

CHAPTER

6

POLICY PRESCRIPTION AND CONCLUSION

6.1. Introduction

The chapter five of this dissertation has presented the empirical results of the econometric models considered in chapter four. We have actually estimated two different types of econometric models on women's participation in work force, namely, the probit model and multinomial logit model, on the basis of the primary data collected for the period 2009-2010 in the district of Burdwan through personal interview method. The objective of any empirical work is definitely to prescribe economic policies that may be followed to solve the problem that is bearing on the economy. Therefore, the empirical estimates of the parameters of the models we have obtained in the previous chapter will help us in prescribing the suitable policy in order to improve the women's participation in work force. In this chapter we are going to suggest some policies depending on the empirical estimates obtained in the previous chapter. Therefore, it will be prudent to present the summary of the empirical results that we have found in the context of the probit model and multinomial logit model of estimation of women's participation in work force.

This chapter is divided into the subsections as follows. Section 6.2 summarises the basic finding of the empirical models on women's participation in work force. Section 6.3 will discuss in details the policies that may be followed in order to encourage women's participation in the labour market. Section 6.4 discusses the issues relating to public policy on women's participation in work force. In section 6.5 we have presented the government intervention in order to increase the women's participation in work force. Finally the conclusion is presented in section 6.6.

6.2. Summary of the Empirical Results

The probit model and the multinomial logit model have been estimated in chapter five where the decision of women's participation in work force is determined by a set of explanatory variables. The basic findings of these models on women's participation in work force in the district of Burdwan have been summarised as follows. We have already mentioned that the probit model discusses how women's participation in work force is determined by different factors. It does not trace out the role of women's empowerment in the determination of women's participation in work force. The intention behind the use of the multinomial logit model was to take into consideration the effect of women's empowerment on their participation in work force. However the empirical findings of the chapter five are as follows.

First, other things remaining the same, the standard of living reflected through the monthly expenditure on food and nutrition, on fuel and energy, on health and hygiene and on education of the family where women participate in work is better than that in the family where women do not work in labour market. This result is perhaps true everywhere irrespective of caste, creed and culture in the family with working women, other things remaining the same.

Second, on the basis of our analysis it is fair to state that the household socio-economic or class status and women's employment/working status are found to be expressed by a U-shaped relationship. This sort of relationship is true for all women, single women and married women. Even the coefficients in our probit model of estimation and multinomial logit model on women's participation in work force also support the evidence of a U-shaped relationship between household socio-economic or class status and women's participation rate in work force. It should be noted that the presence of U-shaped relationship between household socio-economic or class status and women's employment/working status has been retained even when we have incorporated other control variables that explain the socio-economic characteristics of families the women belong to. The U-shaped relationship between household socio-economic or class status and women's employment/working status is much flatter for the women living in the non-slum areas in the district of Burdwan in comparison to the women living in the non-slum areas in the district of Burdwan. This is actually the reflection of the fact that the slum regions as expected are characterized by the extreme poverty. Further, the so-called emancipation hypothesis on women's participation in work

force with the process of economic development is not found to be valid in the district of Burdwan.

Third, we find also the U-shaped relationship between female education level and women's employment/working status. This relation though valid for the women in the slum regions is truncated beyond higher level of education because the extreme poverty in the slum areas does not permit the slum-dwellers to invest in higher education for their girls in the district of Burdwan.

Fourth, women's participation in work force is determined by several economic and the non-economic factors prevalent in the society. Since women cannot avoid most of the family responsibilities like child rearing, caring of the elders in the family and all sorts of household jobs like cooking, cleaning etc., they are not always in a position to opt for work in the labour market, even if their economic conditions require searching for job. This statement is found to be true even in the slum areas of Burdwan district. The women in the slum areas in spite of the facts that they are overburdened with familial responsibilities have to fight against utter poverty and therefore they are to choose the works which are less remunerative and less prestigious despite the fact that these works need their much toil and sweat.

Fifth, both in the slum and non-slum regions in the district of Burdwan, it has been noted that with rise in the economic status from low to middle the employment status of women's participation rate in work force declines. With further improvement in economic status, of course the women's participation rate in work force has been empirically seen to rise.

Sixth, the married women are less likely to participate in work force than the unmarried women. Women who are single due to their death of husband or divorce and the women who are unmarried are found to be more willing to participate in the labour market.

Seventh, the age of the women in all categories – all women, single women and married women empowered or not, have a positive impact on women's participation in work force. But, with further increase in age the women's participation rate in work force tends to decline.

Eighth, education and women's participation in work force are seen to vary directly. But, the education below the secondary level does not have significant effect on women's

participation in work force. The women with their level of education at or above the secondary have been empirically found in the district of Burdwan to participate more in work force.

Ninth, caste and religion have in some cases effect on the women's decision to participate in the work force. The scenario may be changed when women are free to take their own decision regarding their participation in the labour market. Caste and religion are not always found to strongly determine the women's participation in work force. In the case of extreme poverty, generally caste and religion cannot resist women to join in the work force if their family conditions so desire.

