent women remained employed in the vocation they were trained in, three months after their initial employment. This data corroborates the need to have additional gender lenses for women when designing skill development and employment schemes. Studies also suggest that for skilling to be effective, particularly for women, it needs to be systematically supported with awareness, market linkages, post-placement support, and welfare amenities, such as childcare facilities, and gender sensitisation in training design.

Currently, the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) are the flagship schemes of the central government, both aimed at the youth, and both implemented nation-wide. The PMKVY has had a bold outlay of Rs. 12,000 crore for a 4 year period beginning its launch up to 2020, however, multiple reports have indicated the slow progress of the scheme.⁴⁷ DDU-GKY, though smaller than PMKVY, has seen better progress since it was launched, with about half the beneficiaries placed after certification.⁴⁸ However, neither of these schemes, nor most of the other skilling schemes, are exclusive to women, with the exception of the Support to Training and Employment Programme for Women (STEP), which is possibly the oldest skilling scheme in India. However, it is also a scheme with one of the smallest budget outlays (Rs. 3 crores in 2019-20),⁴⁹ which is now being integrated into the larger ecosystem of skilling schemes, thereby possibly diluting its women-centric focus.

An interesting intervention in the domain of skilling is NAPS - the National Apprenticeship Promotion Scheme – which is a uniquely structured skill development scheme that uses apprenticeship to achieve skilling and placement. Though it remains a small scheme with a modest outlay of 61 crore⁵⁰, its model draws inspiration from Germany's DVET,⁵¹ wherein apprenticeship graduates are placed in private enterprises for on-the-job training, thereby facilitating a smoother transition into employment.

⁴⁷ Budget allocation for various programmes and schemes, Ministry of Skill Development & Entrepreneurship, Press Information Bureau, 02/07/2019, <https://pib.gov.in/newsite/PrintRelease.aspx?relid=192057>

⁴⁸ Deen Dayal Upadhyaya Grameen Kaushalya Yojana, <http://ddugky.gov.in/>

⁴⁹ Note on Demand for Grants 2019-20, Ministry of Women & Child Development, Union Budget, <https://www.indiabudget.gov.in/doc/eb/sbe99.pdf>

⁵⁰ Note on Demand for Grants 2019-20, Ministry of Skill Development and Entrepreneurship, Union Budget, <https://www.indiabudget.gov.in/doc/eb/sbe90.pdf>

⁵¹ The German Vocational Training System, <https://www.bmbf.de/en/the-german-vocational-training-system-2129.html>

Countries like Bangladesh that have invested in improving female-participation in their institutions by upgrading classrooms, and highlighting success stories of women candidates;⁵² or that of Philippines which has focused on increasing the number of female teachers, and elected female students into classroom leadership roles⁵³, can offer India examples to learn from.

Below, is a summary of the analysis of the government's flagship skilling schemes - STEP, PMKVY, DDUGKY and NAPS - to provide an understanding of the design and impact of skilling interventions in India.

- Support to Training and Employment Programme for Women (**STEP**) began in 1986-1987 with the objective of up-skilling women and enabling them to find and create sustainable forms of employment. Initially, the scheme focused on 10 traditional occupations for skilling women, such as agriculture, dairy, animal husbandry, handloom and handicrafts and provided trainings of longer duration, with additional supporting mechanisms to enable women. The guidelines were revised last in 2016,⁵⁴ wherein the duration of training was set at 3 months and 6 months maximum, and the programme was modified to focus solely on skill development and employment. Currently, the scheme is implemented via partner agencies and monitored closely by the government. 80 percent of the payment is linked with training assessments; and only 20 percent is contingent on actual placements. Lodging and travel expenses of trainees are reimbursed, and an independent third party certifies the trainees and issues certificates at the end of training. The implementing agencies can show proof of employment by submitting salary slips of the first few months, etc. to the Ministry. Beneficiaries are also provided post-placement support.

While the scheme is well intentioned, it is implementation intensive and requires strong state capability for administration and monitoring. Incentives of the stakeholders – partner agencies, certification bodies – are also not aligned to achieve good quality training. Moreover, STEP only focuses on skilling and is not accompanied with supporting interventions such as literacy, health services, crèche facilities etc. that may be important for women. Given that, as well as certain other aspects of scheme design such as requiring women beneficiaries to travel and stay away from their families, the scheme may need a rethink in terms of design.

- **Pradhan Mantri Kaushal Vikas Yojna (PMKVY)** is also a skilling-only scheme very similar in design to STEP. The overall objective of this scheme is to encourage and promote skill development for the youth throughout the country. In terms of implementation, PMKVY has two types of scheme implementation mechanisms under it, wherein the scheme is either Centrally Sponsored Centrally Managed (CSCM) and implemented by the National Skill Development Corporation (NSDC), or it is Centrally Sponsored State Managed (CSSM) and implemented by the State Skill Development Missions of the states/UTs.

Like STEP, PMKVY also suffers from issues of incentive alignment, and requires significant state capacity for effective monitoring and implementation. These factors are likely to reduce its effectiveness from the point of view of employability and economic empowerment. While it makes some provisions for women, it falls short with respect to addressing the different constraints faced by women in making the most of similar schemes, and is unlikely to be very effective for WEE in its current shape.

- **Deen Dayal Upadhyaya – Grameen Kaushalya Yojana (DDU-GKY)** has its origins in the 'Special Projects' component of the Swarnajayanti Gram Swarozgar Yojana (SGSY), which was positioned as a holistic livelihoods intervention in 2004. The SGSY special projects provided time-bound training and capacity building for improving the lives of households below the poverty line through skilling and placement in jobs that provided regular wage employment. This programme was revisited under a new skills framework and repositioned under the National Rural Livelihoods Mission (NRLM) as Deen Dayal Upadhyaya – Grameen Kaushalya Yojana (DDU-GKY).

Essentially, DDU-GKY is a skilling component under NRLM wherein projects are implemented through Project Implementing Agencies (PIAs). Proposals are sought from agencies looking to provide skilling and based on an evaluation of the submitted proposals, projects are sanctioned and funds are released in tranches. Certification of trainees is to be arranged by PIAs and undertaken by independent third-party certification or assessment agencies.

⁵² World Bank Blog: Skilling up Bangladeshi women, Tashmina Rahman and Shazia Omar Ahmed, 08/03/2019, <https://blogs.worldbank.org/endpovertyinsouthasia/skilling-bangladeshi-women>

⁵³ Breaking The Glass Ceiling: Challenges To Female Participation In Technical Diploma Education In Bangladesh, Tashmina Rahman and Shiro Nakata, World Bank, 02/01/2017, <http://documents.worldbank.org/curated/en/717771486560820977/pdf/AUS2-REVISED-Bangladesh-Female-participation-in-TVET.pdf>

⁵⁴ Revised guidelines and application format on Support to Training and Employment Programme For Women (STEP) 2016, Ministry Of Women & Child Development, Government Of India, 08/09/2016, http://wcd.nic.in/sites/default/files/Final%20STEP%20Guidelines%202016_0.pdf

In its current design, DDU-GKY is pending rigorous evaluation.⁵⁵ However, like most other skilling schemes discussed, it is implementation intensive and requires high state capacity for effective delivery of results. However, unlike the other schemes, it attempts to align incentives of different stakeholders by linking a higher percentage of payouts with actual placements. In some states like Odisha, the government has supplemented the support offered to candidates and training providers by setting up its own placement cell.⁵⁶ Also, Migration Support Centres (MSC) have been set up for alumni who get placed outside the confines of their state. However, DDU-GKY could benefit from a more gender sensitive lens, in order to increase the scheme uptake among women.

- The **National Apprenticeship Promotion Scheme (NAPS)** is a uniquely structured skill development scheme that seeks to achieve an optimal blend of employment opportunities and skilling. The scheme uses employment as a means of skilling youth, and in turn aligns the objectives of stakeholders in an effective manner. The scheme does this by incentivising the potential employers who wish to engage apprentices. By doing so, NAPS trains youth in skills, while giving them exposure to the industry tasks and preparing them to become a part of the job market. Although the scheme has not been very successful in scaling up, given our assessment, its design is largely effective.

However, there is scope for enhancing incentives for beneficiaries to enroll in the scheme by increasing the stipend amount for apprentices. Given that the scheme does not make any special provisions for women, it is also important to include a gender lens for female apprentices. Safety at the work place, gender friendly infrastructure and appropriate guidelines will be essential to making young women comfortable at the work place. Additionally, women should be encouraged to enroll in the scheme, which may require additional mobilisation.

Informed by the above analysis, a few key recommendations that emerge for skill development are as under:

Evaluations to establish scheme effectiveness

Rigorous independent evaluations are yet to be undertaken in most cases such as PMKVY and DDU-GKY. These could be done on priority to understand the effectiveness of the schemes and identify gaps in implementation.

Re-designing schemes to align incentives

PMKVY, DDU-GKY and STEP all suffer from the problem of misaligned incentives that decrease scheme effectiveness. The schemes could, therefore, be re-designed to make changes in target setting, schedule of payment disbursement to training providers, third party assessments and linkages with employment. Provision of post-placement support is also likely to considerably help in increasing impact.

Increasing budgetary allocations for NAPS

Of the different schemes discussed above, NAPS seems to be one scheme where incentives of stakeholders are better aligned with the intended outcomes, and has the potential to perform well. This observation also draws on learnings from countries such as Germany. The German Dual Vocational Education and Training system (DVET) for instance, combines work experience, learning on-the-job and classroom education. The system is driven by the industry and trade unions, who constantly upgrade and modify training modules according to job roles.

At its core, NAPS is similar in design to DVET and the government can consider promoting its uptake by increasing the stipend amount for apprentices. To encourage more women to enrol, suitable changes could also be undertaken to improve labour laws for women and to better safety of women at the workplace.

Greater flexibility in programmes and specific provisions for women

An important reason why skilling programmes often do not work for women is the lack of flexibility in schedule, absence of gender sensitivity and infrastructure facilities, as well as stereotyping of the skills offered to women, resulting in further occupational segregation. Policies that allow for credit transfers, induct more female teachers especially in courses traditionally considered unsuitable 'for women', and make provisions such as child care at training facilities are likely to help increase the enrolment of women.

⁵⁵ A forthcoming evaluation of Mission20 under DDU-GKY in Odisha is being assessed by researchers at EPoD at IFMR and Harvard University.

⁵⁶ In Odisha, DDU-GKY is run under the banner of ORMAS (Odisha Rural Development and Marketing Society).

II. Collective action

Collective action has been recognised the world over as a successful and effective method to mobilise people into working towards a common cause or a common objective. It has been particularly linked with social movements targeted at empowering historically oppressed communities. The origins of using collective action as an empowerment tool for women can be traced to NABARD's (National Bank for Agriculture and Rural Development) efforts in India and Grameen Bank's efforts in Bangladesh, which are now considered pioneering initiatives in the space.

In India, many government programmes have been put in place which are aimed at mobilisation of women into Self-Help Groups (SHGs) with the underlying assumption that women in such SHGs will collectively identify solutions to their problems. Many schemes also go a step further to empower these women by providing them access to skilling, financial inclusion and formal credit systems to further their lot. In turn, they increase women's bargaining power and create support systems within communities to further the cause of WEE.

Global case studies of successful mobilisation of women show encouraging results, with many women groups expanding their enterprises into successful businesses, which is a direct indicator of WEE. Evidence from South Asia and Sub-Saharan Africa also shows that SHGs have a direct impact on issues such as maternal and child health, sanitation practices and financial outcomes of women members.⁵⁷ A commonality noticed in successful movements remains their bottom-up and demand-driven approach, i.e., with the communities taking charge of the movement. This remains the case in India as well, where, over time, there has been a growing acknowledgement of the SHG movement as a decentralised one, capable of socially and economically empowering women.