Tenth, the presence of mother or mother-in-law and father or father-in-law has not come out as a significant factor in the determination of women's participation in work force. But, in some families where there are some older members, who are ready to work in the family as the helping hands, the women's participation in work force has been seen to increase.

Eleventh, women from the families headed by the female members are found to have higher participation in work force.

Twelfth, family size has been found to directly affect the women's participation in work force.

Thirteenth, women or the women from the households of refugees are empirically found to be more willing to participate in the labour market. On the contrary, this implies that the daughters of the soil having a better economic foothold are less likely to work for wages.

Fourteenth, urbanisation and women's participation in work force are directly related. The women from the rural areas are found to have weaker participation in work force. We have seen that the women who reside in the urban areas in the district of Burdwan are more likely to participate in the work force.

Fifteenth, funds, financial assets and family savings in the case of women of the non-slum areas have lessened women's participation in work force. But the converse of this picture exists in the slum areas. For the women residing in the slum areas, the funds or saving of the

family and women's participation in work force have been empirically found to be positively connected.

Sixteenth, the education level of the head of the households and that of the other members are the positive factors behind the women's participation in work force.

Seventeenth, the age of the head of the household has positive impact on women's participation in work force.

Eighteenth, 'on the job training' and women's participation in work force are directly related. 'On the job training' facilitates the women to get absorbed in remunerative works.

Nineteenth, in the slum areas, small fund or saving within the family has been empirically found to enable the women to participate more in the workforce. With small fund or savings poor women can open the door of self-employment.

Finally, workplace stresses have been found to adversely affect in the district of Burdwan women's participation in work force. Women who have in many situations become victim to sexual and psychological harassment have been compelled to withdraw themselves from the work force.

6.3. Policy Prescription

In order to increase women's participation in work force we can recommend the policies as follows. These policies if followed strictly will to a great extent help the women to decide whether they will participate in the work force. Steps that should be taken by the policy makers in order to encourage women's participation in work force are mentioned below.

- (1) **Childcare and paid family leave in order to increase women's participation in labor force:** We have noted in our study on women's participation in workforce in the district of Burdwan that the women with babies in the age group 0-4 years find it very difficult to participate in labour market. The women in our patriarchal society are overburdened with a lot of familial duty and responsibility. These duty and responsibility predominantly include rearing of babies to caring of older members of the family. It has been found in the empirical estimation of the probit and multinomial

logit model that women's participation in work force declines with the number of young kids in the age group of 0-4 years. In most of the cases women have to sacrifice their paid jobs and lose income for the sake of raising the babies. Therefore, we suggest that the government should come forward with suitable childcare policies and child care services that will assist the working parents and finally help increase women's participation in labour market.

(2) Access to training and career paths required to encourage women's participation in work force:

Training programs can be arranged for the unemployed or low-skilled women workers. Women who are already engaged in paid works sometimes find it very difficult to cope up with the new situation encountered by them with the instalment of new machine and technology. Empirically, it has been found that many women cannot adjust comfortably with the modernization of the industry they are working in. In many cases of such type, the women are forced to be displaced from the job. In this case women's participation in work force is likely to decline. This is not at all desirable. But, the situation can change in favour of women, if the training programs are arranged for the women so that they can themselves be well equipped with knowledge and technique and thus earn efficiency in the new conditions of production. Sometimes these training will be of immense help to the women who are unemployed and seeking jobs. These unemployed women if properly trained may be used in the industry. Even if in the industry, the vacancy for jobs is not available for the time being, the unemployed who have got efficiency through the training programs can arrange for them the scope of self-employment. The women who are equipped through appropriate training will have much confidence in them to fight the situation of unemployment. However, self-employment or the employment of women by the industrial authority, in any case, the women's participation in work force will increase.

It has been observed empirically that the world of jobs which are remunerative and non-traditional is mainly dominated by the male workers. In this connection the training for women can play significant role as it will inculcate the necessary supportive skills like accounting, management and marketing in self-employed women. As a result it will help the women move to the non-traditional high paid

occupations which are basically male-dominated. But, even if the training programs are arranged, the women were not enthusiastic in attending those training for a number of reasons. During 1977 in the entire country there was very insignificant percent (4% only) of trainees among the women in the industrial training institutes. In the total number of apprenticeship trainees the percentage was only 2.5. Inadequate hostel facility for the women, lack of incentives, awards, stipend and scholarships were the reasons for such insignificant percentage of women trained. Therefore, in the Revised Draft Sixth Plan, measures were accepted to encourage women to participate in the training programs including the relaxation of the age limits for entry into training institutions, jobs and professional services and for apprenticeships. It is also evident that in the employment guarantee scheme and in other similar programs, women workers constitute the major share. In order to ensure the higher women's participation in work force in these schemes, it is necessary to train women overseers and paymasters. As a matter of fact, all training programs, in order to increase the women's participation in work force must include women subject specialists and extension workers who will work as a medium between the women workers and the experts. These extension workers will get the women workers acquainted, through the training, with the appropriate technology and report back to the experts for solution of the problems encountered thereby.