While there are a few collective action schemes independently run by state governments in India, such as Tejaswini run by the state of Maharashtra; the two main interventions in this category with national reach, are the centrally sponsored schemes of National Rural Livelihoods Mission (NRLM) and National Urban Livelihoods Mission (NULM) anchored by the Ministry of Rural Development (MoRD) and the Ministry of Housing and Urban Affairs (MoHUA) respectively. The former is currently being implemented across all rural areas of the country, with the aim of reaching as many poor women as possible, in a phased manner, over a 10-year period. It leverages SHGs formed through the scheme, and builds on them by providing financial inclusion, access to credit and skilling. Similarly, the NULM aims to replicate the advantages witnessed in the implementation of the NRLM, but in urban areas, with additional components like addressing street vendors and urban homeless. NULM is relatively recent as compared to NRLM and its scope is limited as seen through budgetary allocations. While NRLM has seen a consistent growth in the budget, with latest budgetary allocation of Rs. 9,024 crores in 2019-20,⁵⁸ NULM has witnessed inconsistent allocations, though the latest allocation of Rs. 750 crores is a considerable hike in comparison to earlier years.⁵⁹

In this section, we explore in greater detail the aforementioned schemes:

- **National Rural Livelihood Mission (NRLM)** was launched in 2011 after restructuring the Swarnajayanti Gram Swarozgar Yojana (SGSY). The Mission aimed to mobilise people into SHGs and utilise their collective action towards reducing rural poverty by promoting skilling and self-employment opportunities. The Mission also subsumed certain successful state-run rural poverty elimination programmes which had beginnings prior to NRLM, such as the Government of Bihar's JEEVIKA, or the Government of Kerala's Kudumbashree, designating them as the respective State Rural Livelihood Missions (SRLM) and making them a formal extension of the National Mission. In turn, this has strengthened the state-based movements and helped disseminate their learnings to other states.

The MoRD, under Government of India, funds the Mission which is implemented by SRLMs that are Special Purpose Vehicles (SPVs) under the state governments. States prepare Annual Action Plans (AAP) through the SRLMs and submit it to the MoRD, based on which central funds are released in instalments to the state treasury, which transfers the funds to the State Missions, along with their share. NRLM is built as a framework by the central

⁵⁷ SHGs in Development: A review of evidence from South Asia and Sub-Saharan Africa, Evans School of Public Affairs at the University of Washington, https://evans.uw.edu/sites/default/files/EPAR_283_SHG%20Evidence%20Review%20Brief_12.5.14_0.pdf

⁵⁸ Output Outcome Framework 2019-20 (Major Central Sector & Centrally Sponsored Schemes), https://www.indiabudget.gov.in/budget2018-2019/OutcomeBudgetE2018_2019.pdf

⁵⁹ Output Outcome Framework 2019-20 (Major Central Sector & Centrally Sponsored Schemes), https://www.indiabudget.gov.in/doc/OutcomeBudgetE2018_2019.pdf

government, and its design allows for states to adapt to their needs and resources accordingly, thus giving them flexibility in the implementation aspects.

NRLM rests on the three pillars of universal social mobilisation, financial inclusion and livelihoods enhancement,⁶⁰ and strives to bring at least one member (preferably a woman) from all poor families into the SHG network.⁶¹ The Mission's processes leverage Community Resource Persons (CRP) from within the community to marshal the poor into SHGs, and to set in place processes to enable the SHGs to become eligible for bank loans in the future. The SHGs are handheld for a period ranging from 12 months to 24 months, after which they are expected to be sustainable.

The scheme is implementation intensive with the state having to involve itself with SHGs at every step of their evolution and growth, while also being responsible for monitoring of the scheme. Conversations with multiple stakeholders reveal that the Mission is quite successful in mobilising the poor into SHGs, but it does not do as well when one considers their sustainability. There are reports from the ground about the Mission being target driven, leading to coercion of people to form SHGs as well as lack of adequate handholding to nurture them as sustainable community organisations.⁶² However, multiple stakeholders have also credited the Mission for creating the foundation of community-based groups which have also been utilised under other government interventions as a means of reaching the poor in the country.

- **National Urban Livelihood Mission (NULM)** too follows a design similar to NRLM for mobilising urban poor into SHGs. Apart from this, in recognition of its urban characteristics, it has additional components such as skill development and capacity building, expanding market access, assisting street vendors, and providing shelters for the urban homeless. The NULM analysis shows it as being similar to its rural counterpart, with the incentives of different actors involved in the Mission being somewhat aligned, though the Mission itself remains implementation-heavy. However, stakeholder consultations reveal that the homogeneity seen in rural groups is largely absent in urban SHGs, which creates difficulty in meeting the Mission objectives. With the Mission showing underspent budget allocations, it is evident that it has not taken off as expected. However, the Ministry has proposed to bring changes to its design, along with its expansion in the coming months.
- **Tejaswini** is a state scheme implemented by Mahila Arthik Vikas Mahamandal (MAVIM) in Maharashtra. Started in 1993, the scheme encourages formation of SHGs amongst the poor, as well as reviving defunct groups. As opposed to the NRLM which is a mix of target and demand driven approaches, Tejaswini is a completely demand driven one where field resource persons (called Sahyoginis) spend a significant amount of time on convincing women to form SHGs to reap the benefits of collective action. A key difference with NRLM is that the SHGs under this scheme are not provided benefits such as skilling or financial inclusion, but are mobilised and encouraged to sustain themselves in order to obtain these benefits. Despite this key difference, the scheme is implementation intensive due to its inherent design which requires the government to reach out, mobilise and encourage people to form SHGs. Tejaswini, supported by the International Fund for Agricultural Development (IFAD), has consistently received high scores in IFAD's supervision reports of the scheme. As per IFAD evaluations, the scheme is largely effective because it focuses on disciplined financial behaviour leading to repeat and higher order credit linkage, and promotes strong repayment by the community, thereby creating a self-sustaining business model.⁶³ Yet, despite the progress made under Tejaswini, the scheme has seen fluctuating budget allocations, with the 2017 IFAD report criticising the lack of timely fund allocation by the state of Maharashtra.⁶⁴

⁶⁰ FAQs, Website of NRLM, Ministry of Rural Development, Government of India, <https://aajeevika.gov.in/content/faq>

⁶¹ Note: NRLM being a highly process oriented Mission is divided into different levels. Largely, all blocks and districts in which all components of NRLM are implemented are treated as 'intensive' blocks and districts, whereas the remaining are classified as 'non-intensive' blocks and districts. In the former, implementation is carried out with SRLM staff and internal community resource persons, while non-intensive blocks don't see any implementation. Additionally, there are also a few 'resource blocks' which are around 5-6% of the blocks in a state, that run with National Resource Organization support, and 'Partnership Blocks' that run with the aid of partner NGOs and the like. See <http://www.kudumbashree.org/pages/436> for more details.

⁶² Basis discussions with stakeholders and field staff working with Professional Assistance for Development Action (PRADAN), a civil society organization that focuses on grassroots development with disadvantaged communities, specifically women.

⁶³ Tejaswini: Maharashtra Rural Women's Empowerment Programme Supervision report, International Fund for Agriculture Development, 24/03/2017, <https://operations.ifad.org/documents/654016/539446c4-6672-4120-9598-a2dc8d57ae30>

⁶⁴ Sharad Vyas, Centre raps State govt. over scheme, The Hindu (20/01/2017), <https://www.thehindu.com/news/cities/mumbai/Centre-raps-State-govt.-over-scheme/article17062999.ece>

Informed by the above analysis, a few key recommendations that emerge for collective action are as under:

Correcting incentives and building sustainability

Misaligned incentive structures in the payment to CRPs can lead to over-registration of SHGs without any productive activities being carried out. This also reduces their sustainability. Therefore, introducing a system wherein CRPs are paid incentives for every stage of the SHG, beginning from registration to receiving bank loans, may help. Growth in individual and community assets can also be used as metrics to measure the effectiveness of CRPs.

Following Tejaswini's model, incentives can also be aligned to promote greater financial discipline through higher credit linkages for SHGs that stick to payment schedules. They can also be encouraged to pay for the services of CRPs to build sustainability in their operating models.

Encouraging convergence through women's collectives

It appears that convergence of government schemes with NRLM and NULM is currently limited to flagship schemes. SHGs can be further strengthened if other government schemes are also converged and implemented through existing SHGs and the close networks formed by them. To enable this, mission documents of government schemes could attempt to incorporate implementation strategy with respect to SHGs which pre-exist in rural and urban areas due to NRLM and NULM. However, this should be done on a voluntary basis, by increasing awareness to rights and entitlements, and by incentivising participating SHGs adequately, for their work on furthering any scheme's activities.

Investing time and effort in building cohesion in urban areas

Given lower social cohesion in urban settings, mobilisation of the poor requires focused attention, and greater effort by the field functionaries/ CRPs in urban areas. Therefore, introducing a system wherein CRPs work in groups or teams to mobilise the poor, as opposed to a single CRP might increase participation in collective action programmes.

Commissioning evaluation studies and strengthening monitoring to understand impact on livelihoods

Overall, monitoring and evaluation of the impact of existing interventions could be strengthened by going beyond mobilisation efforts into the effects on livelihoods of beneficiaries and by looking at ancillary issues such as financial inclusion and skilling.

There is also a need to collect, analyse and disseminate data with respect to the impacts of SHGs on women, for instance, on growth in asset ownership and usage of formal banking systems.

III. Unpaid work

It is estimated that half the world's work is unpaid, and most of it is done primarily by women. The situation in India is quite acute, where women account for 99.4 percent of the workforce performing domestic, or domestic and allied work. It is estimated that if unpaid work is recognised and there is direct public investment addressing the challenges, particularly in the care economy, then India will be able to create an additional 11 million new jobs.⁶⁵ However, several constraints prevent recognition, reduction and redistribution of unpaid work in India, including cultural norms, labour market characteristics and lack of public services, infrastructure, and/or family-friendly policies.

In India, concerted efforts have been made to (a) help ease the drudgery involved in unpaid work and (b) achieve equity of impact through a number of schemes and policies. The schemes which fall under the unpaid work domain specifically target women and aim to alleviate the burden of unpaid work by providing them with assistance. In fact, several policies and schemes discussed in this section have critical linkages with those identified and discussed under social protection.

The central government's Ministry of Women and Child Development (MWCD) champions the flagship schemes and legislation under this domain, with several state governments supplementing these efforts with their own schemes targeting working women. The earliest instance of this is the Maternity Benefits Act (1961) and the Integrated Child Development Services (ICDS) which was launched in 1975, under the aegis of the MWCD, and makes provision for child care facilities. Recent times have seen other schemes targeted at women's emancipation, such as those providing access to clean fuel (Pradhan Mantri Ujjwala Yojana – PMUY), and piped drinking water. All of these directly impact women. Other schemes,

⁶⁵ ILO. 2018. ILO Report: Care Work and Care Jobs: The Future of Decent Work. June 2018. Geneva: International Labour Organization.

including some state level schemes, target senior citizens and agricultural labourers and benefit women even though they are gender neutral.

The number of interventions in this domain are numerous and varied. This is in part due to the variations in context and cultural norms that affect women. As a result, an intervention that works for one demography does not work for another. An example that best illustrates this is the Maternity Benefits Act. This legislation targets women employed in the formal organised sector, which is a small percentage of the total number of women in the Indian workforce. As a result, it is unable to affect the circumstances of a large number of women who continue to work in informal setups and whose rights still remain largely unprotected.

Evidence from across the world highlights promising examples of laws, policies and interventions in the area of unpaid work. Germany offers child care for every child over the age of one year as a legal right.⁶⁶ While such a provision would, of course, be difficult to implement in India in the short term, but Germany's example highlights the direction of reform India should consider. Nepal has attempted to reduce the time women spend in collecting firewood by investing in the construction of biogas digesters.⁶⁷ Earlier in the report, we have also highlighted the parental leave policies of some Nordic countries that encourage men to take paternity leave. Morocco has made investments over a 10-year period to increase the access to drinking water in rural areas by outsourcing its maintenance to the private sector.⁶⁸ This intervention has significantly decreased the time it takes for women and girls to fetch water, and resulted in increased school attendance.⁶⁹ Globally, investments in digital infrastructure have also shown reductions in unpaid work by allowing for more opportunities for women and girls to be part of the gig economy.

In the text that follows, a brief analysis of three schemes within this domain is presented, including PMUY and ICDS which are central level schemes with national reach. Of the two, PMUY is a newer scheme, but is being implemented aggressively given the government's efforts to ensure last mile delivery of affordable fuel; of the target of 8 crore free LPG connections to households, seven crores have already been dispersed.⁷⁰ On the other hand, ICDS is among India's oldest schemes, and one that has routinely been revamped/ restructured to meet evolving challenges. Given its broad goals and objectives, it continues to garner a substantial share of India's budget, with an outlay of Rs. 19,834 crores for 2019-20. However, within this larger budget the component devoted to development of crèches is much smaller, to the tune of a couple of hundred crores.⁷¹ Lastly, this section also looks into the Maternity Benefits (Amendment) Act, 2017 which is a central legislation. Schemes and laws addressing this segment continue to be a thrust area for the government, but a re-think in terms of design is required for better implementation, as will be seen below.