- (3) **Workplace policies and practices:** The effects of most workplace policies and practices, including training may come in favour of increase in women's participation in work force. Successful workplace policies and practices in any country can be realized if there is good cooperation among government, employer, and employee organizations. The implementation of such policies and practices will encourage women workers enter and remain in the workforce at different phases of their working lives. From the empirical study of many countries on women participation in the labour market, we have seen that these work place policies and practices that include family leave and childcare are generally settled through legislation and sometimes through negotiation with employers. The private industry groups independently or individual employers may also come forward for the same purpose. The arrangement of workplace training and flexibility, improving the skills of low-wage workers throughout their career and introduction of scheme that facilitates a balance of work and family are likely to increase women's participation in the labour market.

(4) Abolition of the practice of discrimination against female workers with respect to payment of minimum wage rate by the employing authority: In many studies on women's participation in work force the discrimination is reported to take place against the women. Maitreyi Bordia Das (2006) has mentioned that there is anecdotal evidence of types of discrimination. Most of the empirical studies on women's participation in work force have expressed the view that aggregate-level of "discrimination" is the dominant reason behind the male-female wage gap in casual labour. It may be a reason that such male-female wage gap is the consequence of type of work that the women workers are assigned to or is the results of other factors. In district of Burdwan while collecting primary data on women's participation in work force, we have been reported by the female respondents in many situations that they are not paid the minimum wage rate fixed by the government. They are too weak to bargain for the minimum wage rate that is given to the male workers and thus they are victim of the wage discrimination. In reality however, it is very difficult to observe these 'other factors' and we are not very much sanguine of the type of work that women are assigned to. The evidence of conscious discrimination against the women workers by the employing authority is also very difficult to justify. Therefore, it is required that the policy makers should come forward to review the existing minimum wages and investigate whether lower wages below the minimum wage rate has really been set for women by the employing authority. If in practice, the women workers are paid wages lower than the minimum earned by the male workers, it will discourage the women's participation in work force harmfully. Therefore, we suggest that the administrative authority should ensure the abolition of the practice of discrimination against the women workers in the payment of wages lower than the minimum one.

(5) Enforcement of equal pay for equal work: It is mandatory as dictated in our Constitution that both male and female would earn equal wage for equal work. In the case of organized sector we observe the enforcement of such mandatory rules. But we have not seen the practice of this mandatory rule in case of the informal sector where majority of the women workers are employed. Rather the converse of this rule has been usually practiced in the casual labor market in the district of Burdwan. Therefore, unless the enforcement of equal pay for equal work is ensured, it is difficult if not impossible to encourage women's participation in work force.

(6) Emphasis on higher and technical education for women: There is no point to deny that the higher education and technical education for women will encourage the women's participation in work force. This occurs because of the simple reason that the higher education and technical education make the women suitable for the work they are assigned to or they are employed for. Especially in the case of work in the service sector, the quality of education really matters in order to discharge the services to the public. This is evident if we look at the jobs in the education and other social sectors also. In the industrial sector, the lack of technical knowledge, skills and efficiency will make the women unfit for these works. In the case of social sector like health and hygiene women do need to have proper medical training. It is true that the wages and labour force participation are responsive to higher education. Therefore, we would recommend as a policy to focus on giving thrust on higher and technical education for women. Of course, the higher education and the technical education should be as per the need of increasing the demand for female workers in the labour market.

“The 11th Plan will renew its commitment to adult literacy and continuing education and increase resources for the same. Specific programmes within the SSA, like the National Programme for Education of Girls at Elementary Level (NPEGEL) and Kasturba Gandhi Balika Vidyalay (KGBV) will focus on girls in educationally backward districts, and must be strengthened. The 11th Plan will focus on bridging gender disparities in educational access, focusing specifically on SC, ST, Tribal and Muslim communities through allocation of greater resources and more context-specific programming, including a sub-plan on Muslim girls’ education. Strategies to increase the pool of female teachers from these socially disadvantaged groups should be adopted. Affirmative action plans to increase the number of women and girls from these socially disadvantaged communities in professional, technical and higher education should be developed and implemented on an urgent basis in the 11th plan”.

“Among the reasons for low school completion rates are various school-based factors like textbooks and classroom practices. Gender biases, lack of representation in school textbooks and discriminatory classroom practices continue to alienate children from socially disadvantaged groups. Efforts at re-writing text books from a gender

perspective should be continued in the 11th plan and taken up at the state level. There must be zero tolerance for discriminatory practices based on identity and strict action against such teachers. The impact of violence and conflict on school education, in areas like the North-East and J&K, must be studied and monitored and policy guidelines developed on State response in such situations”.

(7) Policy to increase women's productivity: We have noted in the district of Burdwan that the major segment of women population is attached with agriculture or agriculture based occupations. Since wages in the production sector, agriculture or industry, are linked to the productivity of the workers, therefore it is imperative that the policy makers should do the needful that would increase women's productivity in the agricultural sector. If this is made possible by our policy makers, the women's participation in work force is bound to increase. Not only that women's participation in work force will increase, but also the women workers will not be the victim of wage discrimination or the discrimination of any other sort.