- **Maternity Benefits (Amendment) Act, 2017** amended the Maternity Benefits Act passed in 1961. It provided for 12 weeks of paid maternity leave for working women in certain establishments. The Amending Act of 2017 increased this period from 12 weeks to 26, among other changes. Despite the good intentions behind the amendment, analysts predicted that such a move would lead to a situation, wherein, companies and organisations will be dissuaded from hiring women candidates, especially in smaller organisations, due to the additional financial burden. This was confirmed by a 2018 report by TeamLease, an HR consulting firm, that released results from a survey of 300+ start-ups and small enterprises, which indicated that upwards of 17 lakh women will find it difficult to enter the labour force in 2018-19 due to a direct impact of the Amending Act.⁷² Other smaller surveys also suggested similar impact in the short term. Experts also pointed out other gaps in the amendment which seems to absolve the father of any responsibility for child care, making the impact biased against women, especially in a gender segregated society such as India.

⁶⁶ Collins, Caitlyn, In Germany, Parents Can Sue the Government for Failing to Provide Child Care, The Atlantic (10/01/2017) <https://www.theatlantic.com/business/archive/2017/01/german-childcare/512612/>

⁶⁷ Biogas Programme – Nepal, SNV Netherlands Development Organisation, <http://www.snv.org/project/biogas-programme-nepal;>

⁶⁸ Quenching Their Thirst : Morocco Brings Water to Rural Citizens, 2004-2014, Innovations for Successful Societies, Princeton University, 2016, <https://successfultsocieties.princeton.edu/sites/successfultsocieties/files/Morocco%20Rural%20Water.pdf>

⁶⁹ Quenching Their Thirst : Morocco Brings Water to Rural Citizens, 2004-2014, Innovations for Successful Societies, Princeton University, 2016, <https://successfultsocieties.princeton.edu/sites/successfultsocieties/files/Morocco%20Rural%20Water.pdf>

⁷⁰ Key Features Of Budget, Union Budget 2019-20, Government of India, <https://www.indiabudget.gov.in/doc/bh1.pdf>

⁷¹ Output Outcome Framework 2019-20 (Major Central Sector & Centrally Sponsored Schemes), https://www.indiabudget.gov.in/budget2018-2019/OutcomeBudgetE2018_2019.pdf

⁷² New Maternity to cause job loss to women: Report, Arnika Thakur, Fortune India, 2018, <https://www.fortuneindia.com/macro/maternity-bill-amendment-to-cause-job-losses-for-women-report/102061>

The Ministry of Labour and Employment and the Ministry of Finance seem to be cognizant of the problem and are currently in the process of reworking payments under the Act to better align incentives among stakeholders, to address some of the issues highlighted above. The recommendations from the Shram Shakti report (1988) would be worth considering at this time, which suggested an alternative way of financing maternity benefits, particularly for informal sector employees, by creating a maternity fund to which all employers as well as the government could contribute.

- **Pradhan Mantri Ujjwala Yojana (PMUY)** was launched in 2016 to provide free LPG connections to women belonging to Below Poverty Line (BPL) households across the country. The scheme is a central sector scheme, implemented by third party agencies - in this case, the state-run oil marketing companies (OMCs). Under the scheme, the government bears the cost of the connection and the beneficiary is provided an interest free loan of Rs. 1,500 to aid in the purchase of a stove and LPG cylinder that are dispensed by OMCs through their distributors. The recovery of the loan is carried out by withholding the refill subsidies provided to the beneficiaries by OMCs after the first 6 refills. This is done in order to promote the everyday usage of LPG without the burden of immediate loan repayment. Beneficiaries are also required to purchase all refills at market prices, with subsidies being credited to bank accounts after.

While the scheme has consistently achieved its target in terms of LPG connections, it has not been as successful in displacing solid fuels such as firewood. It appears that upfront payments for refills are not affordable for most poor or eligible households. In addition to high costs, the gendered nature of roles in traditional and domestic Indian settings, where women feel more reluctant to spend on things for their own well-being, may be contributing to the problem.

- **Integrated Child Development Services Scheme (ICDS)** is a centrally sponsored scheme that has been restructured over the years. In its present form, the *umbrella ICDS* scheme has six sub-schemes for child care and women empowerment. Of these, the *Anganwadi Services* and the *National Crèche Scheme* are the two components which are primarily connected with the unpaid labour done by women. Through institutions known as anganwadi centres set up by the government, and crèches set up in partnership with NGOs, these schemes aim to provide day care facilities for the children of working women, while trying to improve the health and nutritional status of children. The National Crèche Scheme in particular lays emphasis on setting up crèches near homes and places of work. In doing so, it factors in the constraints faced by mothers and presents them with a workable option.

While ICDS as a scheme and its sub-components have benefited several women and children, our analysis finds that its implementation is heavy and requires strong state capacity to monitor and execute. Studies by NITI Aayog and others suggest that the infrastructure built and used for anganwadi centres is inadequate, which can be problematic while dealing with children and pregnant mothers. Due to lower payments and higher workload, the incentives of workers at the child care facilities are also not fully aligned and as a result, the quality of care suffers. The National Crèche Scheme has also been contracting both in terms of service delivery and budgets. In January 2015, there were 23,393 functional crèches under the scheme.⁷³ This number dropped to 7,930 functional crèches by 30th June, 2019.⁷⁴ Budgetary allocations for the crèche scheme have also been decreasing; allocations reduced from Rs. 200 crore in 2017-2018 to Rs. 50 crores in 2019-2020.^{75,76}

Informed by the above analysis, a few key recommendations that emerge for unpaid work are as under:

Maternity leave: Making child care an equal responsibility of both parents

The Act in its current shape may discourage employers, particularly MSMEs and start-ups, from hiring women and may restrict women to low level positions and/or contractual roles. It also perpetuates the social construct that between the mother and the father, it is the mother who is responsible for child-rearing. Therefore, corrective measures that introduce

⁷³ Scheme Guidelines, Ministry of Women and Child Development, Government of India, https://wcd.nic.in/sites/default/files/Revised%20RGNCSScheme_210515.pdf

⁷⁴ Implementation of National Creche Scheme, PIB, 11/07/2019, <https://pib.gov.in/newsite/PrintRelease.aspx?relid=191540>

⁷⁵ Demand 15 of Budget 2018-19, Ministry of Women and Child Development, Government of India, <https://www.indiabudget.gov.in/budget2018-2019/ub2018-19/eb/sbe98.pdf>

⁷⁶ Demand 15 of Budget 2019-20, Ministry of Women and Child Development, Government of India, <https://www.indiabudget.gov.in/doc/eb/sbe99.pdf>

parental leave, instead of maternity leave, may help make child care an equal responsibility of both the parents and may eliminate the bias against hiring or promoting women candidates. Identifying potential incentives that the government could provide employers to hire women or give them leadership roles would also help.

PMUY: Reworking subsidies on LPG and improving distribution networks

Given the cost burden on BPL families, the government could consider reworking the pricing and amount of subsidy provided to BPL households to make it financially beneficial to switch away from traditional firewood. Subsidies could also be credited to banks faster to bring down costs for beneficiaries. Finally, a suitable incentive structure could be implemented for expanding distributorship in remote areas.

ICDS: Increasing investments for improving infrastructure and providing better quality services

To improve the quality of services, additional funds might need to be allocated for the construction of centres as well as for the training of staff and for payments to workers. The quality of child care may also need to be standardised to motivate the beneficiaries towards sending their children to anganwadis/crèches.

Affording due recognition to anganwadi workers by providing wages and social security benefits comparable to other public service delivery employees in government could be a critical policy measure to improve quality of care provision.

National Crèche Scheme: Rethinking institutional capacity and policy design

For informally employed women in urban areas, the National Crèche Scheme might be a more realistic option compared to the ICDS. However, the scheme has been shrinking both in terms of service delivery and financing from the national budget. There may be a need to rethink policy design and the budgetary allocations, particularly with regard to alternative ways to meet the need for full day quality childcare centres.

Other recommendations to recognise and reduce unpaid work:

1. Formally recognising the rights of informal and unpaid workers as well as caregivers, and designing policies and schemes to protect these rights;
2. Building databases and measures to collect information on the different facets of unpaid work and workers;
3. Strengthening monitoring and evaluation systems that use gender-disaggregated and unpaid work-related information to evaluate and modify programmes and schemes;
4. Providing reprieve to women under unpaid work currently focuses only on alleviating the child care burden for women. However, adequate attention may also need to be given to elderly care, by crafting schemes and policies to ensure affordable, quality elderly care, which in turn will free women to pursue economic activities.

IV. Social protection

Systems of social protection can enable societies to advance the well-being and security of their citizens by protecting them from vulnerability and deprivation. They can also help unleash human potential, facilitating structural change, increasing stability, advancing social justice and cohesion, and promoting economic dynamism.⁷⁷ Social protection is defined and understood in various ways by governments and multilateral organisations, and includes a large number of safety-net programmes in areas such as health, as well as financial aid such as pensions to vulnerable groups, and employment guarantee support. For women specifically, well planned social protection systems can help in narrowing gender gaps in poverty rates, enhancing women's income security, and providing a lifeline for elderly and other disadvantaged women.

India, beginning from the 1970s, has launched various social protection schemes such as the Public Distribution System (PDS) and several self-employment and wage employment programmes in an effort to ameliorate deprivation, and to prevent inequality in terms of income, and to improve access to resources and opportunities. Most schemes have been directed at the poor in general. However, there are some schemes that target poor women specifically. These cover interventions such as maternity and post-pregnancy support, widow pensions etc.

⁷⁷ A lifecycle continuum investment for social justice, poverty reduction and sustainable development, A. Bonilla Garcia and J.V. Gruat, International Labour Office, 11/ 2003, <https://www.ilo.org/public/english/protection/download/lifecycl/lifecycle.pdf>

India's focus has traditionally been aimed at tackling capability deprivation (inadequate nutrition, lack of employment, low educational attainment), rather than providing safety nets to deal with contingency risks (health shocks, death, disability).⁷⁸ Even where safety nets have been put in place, these have tended to cover those belonging to the formal or organised sector who comprise a minuscule part of India's overall workforce.⁷⁹ This is apparent by way of many labour laws such as the Minimum Wages Act, 1948, the Industrial Disputes Act, 1947, the Equal Remuneration Act, 1976 etc. that are applicable to India's organised sector. However, since these also ensure welfare, justice and equity, which are all hallmarks of social protection, they earn a mention within this section.

Traditionally, India's labour market has been characterised by extreme inequalities, with a large section engaged in agriculture, self-employment, and informal labour.⁸⁰ This also results in increased livelihood insecurity for women, often culminating in poverty and vulnerability. Accordingly, this section also looks at social protection schemes that play an important role in giving women access to the labour markets which benefit women and further their economic empowerment, barring those (Maternity Benefit & ICDS) that have already been analysed in the unpaid work section.

Some of the government's big banner schemes, implemented across the country, such as PMJAY (Pradhan Mantri Jan Arogya Yojana) and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) fall within this thematic area. Though PMAY, as a relatively newer entrant to the domain occupies less than 7 percent of the total health budget, it did see a substantial hike of Rs. 4,000 crores in allocations between budgets, indicating the government's strong interest in promoting the scheme.⁸¹ MGNREGA allocations, as always continue to show generous outlays, with the 2019-20 budget allotting it Rs. 60,000 crores, making it one of the government's largest social protection schemes.⁸² The other big banner intervention in this domain happens to be the NSAP (National Social Assistance Programme) which has been around a while. With a budget outlay of Rs. 9,200 crore this current year, NSAP continues to offer a buffer to citizens in case of unemployment, old age, sickness and disability.⁸³ An umbrella scheme subsuming a number of smaller sub-schemes engaged in pension distribution, NSAP has however, had its actual expenditure fall short of budgeted allocations over the years. In terms of implementation, the schemes in this domain are not run by one particular ministry or department; they are spread across organisational units within the government.

Overarching trends suggest that the government shows demonstrable commitment to larger schemes like MGNREGS and PMJAY, with budget and fund utilisation largely aligning. However, with respect to smaller schemes that target a specific women demographic (such as pregnant women), or where women fall within a larger vulnerable group (such as aged people, domestic workers), the government does not seem to have done much beyond token allocations.

Below is a brief analysis of the two schemes in social protection – PMJAY (housing) and MGNREGA (employment guarantee), as well as a snapshot of the National Social Assistance Programme (NSAP) which covers pensions.

- **Pradhan Mantri Jan Arogya Yojana (PMJAY)** was launched in 2018 to provide affordable healthcare to poor and vulnerable households. It is a successor scheme of the Rashtriya Swasthya Bima Yojana (RSBY) and has increased the health coverage to five lakh rupees per household. The scheme is targeted at about 50 crore people based on the Socio-Economic Caste Census (SECC) data and other occupational categories in urban areas. It enables access to treatment for identified medical conditions at empanelled hospitals.

Based on the analysis of scheme documents, it appears that the most noticeable change from RSBY to PMJAY is elimination of the enrolment process which was one of the criticisms of RSBY. However, the scheme is implementation heavy and requires strong administrative control and monitoring. States have been given the flexibility to implement the scheme either via trusts set up by the government, or through insurance companies, or

⁷⁸ Social Protection in India: The Present and the Future, Amiya Sharma, Blog of socialprotection.org, 18/04/2017, <https://socialprotection.org/discover/blog/social-protection-india-present-and-future-part-1-2>

⁷⁹ Note: As per ILO's India Labour Migration Update 2018, India's overall proportion of informal workers in total employment (e.g., unorganized sector workers plus informal workers in the organized sector) has remained relatively stable, at around 92%. See more at https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-new_delhi/documents/publication/wcms_631532.pdf

⁸⁰ A social protection floor for India, Ravi S. Srivastava, International Labour Organisation, 2013, https://in.one.un.org/wp-content/uploads/2016/09/wcms_223773.pdf

⁸¹ Budget 2019: Ayushman Bharat gets less than 7% of the total budget of health ministry, Krishnand Tripathi, Financial Express, 07/09/2019, <https://www.financialexpress.com/budget/budget-2019-ayushman-bharat-gets-less-than-7-of-the-total-budget-of-health-ministry/1638004/>

⁸² Demand for Grants 2019-20 Analysis -Rural Development, PRS India <http://www.prsindia.org/parliamenttrack/budgets/demand-grants-analysis-rural-development>

⁸³ Demand for Grants 2019-20 Analysis -Rural Development, PRS India <http://www.prsindia.org/parliamenttrack/budgets/demand-grants-analysis-rural-development>

via a model that uses a mixed approach. While the trust model may facilitate higher claims disbursement, it is likely to test the state's capacity to check cost escalation by hospitals, and carries the potential for excessive settlement payments which shall be payable from government coffers.

Some states have chosen to back out of the scheme's implementation or have chosen to focus on implementing replacement state schemes instead.⁸⁴ Additionally, states that are performing well on health indicators (such as Kerala and Tamil Nadu), and those with under-developed health systems (like Jharkhand), are also feeling disincentivised while implementing the scheme.

Another potential issue is the question of financial viability; though no evaluations have been published on PMJAY till date, most likely due to the recent launch of the scheme, an independent study undertaken by a group of economists in 2018, estimated the premium cost to be over Rs 2,400 per family, which was more than double the centre's estimation of Rs. 1,000.⁸⁵ Also, the scheme largely covers tertiary and secondary care, without covering primary healthcare. This may be problematic as women beneficiaries are more likely to visit primary health facilities like mohalla clinics, PHCs, etc. largely due to cultural and social barriers, and these remain outside the ambit of the scheme.

- **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** was conceived with the idea of creating a rights-based framework guaranteeing work/livelihood, social security and economic upliftment, particularly, in the rural areas of the country through the creation of 100 days of guaranteed unskilled employment per year. In the last 14 odd years since its inception, it has achieved a lot, beginning with how, on an average, 5 crore families find employment under the Act every year, and how, a bulk of those employed under the Act involve women, SC/STs and others vulnerable members of society. On the whole, the programme has consistently seen higher participation of women, far more than the 33 percent quota originally mandated, with women participation rates for the year 2018-19 being 54.57 percent.⁸⁶

The major benefit of the programme is the way it is structured, which allows for self-identification of beneficiaries, thereby, reducing administrative burden on the state. Coupled with mechanisms such as social audits, and sharpened by Aadhaar seeding and Direct Benefit Transfers, MGNREGA has gone a long way towards tightening leakages in its implementation.

While it has been criticised for poor asset creation, creating labour scarcity and wage inflation, the scheme has many perks as well, particularly in relation to job creation for disadvantaged/vulnerable communities like women, nearer to their place of residence. The Act and the programme under it has positively impacted women beneficiaries, with studies reporting their increased involvement and improved bargaining power at homes, in terms of consumption choices, in the upbringing of their children (particularly the girl child), as well as in their political engagement. It has also indirectly helped enforce the minimum wage law by creating viable paying alternatives for all workers in rural areas, thereby, even benefitting labourers who do not participate.⁸⁷ This was found most helpful when it came to women workers found in exploitative sectors like farm labour and domestic work. Scheme convergence under MGNREGA is also beginning to address issues relating to the creation of durable assets. Thus, while implementation heavy, it has been one of the better functioning social protection schemes, especially for vulnerable communities like women.⁸⁸

That said, the Act has seen variations in its implementation across states, basis the political structure, level of collective mobilisation and socio-cultural barriers. Issues that stand out glaringly are the caste and political biases

⁸⁴ Ayushman Bharat: Policy, perception and the yet unknown reality, Vasundhara Singh, 29/06/2019, <https://www.orfonline.org/expert-speak/ayushman-bharat-policy-perception-and-the-yet-unknown-reality-52562/>

⁸⁵ Independent study on PMJAY scheme cost upsets government, Sumi Sukanya Dutta, The New Indian Express, 18/02/2019, <http://www.newindianexpress.com/nation/2019/feb/18/independent-study-on-pmjay-scheme-cost-upsets-government-1940159.html>

⁸⁶ Government Of India Ministry Of Rural Development Department Of Rural Development Lok Sabha Unstarred Question No. 2511 To Be Answered On 03.12.2019 Gender Discrimination In MGNREGA, <http://164.100.24.220/loksabhaquestions/annex/172/AU2511.pdf>

⁸⁷ Neelakshi Mann and Varad Pande, MGNREGA Sameeksha, An Anthology of Research Studies on the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (2006–2012), https://nrega.nic.in/Circular_Archive/archive/MGNREGA_SAMEEKSHA.pdf

⁸⁸ Note: The women participation rate in Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has been 55% in FY 2015-16, 56% in FY 2016-17, 53% in FY 2017-18 and 53% in 2018-19 (as on 07.12.2018) which has been above the statutory requirement of 1/3rd women participation under MGNREGS, as per the Mahatma Gandhi National Rural Employment Guarantee Act, 2005. As taken from <http://pib.nic.in/newsite/PrintRelease.aspx?relid=186368>

that tend to influence the programme's functioning. These considerations are largely felt when it comes to rationing of work, shelving of projects, and while conducting social audits. MGNREGS was also seen to suffer overall from some administrative lapses such as delay in payment of wages and non-submission of monitoring reports due to capacity issues. Though these lapses have been found across states, the states where women are afforded more mobility, and have greater collective power such as through SHGs, and where the state machinery, particularly the lower levels are more responsive, are seen to perform better.

- **The National Social Assistance Programme (NSAP)** was launched by the Indian Government in 1995. It was an umbrella programme that carried five sub-schemes, including pension for the old and disabled, and for widowed women. The other components included basic food provision and cash transfers in the event of death of the primary breadwinner of a BPL family. Though a well-meant scheme, a Task Force (TF) set up by the administering Ministry of Rural Development in 2012, identified several shortcomings in implementation, especially leakages and payment delays, and recommended reforms in the scheme. As a result, the metrics of beneficiary identification were revised and payments tightened. A vetting process using local government institutions such as Gram Sabhas was introduced and stricter timelines, electronic transfers and increased monitoring was recommended for payments. This is understood to have significantly improved the programme. In terms of the scheme's impact on women, there is a lack of data on what the impact of the programme has been. This is compounded by the fact that the scheme, apart from the widow pension aspect, largely remains gender-neutral.

Informed by the above analysis, a few key recommendations that emerge for social protection are as under:

Across social protection schemes: Improving implementation efficiency and strengthening focus on women

Administrative issues such as leakages to ineligible beneficiaries, delays in payments, cumbersome procedures and lack of effective grievance redressal systems cut across social protection schemes.

To improve beneficiary identification, each scheme could prescribe clear guidelines on identification and frequency of updation of lists, as well as correlate lists with datasets under other schemes to reduce errors. Beneficiary lists could also be vetted using local government institutions such as Gram Sabhas, as is done in other schemes such as PMAY(G) and NRLM. The government could also attempt to simplify the processes, use direct bank transfers wherever possible, and publish citizen's charters with clear procedures and timelines for servicing complaints. Increased focus may also be put on streamlining service delivery through coordination among implementing ministries to converge resources.

Finally, monitoring and evaluation systems that use gender-disaggregated information could be strengthened to evaluate and suitably modify programmes and schemes. The number of women in the implementation structure for existing interventions could also be increased, especially in those interventions that target women. This will help uptake and improve outcomes for women.

PMJAY: Improving access to affordable healthcare for women

Given concerns about the scheme's design, it could help to conduct an impact assessment of the different models being adopted by states to understand which is likely to work better in the Indian context. In theory, a hybrid model might be better suited to balance the interests of welfare provision while leveraging the incentives of insurance companies to control costs escalation. Establishing an ombudsman to resolve grievances could also help strengthen delivery.

Specifically, with respect to women, it will be important to increase the focus on primary and secondary healthcare, likely to be more frequently accessed by women. Focusing on preventive care and converging different health services under a single mission might also help with improving the delivery of affordable healthcare.

MGNREGA: Leveraging social audits by SHGs

Reports indicate that in many places social audits are either not conducted, or are poorly done. This affects the scheme's effectiveness severely. It has also been observed that social audits conducted by SHGs are often more thorough than when conducted by members selected otherwise. Therefore, it might be useful to leverage SHGs for this purpose. This will not only improve accountability of the administration, but will also increase the power of women collectives in their communities.

V. Quality work

Quality work for women is a theme that is deeply connected and strongly inter-linked with other ODI domains, given that the entry and retention of women in the workforce is as much dependent on supportive welfare interventions that free up female bandwidth to participate in the workforce, and on skill development schemes to facilitate entry, as they are on ensuring a quality professional environment. Such an environment is one where women are afforded equal rights and access to opportunities to grow within the professional sphere, while feeling safe and comfortable at the workplace.

India's journey towards guaranteeing women quality work has had a long trajectory. As a founding member of the ILO, India has had over 100 years of collaboration with ILO⁸⁹ and has worked in partnership with it for generating quality work under the Decent Work Country Programme (DWCP) where one of the core target groups remain women.⁹⁰ India's internal programmes and policies have also been instrumental in recognising the changing landscape with respect to work for women, thereby, becoming catalysts for improving women labour participation in general, and their access to quality work in particular. For instance, the government's focus for women shifted from welfare to development when transitioning from the 5th to the 6th Five-Year plan.⁹¹ The 6th Plan adopted a three-pronged approach to women development by focusing on health, education and employment. From the 6th to the 12th five-year plan, India laid down the creation of employment opportunities for women and youth, along with skill development and enterprise development as some of the other objectives.⁹² These were also in consonance with the ILO mandate and later found inclusion as priority goals in the DWCP.

Despite the aforementioned efforts, recent studies show that there is a lack of quality jobs for women in India⁹³ with only 27.4 percent of women participating in the labour force as opposed to 75.5 percent of men in 2015-16.⁹⁴ Global interventions offer noteworthy examples to India to consider. These include countries like South Korea who invest strongly in offering gender sensitive training to its public officials, or Thailand that recently passed laws to regulate the service conditions of domestic workers – considered part of the unorganised sector - a majority of whom are women.⁹⁵ Namibia requires its labour inspectors to raise awareness during inspections regarding workplace violence.⁹⁶

Ideally, interventions in this domain need a multi-pronged approach that considers and syncs with interventions in other domains such as skill development, unpaid work, and social protection. However, for the purpose of brevity and given the existing analysis under other ODI domains, this section only analyses legislation, schemes and policies that apply to women's entry and retention in the workforce. These include the Industrial Dispute laws, the Minimum Wage law, as well as those relating to Equal Pay and the one which seeks to Prevent Sexual Harassment in Workplaces. While the former are gender neutral legislation, they have provisions which have eased entry barriers for women in the workforce. The latter two, however are women-centric and look at specifically easing issues faced in workplaces. This domain also touches upon schemes and policies – which though not analysed in detail - facilitate women's access to workplaces through the creation of physical infrastructure and assets such as hostels.