(8) Measures for the part-time women workers: Indian economy is characterized by the existence of the involuntary unemployment. Even after sixty five years of freedom from British rule, it has not been made possible to arrange for jobs for all who want to work as full time workers in the labour market at the existing wage rate. Since full time works are not available for them and even if full time work is available the women don't find time to get themselves involved in those full time jobs. There may be a lot of reasons why the women are not able to work as full time workers. The most important is the fact that their reproductive nature of work in the family, the child caring and other responsibility make them over-burdened and fully engrossed in the familial duties and responsibilities. For these obvious reasons, women enter in the labour force as part-time workers. In the case of women, it is a fact that almost thirty percent of Indian women enter the labor force as part-time workers. The terms and conditions and wages are not congenial to part-time women workers. This is a very important cause which discourages the women to participate in the work force. Therefore, we should promote for the part-time women workers, the suitable policies which are as good as the policies in full time regular salaried jobs. The right to work part-time to accommodate family responsibilities should be ascertained by law.

(9) **Well-regulated child care arrangement to compensate for the opportunity cost of foregoing a paid job:** Women are over-burdened with their responsibilities at home. These responsibilities range from domestic duties to child caring and the caring of the old members of the family. Naturally the female members of the family have very little time of their own to spare to participate in the labour market. Especially the child care is the sole responsibility of the mother. She is fully involved in the responsibility and during the time when child needs full attention of a woman in the family, the women concerned cannot get time to work for wage. Even if the woman was already in any paid job, she will have to sacrifice her job and lose her salary. Thus the women generally have to shoulder the opportunity cost of sacrificing her paid job in order to take care of her kids in the family. But, if there were well-regulated child care arrangement, the opportunity cost of foregoing her paid job would have been compensated. Since the well-regulated child care arrangement has not been the norm of the system, it is found from various round of NSS that 92 percent of women are forced to be absent from their participation in work force, as they have to work on the home due to "compulsion". From various round of NSS we have also seen 65 percent of women could have joined the work force if they had other members in the family to share their compulsory familial duties. Therefore, the authority or the government should take the policy developing well-regulated child care arrangement that will increase the women's participation in work force. In the absence of the well-regulated child care arrangement the most sufferers are the casual female labourers and the female workers of informal sectors.

(10) **Maternity leave and leave for taking care of neo-natal kids:** In our sample information in the district of Burdwan we often found the evidences where the women who worked as casual workers or workers in the informal sectors have been fired when they prayed for maternity leave. These women were not allowed to join their jobs they had before the birth of their babies. Even just after the birth of the babies the women need a leave of at least three months in order to take care of their new-born kids born who need mothers' attentions. But such type of leave was not also sanctioned to the women who worked in the informal sectors or worked as casual labourers. Such inhuman approach and attitudes of the employers are deeply deplorable and we therefore suggest that the government should look after such type of matter and enforce the law so that not only the workers in the organized sectors,

but also the women workers in informal sectors and the casual women workers can have the right to the maternity leave and leave for taking care of neo-natal kids. Therefore, it should be ensured that the women must be given the right to keep a job when pregnant, and after taking time off for the birth and care of a baby (maternity leave).

(11) Elimination of discrimination and ensuring equal employment opportunity:

opportunity: It is a fact that in the choice of employment in most of the cases the women are subjected to discrimination made by the employing authority. Women are refused the equal opportunity to get a job which a man of same qualification avails. Though it is very difficult to eliminate such discrimination against women in the case of employment, the government should take necessary steps in ensuring equal employment opportunity for women. If there is any complaint of discrimination against women in providing them with employment, the complaint should be paid due heed and carefully enquired. Proper steps should be taken to solve the anomalies relating to women's employment. It is very much common that in spite of the fact that the women are victims of discrimination or deprived of equal employment opportunity, they don't lodge complain due to their hesitation or some unknown fear of harassment. Therefore, special women cell should be constituted to look after such case of discrimination against women.

(12) Leave to care for sick family members:

Women do a lot of familial duties and responsibilities and in this manner they are overburdened. Women who are engaged in paid job have to perform, from before dawn to dusk, all sorts of familial duties in addition to the work in their job place. In our patriarchal society, even the women who are engaged in paid jobs are not spared or freed from the work at home ranging from cooking, cleaning, feeding the babies to nursing the family members in case of their illness. In the context of collection of our primary data, many women reported that they are accustomed to do all sorts of responsibilities at home and job place in normal situation. Acute poverty has made them learn how to balance between the works at home and works at the place of job. It requires them a lot of toil. But, they get in serious trouble when some of their family members become sick. It is their compulsory duty to take care, to nurse and to look after when anybody in their family suffers from illness. At this time of crisis they need some short period leave from the

paid job they work for. But, in many cases they are not allowed to take leave from the place of job. If they are not able to come to work at job place due to illness of some member of the family, they are sacked. This specifically happens for the women working in the informal sectors. Sometimes women are penalized through the curtailment/refusal of their wages for those days when they are forced to be absent from the job. This situation is not only humiliating for the women but also inhumane. Therefore, we suggest that some policy measures must be there in order to sanction leave other than maternity leave for the women in the case of their emergency need when some of the family members become sick.

(13) **Small funds/saving/credit availability and women's participation in work force:**

We have noted that in the district of Burdwan the funds or savings that the households possess have a positive impact on the participation in work force, be women who have low economic status or live in the slum areas. It is therefore our suggestion that anyhow these families must have access to the some sort of funds which will come to their help by facilitating the creation of self-employment. In this respect the expansion of micro-lending and other small loan programs to women will certainly facilitate the possibility of self-employment. That is, we can state that if the expansion of micro-lending and sanction of other small loan will help the women run businesses of all sizes independently. Actually, in such situation the policy makers will follow the model after the Grameen Bank in Bangladesh. The responsibility of extending small funds to the women may be undertaken by the Nongovernmental organizations (NGOs) also. We can be optimist enough that in this condition the financial independence of the women will assure them the protection against human rights abuses, repression of women, dowry abuse and violence and sexual abuse of women and children.

Credit serves as an instrument for promoting women's self employment. But, in reality there is no such banking statistics that will reveal the credit disbursement data disaggregated by sex. It is therefore very difficult to find the record of what percentage of credit goes to women, especially low income women. Therefore, in order to increase women's participation in work force, it is necessary that the allocation of a requisite amount of credit by bank or any other financial institutes to women and its monitoring should properly be kept on record. If this is carefully done

feedback in future will help to design policy and programme to enhance women's participation in work force. We should think of mobile credit camps, peripatetic teams for disbursing credit and other innovative ways to ensure credit to all disadvantaged self-employed women.

“Rashtriya Mahila Kosh (RMK): RMK would act as the premier advocacy organization for the development of micro-finance sector at national and international level to enhance the flow of micro credit in the unorganized sector for women. Mechanism would be evolved to access credit from RMK for women SHGs instead of Banks as an alternative financial institution by all Ministries which are promoting / implementing subsidy-linked SHG programmes. To this end, institutional capacity of RMK should be expanded through organizational expansion. RMK would expand its role from a mere credit disbursal agency to a genuine community based, women oriented, saving cum lending agency” (11th five year plan, 2007-2012).

“Committee on SHGs and the Status of Women’: To support, strengthen, and seek to qualitatively improve the micro-credit regime in favour of women: Given the scale of the micro-credit based SHG phenomenon (there are 7 million SHGs in the country; nearly 90% of the groups are women only groups as per NABARD estimate), there is a need in the 11th plan to undertake a comprehensive national level review of SHGs and micro-credit policies from a gender perspective with a view to determine how the quality of these SHGs may be further improved and better serve the interests of poor women. Thus in the 11th plan period it is proposed to constitute an autonomous, high level Committee on SHGs and the Status of Women, to review SHG related policies and programmes and make recommendations on the vision that underlies SHG interventions in terms of empowerment and poverty alleviation, to develop monitorable indicators of gender justice and equity, assess the role of sponsoring agencies including government agencies, micro finance institutions, donor agencies, banks and NGOs, the extent of capacity building, including literacy skill transfer, the extent to which SHG programs have succeeded in empowering lives of women members, in terms of livelihood security, increase in incomes, decrease in indebtedness and evaluate the inclusion of the poorest women, SC, ST women, Muslim women and Adivasi women in SHGs. and suggest changes required in overall SHG policy frameworks. It is recommended that the High Level Committee, set up

under the aegis of the Planning Commission, with the participation of the M/o WCD, Ministry of Rural Development, and Social Justice and Empowerment, and Department of Education should perform its task within a time-bound period" (11th five year plan, 2007-2012).

(14) **Measures to increase displaced women's participation in work force:** In our empirical study on the women's participation in work force in the district of Burdwan, it has been found that the women from the households which had been displaced from their place of birth are more likely to participate in the paid job. This is very natural consequence of displacement either internally or externally. These displaced families do not have generally the solid base of livelihood. They have very little economic capacity to finance their daily need. Education and shelter are almost beyond their normal reach. In addition they are victim to different social and economic inequality. We would like to point out that the government or NGOs should take special steps to stand by the side of these displaced households. The government of India in its 11th Plan has identified the Priority Areas for the Internally Displaced Women: "Internally Displaced women routinely face discrimination in efforts to address their needs and in the distribution of material assistance. It is imperative that in the 11th plan period all efforts are made to evolve a National Policy on Internal Displacement due to social strife or upheaval and that particular attention is paid to gender needs in evolving and implementing such a policy. Additionally, it is critical to conduct baseline studies and surveys of IDPs to document how displacement has affected lives. Government programmes to ameliorate the living conditions of all IDPs in the short-term, until return and resettlement is possible, must be implemented on an urgent basis."