Below we present a brief analysis of interventions relating to equal pay and the prevention of sexual harassment in work spaces and their impact on women:

- **The Equal Remuneration Act, 1976** is a central legislation that was brought to pass in order to ensure equal remuneration in jobs for both men and women, thereby, complying with Article 39 of the Directive Principles of State Policy, under the Indian Constitution. The 1987 Amendment sought to make the provisions more effective by expanding the law's applicability to subsequent conditions of service such as promotions, transfers and training.⁹⁷ Additionally, in an effort to improve implementation, it also increased penalties under the law, and attempted to

⁸⁹ India: Decent Work Country Programme for 2018-2022, International Labour Organisation, https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/--sro-new_delhi/documents/publication/wcms_650121.pdf

⁹⁰ India: Decent Work Country Programme for 2018-2022, International Labour Organisation, https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/--sro-new_delhi/documents/publication/wcms_650121.pdf

⁹¹ Volume 1: 6th Five Year Plan, Planning Commission of India, <http://planningcommission.nic.in/plans/planrel/fiveyr/6th/6planch27.html>

⁹² Volume 1: 12th Five Year Plan, Planning Commission of India, <https://niti.gov.in/planningcommission.gov.in/docs/plans/planrel/fiveyr/welcome.html>

⁹³ Why is Female Labour Force Participation Declining Sharply in India?, Steven Kapsos and Andrea Silberman, International Labour Office, 08/2014

⁹⁴ Decent Work Country Programme for India (2018-22), International Labour Organisation, https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/--sro-new_delhi/documents/publication/wcms_650119.pdf

⁹⁵ Thailand: New Ministerial Regulation offers better protection of domestic workers' rights, International Labour Office, https://www.ilo.org/wcmsp5/groups/public/@ed_protect/@protrav/@travail/documents/publication/wcms_208703.pdf

⁹⁶ Ending violence and harassment at work: The case for global standards, Human Rights Watch, https://www.hrw.org/sites/default/files/news_attachments/2018_hr_w_ilo_brochure.pdf

⁹⁷ The Equal Remuneration Act, Ministry of Labour and Employment, Government of India, 1976, Section 5, <https://maitri.mahaonline.gov.in/pdf/equal-remuneration-act-1976.pdf>

provide avenues for increasing collective bargaining power of women in certain segments such as the unorganised sector.

While well-intentioned, the law falls short of its desired outcomes. Persistent gender and social norms, opaque hiring practices and subjectivity in remuneration decisions, coupled with the need for high state capacity to implement a law that requires redressal of complaints, impedes its proper functioning. Also, the law cannot address the issue of discrimination against women at workplaces in isolation, but needs to be implemented in tandem with the policies that ensure women's parity in the workplace, beginning with their entry. Introducing 'work of equal value' as the criteria for payment of equal wages to avoid the practice of categorising certain sectors as female-dominant and promoting an objective determination of the relative value of work may help, though this is easier said than done.

More importantly, the original law and subsequent amendments confine themselves to only the formal sector, even though over 90 percent of Indian women tend to work in the informal sector.⁹⁸ Enacting a similar law to address any inequalities felt by those in the informal sector – though much needed - would be hard to implement and monitor.

- **The Sexual Harassment of Women at the Workplace (Protection, Prohibition, Redressal) Act, 2013** is a central government legislation aimed at providing women with access to safe workplaces free from any form of sexual harassment.⁹⁹ It does this by fixing accountability of such incidents on the employer, as well as the appropriate government authority at the district level. The law was passed after the Supreme Court put the Vishaka Guidelines into place in the 1990s after a case of sexual harassment led to a widespread women's rights' movement in the country. The law mandates setting up of committees internally within workplaces, as well as at the district and block level for resolving issues related to sexual harassment.

Although much required, the way this law is currently structured reduces its effectiveness and makes its implementation intensive. It also requires a realignment of stakeholder incentives as it currently overburdens district officials and requires the presence of eminent members from NGOs committed to the cause of women on every internal committee. Further, studies and ground reports¹⁰⁰ have also indicated that the biggest impediment to the law is the lack of awareness about its existence, as well as the patriarchal notions which exist in society.

Informed by the above analysis, a few key recommendations that emerge for quality work are as under:

Equal pay: Strengthening implementation of the law

Implementing an equal pay legislation is challenging. Therefore, amending the law to introduce 'work of equal value' as the criteria for payment of equal wages might be a good starting point, but this will need to be coupled with an effective adjudication process to handle complaints. It might also help to encourage employers to follow transparent hiring practices and voluntary salary disclosures.¹⁰¹

Workplace safety: Creating a safe working environment for women

Lack of safety at the workplace/while travel is an important reason why women sometimes opt out of the workforce or out of certain job-roles. Therefore, the law could be amended to ensure that the establishments in the formal sector take appropriate measures, especially with regard to night shifts or travel at night. However, it will be important to keep in mind that this could also disincentivise hiring of women. For the informal sector, and possibly even for the formal sector, the government could also consider stepping in to make public provision of services such as safe travel.

With regard to sexual harassment, there is an urgent need to increase awareness about the law. The government could consider allocating a set budget to building awareness. It could also consider shifting the onus of monitoring and

⁹⁸ NSSO 68th Round of Employment and Unemployment Survey (2011-12).

⁹⁹ India's Law on Prevention of Sexual Harassment at the Workplace, Nishit Desai Associates: Legal and Tax Counselling Worldwide, 10/2018, http://www.nishithdesai.com/fileadmin/user_upload/pdfs/Research%20Papers/Prevention_of_Sexual_Harassment_at_Workplace.pdf

¹⁰⁰ On the basis of stakeholder interaction with Ms Monica Sakhrani, who is a lawyer and an Associate Professor at the Tata Institute of Social Sciences, Mumbai and has been a member of various ICCs and LCCs.

¹⁰¹ Note: The government can work alongside 3rd party organizations such as HR firms, job sites like Glassdoor, and college alumni associations to spread awareness on hiring practices of companies and to come out with diversity indexes on recruitment practices by companies to gauge gender parity in hiring. All of these may thereby incentivize/induce companies to have transparent hiring practices.

implementing the Act to departments/agencies better suited to handling the concerns of women, such as WCD departments, rather than the overburdened district officials. WCD departments could also be made responsible for aspects relating to organising awareness campaigns and gender sensitisation workshops amongst the public and law enforcement. Additionally, they could also be held accountable for the functioning of the Local Complaints Committee (LCC) in every district, along with maintaining data with regard to the number of sexual harassment cases filed in a year. The State Women's Commission as well as the National Women's Commission, who already exercise *suo-moto* oversight with respect to sexual harassment cases, and whose opinion has strong persuasive value under the Act, could aid WCDs in this endeavour.

VI. Property and assets

Property and asset ownership is widely recognised as a factor in the empowerment of marginalised groups, including women, as it increases bargaining power through ownership of collateral and often serves as a source of income generation. Government interventions in India have addressed this issue through both schemes and policies as well as through legislations which empower women to be an equal partner in asset ownership.

In India, out of the 42 percent female agricultural labour force, less than 2 percent of women own farm land.¹⁰² This gender gap in ownership of property and assets is due to social norms, poor land rights and absence of legal literacy amongst women in India.¹⁰³ Social customs and patriarchal norms in India, mostly allow for only a man to inherit and accumulate property and assets, while a woman, whether married/unmarried or from a tribal community/otherwise, may or may not feel empowered to inherit or accumulate assets.

Studies show that women's access to property and assets is intrinsically linked to gains in family welfare, income, and children's health.¹⁰⁴ The contrary i.e. unequal rights for women have adverse effects on the same. The gender asset gap, which is well documented all around the world, undermines women's bargaining power and capacity to engage in economic activities.¹⁰⁵ Research from Kerala shows that 49 percent of women with no ownership over property reported being victims of physical violence, whereas only 7 percent women who owned property reported physical violence.¹⁰⁶ The ownership of assets empowers women, and gives them the ability and agency to control their socio-economic status to a certain extent.

There are very few laws, schemes and initiatives around the world that transfer property directly to women, however, equal land rights and titles is one approach that has been used widely for improving equity in ownership of property and assets. In Rwanda for instance, the Succession law of 1999 states that all legitimate children shall inherit equally, without any discrimination of male and female children. Research has shown that such a legal framework significantly reduces the uncertainty surrounding inheritance, along with giving a substantial benefit to women, who otherwise would have been discriminated against while inheriting. Nepal has also introduced several measures providing for a concession in registration fee when the ownership of land is transferred in the name of a woman or is jointly held by a married couple, as well as a tax exemption for single women.¹⁰⁷

The Government of India has also attempted to use different instruments to increase access to property for women. Our primary central scheme promoting asset ownership is the Pradhan Mantri Awas Yojana (PMAY) which has both urban and rural components. The rural component of the scheme has a higher focus within government, primarily due to the number of beneficiaries directly impacted by it. However, despite the government's commitment to the scheme, the budget of PMAY (rural) has seen a dip, with an allocation in 2019-20 of Rs. 19,000 crores against Rs. 22,572 crores in 2017-18.¹⁰⁸ Even so, expenditure under PMAY as a percentage of available funds has increased over the years, indicating the government's strong focus on the implementation of the scheme.

¹⁰² Gender gap in land ownership, Anupam Mehta, National Council of Applied Economic Research, 17/04/2018, http://www.ncaer.org/news_details.php?nID=252

¹⁰³ Gender gap in land ownership, Anupam Mehta, National Council of Applied Economic Research, 17/04/2018, http://www.ncaer.org/news_details.php?nID=252

¹⁰⁴ Women Business and the Law 2014: Removing Restrictions to Enhance Gender Equality, International Bank for Reconstruction and Development, Bloomsbury Publishing, 2013, <http://documents.worldbank.org/curated/en/893551468147874555/pdf/922710PUB0v20W00Box385355B00PUBLIC0.pdf>

¹⁰⁵ Deere and León 2003b; Quisumbing and Hallman 2005; Deere and Doss 2006.

¹⁰⁶ Rights based strategies in the prevention of domestic violence, Pradeep Kumar Panda, Centre for Development Studies, 03/2003, <https://opendocs.ids.ac.uk/opendocs/bitstream/handle/123456789/3039/wp344.pdf?sequence=1>

¹⁰⁷ Press Release, Securing Women's Land and Property Rights in Nepal, IOM UN Migration, 28 June 2016, available at <https://www.iom.int/news/securing-womens-land-and-property-rights-nepal>;

¹⁰⁸ Demand for Grants 2019-20 Analysis -Rural Development, PRS India <http://www.prsindia.org/parliamenttrack/budgets/demand-grants-analysis-rural-development>;

Likewise, legislation such as the Indian Stamp Act, and Hindu Succession (Amendment) Act, 2005, too actively attempt to either improve asset ownership for women in their own name or seek to incentivise families to register property in the name of women, or jointly, rather than solely in the name of men in the family.

An analysis of these interventions is presented below:

- **Hindu Succession (Amendment) Act, 2005**, amended the Hindu Succession Act (HSA) which codified the law of succession among Hindus in India. The 2005 Amendment (HSAA) brought daughters at par with sons, with regards to rights over property inherited upon the death of a parent dying intestate. However, despite the recognition of equal rights under the law, lack of awareness, socio-cultural practices such as exclusion by testamentary succession, forceful transfers, and lack of institutional support, still inhibit many women from gaining access to property through inheritance. Despite the Amendment having been in force for over 14 years, women's ownership of property through inheritance has not increased significantly. Research undertaken across several states such as Andhra Pradesh, Bihar and Madhya Pradesh has shown certain states doing better than others; however, none of the studies have shown a significant impact on women's ownership of assets as a result of the HSAA.^{109, 110}
- **Pradhan Mantri Awas Yojana (PMAY), Gramin** was launched in 2016 after restructuring the erstwhile Indira Awas Yojana. Multiple assessments of the IAY had pointed to failures in the implementation of the scheme, including leakage in beneficiaries, lack of basic facilities in houses constructed, substandard construction and shortage of funds. Based on these findings, the PMAY was launched as a successor to the IAY. PMAY aims at achieving housing for all and provides beneficiaries with subsidies to construct pucca houses. The scheme also provides additional benefits under other schemes through a convergence mechanism to ensure maximum benefits. For example, the houses can be constructed under NREGA, subsidies can be received for toilet construction under the Swachh Bharat Mission and LPG connections can be taken through PMUY. The scheme also provides for bank loans up to Rs. 70,000 from the formal banking system, in addition to Rs. 1.2 lakh provided under the scheme. While the scheme is implementation intensive, the guidelines attempt to align the incentives of different stakeholders through the use of SECC data, involvement of Gram Panchayats and Social Audits. However, unlike the PMAY-Urban component that includes a Credit Linked Subsidy requiring ownership of houses in the name of women (either individually or through joint ownership) for EWS/LIG families, PMAY-Gramin does not make special provisions for women; it empowers them indirectly, by improving welfare and access. Given that, the scheme guidelines can probably be modified to do more for women by actively incentivising ownership in their name through additional pay-outs and/or other subsidies.
- **Indian Stamp Act, 1899** is an overarching national legislation which consolidates the law relating to stamp duty. Since transfer of property (other than agricultural land) and registration of deeds and documents is a concurrent list matter, both central and state governments are competent to legislate upon the same, and the rate at which stamp duty is levied is decided by the states. Many state governments have made rules that confer benefits on women to reduce gender disparity in ownership of property by reducing stamp duty applicable on property held by women. States such as Delhi, Haryana, Assam, Punjab, Rajasthan, Uttar Pradesh, and Uttarakhand have implemented a policy levying differential rates of stamp duty on men and women. However, since stamp duties constitute a significant share of a state government's revenue, many states have also withdrawn such concessions to women. This was witnessed in the case of Jammu and Kashmir, wherein the government abolished stamp duty on property held by women and later reversed its policy, citing reasons of substantial revenue loss. While well-intentioned, news reports and studies indicate a need for state governments to balance out the revenue loss by commensurately increasing stamp duty applicable to men or through other measures, to ensure the viability of implementing such a policy with respect to women.