(15) **Protection against sexual harassment:** Our empirical study has shown that workplace stress, tension and sexual harassment have affected women's participation in work force adversely. In this respect we would like to suggest that there should be appropriate law to protect the women from sexual harassment. Supportive legal framework, the equal remuneration act for payment to men and women for work of a similar nature will definitely help the women to reduce the workplace stress and tension and it will increase women's participation in work force. But, the sexual harassment is a serious issue. It poses not only a threat to the woman who is the

victim but also extends the fear like wildfire in the society amongst all women irrespective of their education level. This has an adverse effect on women's participation in work force. The Supreme Court in its order dated 13.8.97 has laid down guidelines for the prevention of sexual harassment of women employees at the workplace. In February 1998, an amendment in the Central Civil Services (Conduct) Rules, 1964 has been carried out to give effect to the guidelines. The Ministry of Labour has also amended the Industrial Employment (Standing Orders) Act 1964 to make the Supreme Court guidelines applicable to private employees. In the eleventh plan, that is to safeguard women against sexual harassment at work places, the steps taken are as follows.

- ✓ Enactment of draft bill relating to sexual harassment at work places;
- ✓ Regular training and awareness workshops in various establishments and submission of Annual Reports by each establishment to the Ministry of WCD by the complaints committee;

It is to be mentioned here that also **in order to provide relief and protection to women in difficult circumstances in the 11th plan, Swadhar has been reformulated to enable it to provide holistic services for women including legal services, trauma counseling, psychological services, and training in life skills and livelihoods.**

(16) **Women's empowerment and women's participation in work force:** The empowerment of women and women's participation in work force are seen to be directly connected with our empirical study in the district of Burdwan. If the women are empowered to take their own decision with respect to the participation in the work force, the women's participation in work force is likely to increase. But, the result is somewhat different in the household where the women's participation in work force depends on the decision of the head of the family or on the opinion of the other members in the family. Therefore, if it is possible to take measures by which women's empowerment can be increased, it will correspondingly lead to the increase in women's participation in work force. In order to increase women's participation in work force, women should be empowered both socially and economically. Women can be socially empowered through various affirmative developmental policies and

programmes designed for the development of women. The developmental policies and programmes that provide the women with equal access to all the basic minimum services are likely to enable them to realise their full potential. Women are said to be economically empowered if they are economically independent and self-reliant. In order to empower the women economically there must be the provision of training while they are in employment and income-generation activities with both ‘forward’ and ‘backward’ linkages with the ultimate objective of making all potential women economically independent. With this end in view, policies should be also constituted to abolish all forms of gender discrimination so that women can enjoy not only the de-jure but also the de-facto rights and fundamental freedoms at par with men in all spheres, viz. political, economic, social, civil, cultural etc. “*Empowerment being one of the nine primary objectives of the Ninth Plan, every effort will be made to create an enabling environment where women can freely exercise their rights both within and outside home, as equal partners along with men*”.¹

“Four-pronged interventions for women for a sustained long term impact: The 11th plan has to recognize that for interventions in favour of women to have a sustained, long term, incremental impact beyond individual five year plan periods, they have to be four-pronged:

- i) To provide women with basic entitlements such as food security, health and education;
- ii) To address the reality of globalization and its impact on women by prioritizing economic empowerment and mainstreaming women in new and emerging areas of the economy;
- iii) Ensure an environment free from all forms of violence against women— physical, economic, social, psychological; and
- iv) Ensure the participation and adequate representation of women at the highest policy levels. particularly in Parliament and Assemblies”.²

The 11th plan will follow the following five-fold strategy:

- **Economic empowerment**, with special focus on women in agriculture and on the effects of globalization;
- **Social empowerment** and engendering social change;

¹ Ninth Plan, Vol. 2, pp. 321

² Chapter-VII: Empowerment of Women during 11th Plan: Recommendations

- **Political Empowerment** – to facilitate entry and effective functioning of women in Parliament, PRIs and in premier government services;
- **Strengthening mechanism for effective implementation of women related legislations;**
- **Creating institutional mechanisms for gender mainstreaming and strengthening delivery mechanisms** for effective implementation of women-related programmes.

(17) **Communication, road infrastructure and women's participation in work force:**

We have noted that women from the urban areas in the district of Burdwan are likely to participate more than the women from the rural areas. The reasons behind such picture are not difficult to understand. First of all in the rural area, there is scarcity of jobs available to the educated women as per their aspiration and ambition. Information about jobs available in the urban areas is not easily available in the rural areas. Since the information networks in the rural areas are not as advanced and modern as in the urban areas, in most of the cases the educated women don't have the proper information about the jobs available in the urban areas. This is one of the important reasons which justify why for any job women applicants from the rural areas are so little in number than that in the urban areas. Further, even if the rural women manage to have jobs in the urban areas, it is very difficult for them to commute in between rural and urban areas as the road conditions and means of conveyance are extremely worse. It is also very difficult for them to arrange for safe accommodation in the urban areas at cheap rent. In order to solve such problems, we would suggest (i) arranging for the extension of the modern information network to the rural areas; (ii) setting up of employment exchange; (ii) improving road conditions and conveyance to commute in between rural and urban areas; (iv) creation of jobs for the women in the rural areas and (v) accommodation for the working women at easy terms and conditions in the urban areas.