¹⁰⁹ The Formal and Informal Barriers in the Implementation of the Hindu Succession (Amendment) Act 2005, Landesa Rural Development Institute, UN Women, 12/2013, <https://www.landesa.org/wp-content/uploads/hsaa-study-report.pdf>

¹¹⁰ The fog of entitlement: Women and land in India, Dr. Govind Kelkar, 2013, <https://www.landesa.org/wp-content/uploads/The-Fog-of-Entitlement-Women-and-Land-in-India-261-Kelkar.pdf>; Are we not peasants too? Land rights and women's claims in India, Bina Agarwal, 2002, <http://ccc.uchicago.edu/docs/AreWeNotPeasantsToo.pdf>; Does Inheritance Law Reform Improve Women's Access to Capital, Klaus Deininger, Songqing Jin, Hari K. Nagarajan, Fang Xia, <https://www.irma.ac.in/institute/others/rbi/wp2.pdf>

Informed by the above analysis, a few key recommendations that emerge for property and assets are as under:

Right to inherit property (HSAA): Increasing awareness and providing legal aid

Given that women's ownership of property through inheritance still remains low, the government could consider co-opting civil society organisations to improve awareness regarding the provisions of the law, as well as to run gender sensitisation programmes for local officers like Tehsildars. State and District Legal Aid Authorities could also work with local authorities to improve legal literacy of women and to strengthen their agency in case of property disputes.

Low cost housing (PMAY - Gramin): Increasing incentives for ownership by women

Benefits received by a family under PMAY - Gramin could be transferred as joint property of a couple, so as to ensure title ownership to the wife as well. This is likely to increase asset ownership by women significantly. However, such a change might need additional time restrictions on transfers to avoid misuse.

Lowering stamp duties: Incentivising ownership by women

Since state governments are often worried about revenue loss when lowering duty rates, the central government could consider supplementing the shortfall in revenue for states to promote ownership of property by women.

The government could also consider instituting conditions such as minimum holding periods during which land registered in a woman's name cannot be transferred to anyone else, so as to prevent its abuse.

VII. Financial inclusion

Literature reveals that the countries where large proportions of people are excluded from formal financial systems suffer from higher poverty and inequality rates. Financial inclusion on the other hand, promotes thrift and helps develop a culture of saving,¹¹¹ and at a macro level, has been known to increase access to productive assets, thereby, improving productivity and general well-being.¹¹² Studies highlight that households where women control spending see an increase in children's health and education outcomes, a reduction in the household's poverty and more inclusive decision making,^{113&114} thus, making them less vulnerable. Conversely, it has been established that lack of access to financial services not only reduces a woman's ability to escape poverty, but it also increases risk of falling into poverty and contributes to her marginalisation into the informal sector. In other words, financial inclusion proves to be one of the pivotal instruments capable of empowering women by enabling them to take control of their own lives.¹¹⁵

Despite all this, there remains a dogged gender gap with respect to financial inclusion. Making up more than half of the world's unbanked population, women continue to be disproportionately excluded from the formal financial system.¹¹⁶ In India, the situation is exacerbated, with 6 out of 10 women being unbanked or under-banked.¹¹⁷ They can neither save nor borrow through formal institutions, nor can they invest and avoid financial risks, thereby, limiting their economic power.¹¹⁸ Of those who have a bank account, only 1 in 8 women save formally, and only 1 in 20 borrow formally. In fact, Indian women are twice as likely to have an inactive account compared to other developing countries, with 54 percent of women with an account making no deposit or withdrawal in a year, in 2017. This makes a strong case for improving financial inclusion for Indian women.

Globally, initiatives aimed at increasing financial inclusion among women adopt various means to address some of the barriers and offer good examples for India to emulate. For instance, countries like Ghana have laws that enable systems

¹¹¹ Speech of the Deputy Governor of the RBI, Dr. KC Chakrabarty, 13/08/2009, https://www.rbi.org.in/scripts/bs_speechesview.aspx?id=432

¹¹² Policy framework to support women's financial inclusion, Alliance for Financial Inclusion, 2016, https://www.afi-global.org/sites/default/files/publications/2016-08/2016-02-womenfi.1_0.pdf

¹¹³ Women's Economic Empowerment, ODI (2016) available at <https://www.odi.org/publications/10483-womens-economic-empowerment-navigating-enablers-and-constraints>

¹¹⁴ Women's Economic Empowerment: A Review of Evidence on Enablers and Barriers, GrOW, The Urban Institute (2016), <https://www.urban.org/research/publication/womens-economic-empowerment-review-evidence-enablers-and-barriers>

¹¹⁵ Bridging the financial inclusion gender gap, Center for Technology & Innovation, Brookings (2016), <https://www.brookings.edu/blog/techtank/2016/04/01/bridging-the-financial-inclusion-gender-gap/>

¹¹⁶ Bridging the gender gap: Promoting Women's Financial Inclusion, Alliance for Financial Inclusion, 2017, https://www.afi-global.org/sites/default/files/publications/2017-11/AFI2017_Gender_full_AW_ISBN_digital.pdf

¹¹⁷ Global Findex Database, World Bank, 2017, https://globalfindex.worldbank.org/sites/globalfindex/files/2018-04/2017%20Findex%20full%20report_0.pdf

¹¹⁸ Financial Inclusion: From Exclusion to Empowerment, Accenture, <https://www.accenture.com/in-en/financial-inclusion-exclusion-empowerment>

which allow for the use of moveable assets as collateral for availing bank loans, as opposed to property and land.¹¹⁹ An added benefit of using such movable assets is that they are easier for women to come by or possess, as opposed to real estate. Other examples such as those found in Latin American countries of Colombia, Brazil, Peru and Mexico,¹²⁰ seek to improve trust and last-mile connectivity in banking, by incentivising small scale and local shops in non-urban areas to act as human ATMs for basic transactions. This is an initiative that is being pursued in India as well as through the Banking Correspondent model.

In India, the flagship schemes at the central level under the ambit of financial inclusion are the Pradhan Mantri Jan Dhan Yojana and the Pradhan Mantri MUDRA Yojana which are recently launched schemes, applicable across the country. Other smaller schemes include the Rashtriya Mahila Kosh Loan Scheme and Stand Up India which offer loans to women from certain sections of society. States have their own schemes as well, but central schemes are usually the primary schemes even at the state level. Many of these schemes show moderate to high levels of participation, of which a significant number are women. Yet, the effectiveness of the schemes vary. Commentators generally agree that while most programmes in this domain make some provisions for women, the goal of universal access still eludes them, and more needs to be done.

In this section, we present a brief analysis of the Pradhan Mantri Mudra Yojana and the Pradhan Mantri Jan Dhan Yojana:

- **Pradhan Mantri Mudra (Micro Units Development & Refinance Agency) Yojana:** The MUDRA scheme was designed with the objective of enhancing micro-finance lending for small businesses, whereby loans up to Rs. 10 lakhs can be availed from MUDRA empanelled financial institutions. In the absence of a requirement for collateral, the Micro Units Development and Refinance Agency (MUDRA) provides refinancing options and credit guarantees to financial institutions to mitigate the risk undertaken. Additionally, MUDRA provides a reduction of 25bps on interest rates for financial institutions disbursing loans to women, thereby incentivising provision of credit to women entrepreneurs. An analysis of the scheme shows that it has facilitated creation and expansion of businesses, but the increasing NPAs under the scheme suggest challenges in the future.

While loans to women accounted for 40-48 percent of the total loan amounts disbursed, most loans disbursed to women were of the “Shishu” category (loans up to Rs. 50,000). The scheme is implementation intensive and requires high state capability as it involves disbursement of loans to beneficiaries with limited credit histories, risk assessment of business plans by financial institutions and close monitoring, once loans are approved - aspects that can be administratively difficult, especially in the context of smaller loans. Undertaking such tasks is challenging and time consuming, with some commentators alleging that the government’s push on MUDRA loans has turned its dissemination into a numbers game, with banks reclassifying existing loans under different MUDRA categories to provide the government with data. Therefore, a detailed study may need to be undertaken to evaluate the scheme’s true impact, especially with respect to the economic empowerment of women.

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** PMJDY was launched with the objective of providing universal access to financial services. Under the scheme, geographical reach of services is sought to be enhanced through extensive mapping of the villages for opening of new bank branches, and training of ‘Bank Mitras’ (Business Correspondents) to ensure last mile coverage. Financial Literacy & Credit Counselling (FLCC) Centres are set up to disseminate knowledge about financial products. Accounts opened under the scheme are accompanied by overdraft facilities, RuPay debit cards, and life and accident insurance; and a Credit Guarantee Fund is set up to cover credit defaults. PMJDY is an implementation intensive scheme, especially given the low levels of financial literacy among the poor, and the need for extensive hand-holding in operations.

Our analysis suggests that while PMJDY has been successful in increasing the penetration and uptake of bank accounts, the frequency of their usage is still low. With respect to women, PMJDY has significantly increased the number of women account holders. However, it seems that women continue to save outside the formal banking system and a large number rely on their husbands for financial advice, both of which limit their engagement with

¹¹⁹ How to Empower Women Entrepreneurs Through Access to Credit, <https://www.smefinanceforum.org/post/how-to-empower-women-entrepreneurs-through-access-to-credit-collateral-registries-can-help>

¹²⁰ Why agent banking is a win-win-win, Justin Ho, 25/07/2017, <https://www.amdocs.com/blog/mobile-financial-services/why-agent-banking-win-win-win>

financial instruments under PMJDY.¹²¹ It is therefore, critical to understand the barriers affecting women in order to remedy the same through awareness and proper incentive structures.

Informed by the above analysis, a few key recommendations that emerge for financial inclusion are as under:

Evaluations to establish scheme effectiveness of MUDRA

While it seems that the government has commissioned an impact assessment study of MUDRA, the report is yet to be made available. A rigorous independent evaluation is important to understand the effectiveness of MUDRA before additional funding is directed into the scheme. A gender lens in the impact assessment will also help evaluate the scheme's effect on WEE.

Ensuring sustainability of lending to women

Banks are understandably wary of lending to those without credit histories, and women are rarely in possession of property that they can pledge as collateral. So, in the event of a first-time loan-seeking woman, banks may be incentivised to lend through local SHGs. The process can be facilitated through the creation of collateral registries, where the collateral can be any moveable property the SHG can pledge that is proportional to the loan amount sought.

Lending to women may also be facilitated through active focus on building women's credit histories. Incentivising usage of digital money transactions, directing a larger share of government transfers into women's accounts and actively moving transactions away from cash can help build transaction histories that can facilitate credit availability.

Increasing financial literacy among women

Traditionally women tend to make lesser use of financial instruments when compared to men. To ensure proper usage of instruments such as loans by women, banks could provide financial literacy and entrepreneurial training. This may even be facilitated via convergence with NRLM.

Financial literacy could also be actively integrated with the formal education system. Under the current schooling system, while students are taught math and basic finance, the learning is rarely applied. A change in curriculum in schools can help empower the next generation of women.

Improving uptake of financial instruments such as insurance

Bank Mitras serve as the frontline officials for financial services in rural areas. By virtue of being the first port of call, their interactions with women beneficiaries can have a strong impact on the uptake of financial services. Two interventions in particular can help - (1) appointing more women as Bank Mitras can help break social barriers, improve accessibility and uptake; (2) investing in the training of Bank Mitras can help bridge the gaps in their own knowledge. Surveys have shown that Bank Mitras are often not well-versed themselves and find it difficult to inform their clientele about many financial instruments, especially those outside of traditional banking services. Given the costs involved in training Mitras as well as the general attrition in the industry, it would help if the government could set up supportive infrastructure, and bear the cost of training Mitras so as to help them translate benefits of other financial instruments to women.

¹²¹ Closing India's Financial Gender Gap: Infographic, Omidyar, https://www.omidyar.com/sites/default/files/file_archive/16-09-29_Infographic_India_Gender_Gap_FINAL%5B1%5D.pdf

Scheme Analysis on the basis of the Chosen Analysis Framework

| Scheme Name | Longwe Domain ¹²² | Explainer | Policy Lenses ¹²³ | | Comments |
|--------------------------|--|---|------------------------------|-------------------------|---|
| | | | State Capacity Requirement | Alignment of Incentives | |
| Skill development | | | | | |
| STEP | Access | By providing access to skilling in specific trades, the four skilling schemes increase access to employment/self-employment opportunities and other factors of production. Most schemes in this domain also incorporate specific provisions to increase the uptake of skilling programmes among women. | High | Not aligned | Of the different skilling interventions being run by the government, NAPS scores better on incentive alignment and in terms of state capacity requirements. However, the scheme, as it stands currently, does not make any special provisions for women, and so needs a gender lens to improve access for female apprentices. |
| PMKVY | | | High | Not aligned | |
| DDU-GKY | | | High | Somewhat aligned | |
| NAPS | | | Low | Aligned | |
| Collective action | | | | | |
| DAY-NRLM | Access, Heightened Consciousness, Participation, Control | By helping women form collectives, supporting creation of women-led businesses, and facilitating access to credit, all these schemes increase women's access to opportunities, aid collective decision making and facilitate creation of/control over assets. Women's collectives in the form of SHGs also create supportive ecosystems for women that help in dealing with issues such as domestic violence and help develop a better understanding of the gender norms. Studies also show that being a member of an SHG is directly correlated to increased activity in local government meetings. | High | Somewhat aligned | All schemes in this domain perform reasonably well, particularly when it comes to mobilising women to form SHGs and in inculcating financial discipline, though long-term sustainability depends on adequate hand-holding. Schemes in rural areas tend to do better due to higher social cohesion. |
| DAY-NULM | | | High | Somewhat aligned | |
| Tejaswini | | | High | Somewhat aligned | |

¹²² The Longwe Gender Analysis Framework conceptualises five progressive levels of equality, arranged in hierarchical order, with each higher level denoting a higher level of empowerment, beginning with providing *Welfare*, then *Access* to opportunities, moving on to *Heightened Consciousness* with respect to gender roles, then *Participation* in decision making and finally, *Control* over factors of production. Interventions are classified as positive, neutral, or negative under each, basis whether they empower women on each level, and if so how. Those marked 'positive' empower women, those marked 'neutral' do nothing, but do not leave women worse off than before, while those in the 'negative' disempower them.

¹²³ The Longwe Framework is supplemented with two policy lenses to analyse policies with respect to their design. These are *Alignment of Incentives* of the different stakeholders involved in the process, and *State Capacity* required for implementing a policy. This lens tries to understand how difficult/intense the implementation of the policy is likely to be. While socio-economic contexts and cultural overtones certainly influence a policy's functioning, the cornerstones to implementation are state capacity and incentive alignment. Where these are not in alignment with each other, intended outcomes are harder to achieve. And while state capacity can always be built through resource allocation and training, incentives alignment will often require rewriting the very structure of a policy.

| Unpaid work | | | | | |
|----------------------------------|--|--|----------|--------------------|---|
| Maternity Benefits Amendment Act | Welfare, Access, Heightened Consciousness | The Act reduces the drudgery of pregnancy and child care, ensures continuance in jobs and increases consciousness of women's rights. However, it stops short of making child care an equal responsibility of men and women. | Low | Misaligned | Schemes/ policies in this domain see varying degrees of success. Both Maternity Benefits and PMUY suffer from incentive misalignment. ICDS, while exhibiting better incentive alignment, requires high state capacity to implement, leading to issues in monitoring. |
| PMUY | Welfare, Access | By providing access to clean LPG fuel, the scheme aims to reduce the drudgery of collecting solid fuel. | Low | Misaligned | |
| ICDS | Welfare, Access | Through anganwadi centres and crèches, the scheme aims to provide day care facilities for the children of working women to alleviate the burden of unpaid work and allow mothers an opportunity to seek employment | High | Moderately aligned | |
| Social protection | | | | | |
| PMJAY | Welfare | The scheme improves welfare by providing healthcare services to those who cannot afford them. The scheme is otherwise gender neutral with no specific provisions for women. | High | Somewhat aligned | The two bigger schemes in this domain broadly align the interests of stakeholders but rank high on state capacity requirements. PMJAY is a very new scheme whose impact will take time to show. MGNREGA makes specific provisions for women, which reflects in improved women participation. NSAP is relatively smaller in terms of budgetary outlays but also prone to errors in beneficiary identification and other leakages. |
| MGNREGA | Welfare, Access, Heightened Consciousness, Participation | MNREGA provides avenues for employment, reserves one-third of workdays for women and ensures uniformity of wages amongst men and women. It institutes mechanisms like child care facilities, and affords women the preference to work on worksites close to their place of residence. By requiring women's presence on employment guarantee councils, it also affects participation. | High | Largely aligned | |
| NSAP | Welfare | As an umbrella programme, NSAP is designed as a social safety net that provides pensions for the old and disabled, and for widowed women. It also includes basic food provision and cash transfers | Moderate | Not aligned | |

| | | | | | |
|------------------------------|--|--|------|------------------|---|
| | | in the event of death of the primary breadwinner of a BPL family. | | | |
| Quality work | | | | | |
| Equal Remuneration | Access, Heightened Consciousness | The Act aims to increase access by providing for equal wages between men and women and discourages discrimination against women, thus contributing to heightened consciousness. | High | Misaligned | Both legislations analysed under this thematic area are well-meaning interventions enacted specifically to aid women. However, both require high state capacity to implement, and fall prey to opaque practices followed within work-spaces. |
| Preventing Sexual Harassment | Access, Heightened Consciousness, Participation, Control | To ensure access to safer workplaces, the Act mandates trainings for employees about women's rights in the workplace, encourages participation in decision making, and aims to attain a balance of power between men and women at the workplace. | High | Misaligned | |
| Property and assets | | | | | |
| Hindu Succession Laws | Access, Heightened Consciousness, Participation, Control | The Amending Act gives women access to property, encourages heightened consciousness by placing women at par with men, and gives them decision-making power through asset ownership. | Low | Misaligned | This domain is a mixed bag. While the Hindu Succession law was implemented specifically for women, its implementation remains contextual. The concessions under the Stamp Act show good policy design, but could do with better budgetary support and PMAY-Gramin which currently indirectly impacts women, has the potential to do more if it makes specific provisions for women. |
| PMAY-Gramin | Welfare, Access | The scheme provides housing to the poor - both men and women - and improves access to opportunities through creation of collateral. | High | Somewhat aligned | |
| Indian Stamp Act | Access, Heightened Consciousness, Control | The Act encourages control and heightened consciousness by incentivising ownership of property by women, and improves access to opportunities through the creation of collateral. | Low | Somewhat aligned | |

| Financial inclusion | | | | | |
|-------------------------|----------------------------------|---|------|------------------|--|
| PMMY (MUDRA) | Access, Heightened Consciousness | The scheme provides access to financial credit for women entrepreneurs and women SHGs, and encourages women to start their own businesses and in doing so, dents the social norms with respect to what women can or cannot do. | High | Somewhat aligned | Schemes in this bucket have increased penetration of banking services, with numbers reflecting higher women participation. However, this is contextual as women still remain outside the financial net in many areas. Even when they subscribe to financial services, they do not access higher levels of loans, or services such as overdrafts. |
| PMJDY (Jan Dhan Yojana) | Welfare, Access | The scheme was launched to provide universal access to banking facilities with at least one basic bank account for every household. Accounts opened under the scheme are accompanied by overdraft facilities, RuPay debit cards, and insurance. | High | Somewhat aligned | |

The above table maps government schemes (and policies/legislation) across the different levels of empowerment envisaged under the Longwe Gender Framework. A reading of the table makes it apparent that while certain levels of empowerment are facilitated by each scheme, empowerment across all five levels is not uniformly facilitated across all schemes. This is partly because schemes are often structured to address a particular level of empowerment, and as a result, cannot be expected to address other aspects. For instance, Skill Development schemes offer training in trades and are, therefore, structured to facilitate *access* to opportunities, but cannot be expected to address *welfare* aspects as well. That said, there are schemes that are structured in ways that allow them to breach a greater number of empowerment levels. For example, MGNREGA under social protection creates specific avenues for women employment by offering them a 33 percent job reservation (*access*). However, through its process of implementation, the scheme also facilitates greater levels of consciousness and participation, thereby impacting many other levels of empowerment. Given the above, a key takeaway is that though each scheme may not address all five levels of empowerment independently, when taken together, they holistically address the different aspects of empowerment in the hierarchy laid down by the Longwe Gender Framework.

What Works



This report lists out numerous policy interventions and legislation across the centre and states to draw inferences on what works for women's economic empowerment in India. Within this broader list, certain schemes have been assessed in detail - these include the big banner schemes of MGNREGA, PMKVY, DDU-GKY, and NRLM as well as new entrants such as PMJAY, PMMY (MUDRA) and PMDJY. The report has also looked in depth at restructured schemes such as PMAY and Ujjwala as well as legislation governing issues such as sexual harassment at workplaces, equal pay and stamp duty concessions for women.

Based on extensive stakeholder conversations and the analysis presented in the sub-section appended to this report, it can be concluded that policies that rank 'low' on the requirement of state capacity and 'high' on incentive alignment are likely to fare better in terms of achieving intended outcomes. This is due to the fact that policies that require lesser state capacity to deliver, and which are not implementation intensive for the government, are likely to be easier to execute. Similarly, policies where incentives of all stakeholders are aligned with the intended outcomes are likely to work better, with lesser chances of leakages or corruption. For example, the stamp duty legislation (The Indian Stamp Act, 1899) analysed in the 'Property & Assets' bucket has both alignment of incentives and a low

requirement with respect to state capacity, which makes it a policy that works well for WEE.

Even policies that require higher state capacity for implementation but where the incentives of all stakeholders are aligned, work relatively well for WEE, albeit with greater effort and higher investment in capacity building. Such policies are likely to have longer gestation period and may need more resources as well as time to iron out hurdles in implementation. For instance, NRLM, discussed in detail in the 'Collective Action' bucket requires a considerable amount of state capacity for implementation and monitoring; however due to the incentives of actors being aligned, the scheme is successful in mobilising women. In fact, a critical study of different policies basis these two implementation lenses can help policymakers and advocates identify interventions that are likely to be more effective and could be prioritised and strengthened in the quest for WEE.

This study has also allowed us to recognise patterns on what works for WEE. For instance, it is evident that collective action schemes play a vital role towards women's empowerment as numerous other interventions piggyback on mobilisation initiatives

The focus of this study has been to identify insights that can help the government strengthen existing service delivery mechanisms and re-prioritize efforts as well as budgets towards interventions that are likely to be more effective than others.

such as self-help groups. The mobilisation of women and bringing them together empowers them and increases their strength and bargaining power in the community. Conversely, there is a clear pattern among skill development interventions where the lack of a gendered lens dents the ability of the schemes to address the unique barriers women encounter, thereby rendering them ineffective in improving access to employment.

While every effort has been made to be as exhaustive as possible when it comes to scheme analysis, we have tried to couple thoroughness of research with concise presentation. Accordingly, the research has been divided into a comprehensive main document, followed by seven separate thematic publications. This report, being the main document, carries the

introduction, as well as a succinct summary of all scheme/intervention analysis and respective recommendations. Appended to this piece are a table of schemes, policies and laws – both central, and those of certain states - mapped under each individual thematic domain.