(18) **Miscellaneous Measures:** Still a major percent of women work force is engaged in agriculture and informal sector. Unfortunately the contribution in agriculture and its allied field is not recognized. Therefore, what we suggest are as follows.

- (i) A formal recognition of women working in the rural economy and the informal sector is necessary.
- (ii) The work effort disbursed by the working women should be paid in money. Even if they are paid in kind, it should be accounted in monetary terms.
- (iii) The access of poor rural women to land, agricultural and livestock extension services and support mechanisms and facilities, access to micro-credit should be ensured.
- (iv) In sanctioning credit to women, the banks and other financial institutions should impose soft terms and conditions.
- (v) Women from female headed households, women who are the sole members to look after their family's livelihood, women with physical disability should be considered with due priority in the case of sanctioning loans for setting up their business, for buying properties, and for house building etc.
- (vi) Women's rights to vocational training facilities, direct access to agriculture credit should be supported by legislative measures.
- (vii) Women's presence in the state structures, decision-making bodies and development policies and programs must be increased by the legislative changes.
- (viii) There is law to protect women, but access to justice should be ensured. Measures are to be solidified to eliminate depressing customary practices by increasing knowledge of women's existing rights to access judicial relief and redress, ensuring effective implementation and the enforcement of existing rights, removing discrimination through legal reforms, and providing legal aid, assistance and counseling.
- (ix) Yet today the rural women are exploited by land lords/powerful rich people and evidences reveal that in many places women are treated as sub-servant or personal property. This is very much humiliating and the government should come forward with suitable policies to increase women's skills and to recognize women's contribution to national income by means of proper indicators.

6.4. Government Intervention and Issues of Public Policy

The gender discrimination leads to the inequalities and imbalances. The period 1975-85 has been recognised as the woman decade. In order to alleviate the problems of inequalities and

imbalances due to gender discrimination, the Government of India in the woman decade introduced many policies. Let us consider these policies which were designed to solve women's problem.

First, women in the developing countries face the intricate type of subjugation in the work processes while they are actually involved in paid job. In order to ameliorate the working conditions of women the governments should come forward to ensure stability in the working conditions and work place, soothing terms and conditions and friendly environment. Therefore, the policy of the government must be designed so that it can ensure more employment generation and adequate protection for all women work force. Without the active role of the government in terms of the macroeconomic management, simply the changes in labour market regulation cannot generate employment, assure protection and create friendly working conditions. Government should step forward with its basket of public investment and public services stimulated through fiscal incentives and other conducive instruments to help in creating more employment for women. Jayati Ghosh (2004) has rightly pointed out "Given that across the regions, external competitive pressures are creating tendencies for more exploitative and volatile use of all labour including women's labour this has to be counteracted with pro-active countercyclical government spending policies".

Second, workers especially the women workers have the least bargaining strength in their work place with respect to the wages and terms and the conditions of works. According to Ghosh (2004) therefore the regulatory framework can serve as the necessary condition (but not a sufficient one) for improving conditions of work, increase in wages, ensuring protection and safety. Actually, if the regulatory framework based on the enforcement of laws of the government works, the safety and the protection of the workers through increased wages, improved terms and conditions of works will secure governments "recognition of the basic socio-economic rights of workers as accepted under the Universal Declaration of Human Rights". "The regulation should also be such as to prevent employers from being vindictive or punitive towards workers who do organize and mobilize for better conditions of work and wages." (Ghosh, 2004). These laws need to be quite accommodative such that these can ensure adequate compensation in the case of closure of production unit and job loss, encourage the mobility of the workers across all sectors of productive employment in between rural agriculture and urban industry. The establishment of socio-economic rights that consist of ensuring workers' basic rights and empowering them to bargain should be

recognized such that “macroeconomic policies for employment generation should dominate the overall economic strategy and determine specific policies as well” (Ghosh, 2004).

Third, educational opportunities for girls and women should be ensured by the Government and if it happens, it will enhance the opportunities for women to run jobs and independent businesses. The educational opportunities for girls and women make their access to local health care and family planning services better as it was found in Chile during the 1990s.

Fourth, it has been empirically observed that globalization has led to increase in inequality between men and women in the society. It has stimulated the displacement of women workers much more than the men workers and thrown the females amidst poverty. Women and children suffer harsh consequences when displaced by the Forces of global capitalism. In this connection progressive taxation policies may help to slow the increasing inequality between rich and poor and to reduce the number of individuals living in poverty. Governments should continue to be global economic players in protecting the women workers. NGOs and grassroots activism should raise their voices against abuses and promote conscious groups for progressive policies.