Evidence and data gaps

As can be seen in the sections that follow, the government has implemented numerous schemes for WEE, be it through financial inclusion, social protection or workforce participation, etc. However, this study reveals a striking lack of evidence as to the effectiveness of most schemes. There are only a handful of schemes or policies where the government has actively commissioned impact assessments. In fact, evaluations, where available, have mostly been undertaken through independent research initiatives. Such evaluations are usually available for the older, larger schemes such as NRLM or MNREGA, but most newer schemes like PMJAY or smaller ones, such as those run by state governments or ones with limited budgets, have not been evaluated. A few schemes have been analysed through privately funded dipstick surveys often conducted in a narrowly identified geographical region; however, the relevance and external validity of such evaluation studies need to be ascertained.

There are also limitations with respect to data. While big banner schemes like MGNREGA or NRLM employ strong MIS for monitoring, it is not a norm across the board. The problem gets especially acute with respect to state schemes. Thus, there is a growing need to have proper MIS in place, with relevant data being captured to track and measure the effectiveness of each scheme.

Yet another concern is the gap in collecting gendered evidence towards a scheme's implementation. This is particularly true for the gender-neutral schemes where women are a small proportion of the beneficiary group. With few government interventions truly applying a gender lens at the design phase, interventions often fail to fully address women's concerns, resulting in limited uptake among women beneficiaries.

Ideally assessments should be conducted at the design stage, but soon after (and regularly during) implementation as well. By pilot testing interventions and collecting baseline information, the government can build upon its policies, improve outcomes, and reassess strategies for increased impact on WEE.

A detailed list of schemes, policies and laws along with available evaluations and the gaps in evidence are available in the appendices to this document.



Avenues for informing policy

As should be evident from this study, we still have a long way to go for true economic empowerment of Indian women. There is an urgent need to bring issues faced by women to the forefront and affect change in the policies that are currently in place and the ones that shall be designed in the future.

In addition to the specific policy/scheme level changes that have been recommended in this study, there are some common themes that deserve attention. These are avenues on which civil society organisations can build their strategy for future work in India.

A summary is presented in the tables below. It has been bucketed into four categories, illustrated with examples from our analysis and matched with various avenues for informing policy.

I. Strengthening monitoring and evaluations

| Concern | Avenues for informing policy |
|---|---|
| 1. Emerging Theme: Lack of credible and scientifically conducted evaluations of interventions across ministries, both at the state and central government level | |
| <p>The analysis of every intervention presented in this study is heavily dependent on two sources of information: first, government-commissioned or independently conducted evaluations, and second, stakeholder conversations. In the absence of the former, the dependence on the latter increases significantly.</p> <p>However, there are observations which can only be captured by evaluations, but may not be recognised or expressed by stakeholders. Often stakeholders have a limited view into the working of a scheme, mostly with respect to the aspects that they have been dealing with directly or through geographical areas that they are familiar with. While important, these insights are not a substitute for rigorous evaluations that may be needed to understand the causality of impact or its magnitude. This was evident in schemes like NRLM, wherein evaluations were the source of a lot more information than insights from stakeholders.</p> <p>Further, as mentioned in an earlier section, newer schemes do not have credible evaluations or studies which can provide insights on whether they are working on the ground, or are able to achieve their stated objectives. In fact, many schemes are also launched directly without being piloted.</p> | <p>The absence of evaluations results in public funds being spent on programmes that may not be working very well. Therefore, working with the government to conduct a greater number of evaluations, in a rigorous and scientific manner, either through its own affiliated institutions or non-government institutions capable of doing so, is a possible area of intervention.</p> <p>Further, conducting pilot studies and field trials of the proposed interventions to evaluate what may work is also a need of the hour.</p> |
| 2. Emerging Theme: Limited or no data related to women beneficiaries of government interventions, making it challenging to conduct research with a gender focus | |
| <p>A survey of the data that is available with respect to different interventions, whether women-focused or gender-neutral, suggests that there is insufficient data being captured about the impact of these interventions on women and girls. For instance, a scheme like PMJAY - Pradhan Mantri Jan Arogya Yojana, which is a gender-neutral health scheme, has no data available on the number of women beneficiaries nor any data on the number of women-specific medical conditions included within its ambit. Similarly, NRLM, a woman-focused scheme, captures more community level data; this makes it harder to understand its impact on individual women affected by its implementation.</p> | <p>There is a need to work closely with government agencies, specifically with their monitoring and evaluation teams, and with government bodies such as NITI Aayog, to capture more women-centric data on government schemes. This will enable more rigorous analysis on women empowerment in the future, and has the potential to inform future government policies aimed at empowering women.</p> |

II. Bolstering implementation

| Concern | Avenues for informing policy |
|--|--|
| 3. Emerging Theme: Insufficient recognition of the importance of utilising local institutions (such as SHGs for women) for furthering reach and impact of other government interventions | |
| <p>The analysis of NRLM revealed that the Mission created a formidable force in the form of SHGs, a community level institution that is looked up to globally, which can drive the causes of women by changing social norms or by encouraging women to avail government benefits. However, the analysis of other schemes such as PMKVY (skilling) and PMUY (LPG connections), especially targeted at rural India's women, showed that there is little utilisation of institutions such as SHGs for community and beneficiary outreach, despite some other schemes such as PMAY (housing) seeing considerable success in doing so.</p> <p>The recognition of institutions such as SHGs not only empowers women, it is also closely linked with empowering communities and can go a long way in bettering other social indicators as well, especially in the form of health and education.</p> | <p>It is important to partner with the government and build a coalition of civil society organisations who work with women collectives and SHGs to create a plan for awareness and outreach programmes for different government schemes and help improve their implementation via these networks. However, care must also be taken that such organisations are adequately incentivised to work with the government, and not overburdened with initiatives.</p> <p>There is also a need to work closely with government departments and ministries (other than the nodal SHG Ministry of MoRD) in recognising the role of local institutions, and supporting them in formulating policies to utilise these institutions in each of their schemes.</p> |
| 4. Emerging Theme: Lack of women's participation in the implementation of schemes, such as through field workers and community persons | |
| <p>Specific interventions such as NRLM and PMJAY are heavily dependent on field functionaries who are the first point of contact for beneficiaries. It appears that many of these field functionaries are men. Unfortunately, societal norms and constructs often make this a barrier that adversely affects the uptake of programmes by women.</p> <p>As for schemes like the ICDS, meant specifically for the women demographic, and managed by women functionaries at different levels, the number of vacancies remain high.¹²⁴ This also add to the poor uptake of such programmes by women.</p> | <p>While decentralising power to women through PRIs and local government institutions is one way, policies should try and inculcate design elements which ensure that women form the maximum possible number of field functionaries, even for gender neutral schemes, particularly where vacancies exist. Of course, any such move will also need large investments in capacity building and this is where the civil society can work closely with the government to help.</p> <p>That said, given the variables that are unique to each state, any such policy/scheme guideline should ideally be framed in a manner that affords flexibility to the state and local governments who undertake last-mile implementation.</p> |

¹²⁴ Note: An analysis of the Integrated Child Development Services (ICDS) by Accountability Initiative as part of its Budget Series 2018-19 noted that as on March 2017, 39% of sanctioned positions for CDPOs and 35% of sanctioned positions for Supervisors were vacant across the country. The last 3 years do not seem to have improved these rates.

5. Emerging Theme: Lack of sufficient coordination among ministries, especially at the central level, resulting in poor convergence of schemes

Convergence of schemes has seen high successes in some interventions such as in PMAY, which has converged with other schemes like NREGA, and Swachh Bharat Mission (sanitation). Despite the evidence, convergence is still missing from several other interventions. One of the possible reasons is the division of work between ministries/ departments which does not factor in intersectionality of issues that affect beneficiary groups like women. The resulting categorisation of efforts dents implementation, thereby severely limiting the reach of schemes and programmes of the government.

For instance, the erstwhile RSBY (health insurance for the poor) was first implemented by the Ministry of Labour and Employment, and was later transferred to the Ministry of Health and Family Welfare, which resulted in a shift in priorities. Other examples include maternity and child care benefits given to poor women across the country by the Ministry of Health and Family Welfare as well as the Ministry of Women and Child Development, resulting in duplication of efforts.

The central government has taken the first steps towards converging some ministries and departments, either through mergers or by bringing them under one Minister, which indicates an intention of solving the problem of coordination.

However, more could be done to create a narrative about better coordination among those Ministries which remain separate despite overlapping interest areas. It is important to bring all stakeholders on the same page when it comes to implementing key policies to enhance the effectiveness of government's initiatives.

A good starting point in this direction might be a **comprehensive and overarching policy to align all interventions** that impact the cause of women's economic empowerment in India.

III. Bringing focus to planning and budgeting for women

| Concern | Avenues for informing policy |
|--|--|
| <p>6. Emerging Theme: Tendency to consider women and child issues together; need to delineate the two to bring focus to matters that affect women</p> | |
| <p>Currently, the Ministry of Women and Child Development addresses the needs and requirements of both women and children. This has, according to stakeholders resulted in women beneficiaries often being confined to the roles of mothers/guardians, leading to their being sidelined in terms of larger and more important allocations. Therefore, there have been calls for bringing focus to matters that affect women.</p> | <p>While there is already a division of work within the Ministry in terms of officials handling policies that affect women or children, a different administrative structure/mechanism may be needed to focus on policies and budgetary allocations made to address women's issues.</p> <p>Such a mechanism may come with its own logistic and administrative burdens but until the long-term change in allocations positively impacting women is visible, it may be difficult to advocate for policies that empower them.</p> |
| <p>7. Emerging Theme: Opacity in Gender Budgeting processes leading to low visibility in allocations for women</p> | |
| <p>India has been practicing gender budgeting for a little over 15 years. However, stakeholders highlight several issues in the current processes followed within the government. For instance, a UN Women's report</p> | <p>Working closely with the Ministry of Finance as well as institutions like the NITI Aayog will be instrumental in setting standards, undertaking</p> |

| | |
|---|---|
| <p>points to how gender budgeting is often reduced to a mere accounting exercise, with the focus largely being on setting up gender budget cells in Ministries and producing a gender budget statement.¹²⁵ A lot more needs to be done for truly incorporating gender into planning and assessment of impact.</p> <p>It also appears that the current methodology is not applied uniformly and often lends to overestimation of the impact that government policies have on women. As a result, the gender budget does not offer a true picture of the allocations being made for women empowerment.</p> | <p>impact assessments, and bringing about transparency in the allocation of budgets and in streamlining gender budgeting practices.</p> <p>There is also a need for active engagement to inculcate gender awareness within the government machinery to ensure equal focus on outcomes, as much as on the actual allocations itself.</p> |
|---|---|

IV. Listening to women’s concerns and giving them a platform to participate

| Concern | Avenues for informing policy |
|---|--|
| <p>8. Emerging Theme: Lack of structured channels for participation of women in designing government interventions aimed at women, including at the policy table as well as through pre-legislative consultations</p> | |
| <p>Stakeholder consultations with women’s groups, including those that work closely with beneficiaries highlight a gap in the policymaking process. It seems that there is no structured mechanism for seeking the voices of women while designing policies that affect them. Consultations, though undertaken in many cases such as during the design of the National Health Mission, are not mandatory and therefore, not held consistently. As a result, many policies, laws and schemes that impact women or other vulnerable groups within this demographic, tend to lack a much-needed women’s perspective. As is evident from our analysis, there are several policies that can deliver better outcomes if a gender lens is applied at their formulation stage itself.</p> | <p>The absence of women in unions, associations and co-operatives, and in the decision-making process leads to a situation wherein policies for women are framed by men, thus creating a major lacuna in the process.</p> <p>There is a need for a renewed push for working with the government and the civil society to design structured channels for interaction to ensure that adequate consultations take place with women’s groups, first at the policy making stage, and then periodically during implementation as well.</p> |

Conclusion

Economic empowerment of women remains central in aiding a woman towards self-realisation in social, political and cultural spheres. It bolsters women’s autonomy and self-belief, while granting agency and the power to enact that agency. WEE will need sound governance systems, well-designed policies and a holistic approach as well as sustained commitment from all actors. It is our belief that the analysis and recommendations in this report will assist policymakers in creating an enabling environment for WEE in India, thereby promoting holistic and long-term empowerment of Indian women.

¹²⁵ An evaluation of UN Women’s work on Gender Responsive Budgeting in India, UN Women (July, 2012), <https://gate.unwomen.org/EvaluationDocument/Download?evaluationDocumentID=3521>