Fifth, it's a common phenomenon we have already stated that women's works are invisible. In our development program this is to be recognized with due importance and women's needs are to be affirmed so that our planners can specify the allocation for women's cause. Otherwise, the women's issue will be overlooked while implementing the development programs. In the design of Public work programs and other employment scheme issues like seasonal variations in female employment, supportive measures like crèches for babies, child care, and arrangement of credit must be taken into account. Otherwise, simply enacting protective legislation to provide amenities and equitable wages to women cannot ensure women's rights. With a view to expanding female employment what is needed is the simultaneous monitoring and evaluation of special schemes for women, training, credit, and crèches for babies, child care and these issues must be the integral parts of any program on women's works.

6.5. Women and Development Policies during Plan Periods

The concept of development planning has changed radically during the two decades of 1960 and 1970. That is development strategy changed from ‘welfare oriented’ to ‘development

oriented'. which started recognizing women as participants in the process of development. Women as the agents of social change and development have been recognized in the current phase of development planning.

"In order that the woman may be allowed to fulfil her legitimate role in the family and the community, adequate services need to be promoted for her welfare. The position and functions of the woman differ to a great extent in different communities, and, therefore, community welfare agencies will have to work out their programmes and activities according to the specific requirements of the areas in which they work"(First Plan, 1951-56). Since the Second Plan (1965-61) some legislative measures like the Suppression of Immoral Traffic in Women and Girls Act, 1956, the Hindu Succession Act, 1956, the Dowry Prohibition Act, 1961 and the Maternity Benefit Act, 1961 were undertaken to protect the interests of women. The high priority to education of women, maternal and child health services, supplementary feeding for children and nursing of expectant mothers were the important issues in the Third (1961-66) and the Fourth Plans (1969-74). The economic development, employment and training for women as the principal focus for their socio-economic development were given due importance in the Fifth Plan (1974-79). The intervention of the Planning mechanism for the development of women really started with the Sixth Five Year Plan (1980-85) where it has been stated, "Since women form an important component of the workforce and since they bear a triple burden, special steps will have to be taken to promote their welfare and development." In 1985, the Ministry of Social and Women's Welfare suggested legislative measures to provide protection to women against discrimination, exploitation, atrocities and violence. In order to ease the burden of working women basic amenities like maternity leave benefits, family planning incentives, care and education for all the children of the family, education, skill training and upgrading and advancement and alternative employment schemes for off-season and unemployment have been recommended.

Priority to programmes extending opportunities to women for gainful employment was the concern of the Seventh Plan (1985-90). Rural women were to be encouraged to form themselves into a group/society to take up welfare activities. The National Perspective Plan for Women (1988-2000) analyzed the problems of large number of women in the informal sector. In the Seventh Plan the importance was given to enhance women's skills in agricultural operations through agricultural extension services, short term training courses for women in fish processing, preservation etc., the special livestock breeding programme etc.

Small Industries Development Organization launched the programs for the development of entrepreneurship among women. Schemes of self-employment introduced in 1983-84 rendered a large number of women assistance in family industrial enterprises or business. In 1990-91, Central Social Welfare Board sanctioned 1,100 condensed courses of education to help about 27,500 women and arranged for the participants safe accommodation at reasonable rents to working women. In 1986-87, a scheme to provide support to training and employment of women (STEP) was launched. To increase women's participation in development and to help them to organize themselves, awareness generation camps were conducted.

The strategy in the Eighth Plan (1992-97) recognized that women must be enabled to function as equal partners and participants in development and not merely as beneficiaries of various schemes. A major drive in the strategy was to provide services for women under various programmes of employment, education, health care, family welfare, drinking water and nutrition at the grass-root level in the form of a package through convergence and integration. The laws relating to inheritance of property to fully protect the interests of women and enable them to get an equal share in the parental property, whether inherited or self-acquired, were reviewed. This would ensure empowerment of women. With a view to increasing opportunities for self-employment and wage employment, a decentralized approach for expansion of women's employment was considered. The existing poverty alleviation programmes like IRDP, TRYSEM and Jawahar Rozgar Yojana, the scheme of Development of Women and Children in Rural Areas (DWCRA) were formulated. The programmes of training woman in soil conservation, dairy development, social forestry and other occupations allied to agriculture like sericulture, dairying, horticulture and poultry were expanded keeping in mind women's role as producer. Formation of cooperatives and Mahila Mandals were emphasized to actively sustain rural women in the schemes and training programmes. The role of women in agricultural production had been given due recognition. Women's control over economic resources and services were supposed to be encouraged as a large number of women are heading rural households. Measures to distribute surplus land to women-headed households as well and titles granted to women in the allotment of house sites as also in respect of other productive assets were planned to be made.

The Ninth Plan (1997-2002) had the basic objective of empowering women as the agents of Social Change and development. It stressed on the need of gainful employment through promotion/expansion of both wage and self employment opportunities for women so as to make all potential women economically independent and self-reliant. In order to create more and more of employment-cum-income generation opportunities cover as many women living below poverty line with priority on female-headed households and women in extreme/abject poverty Integrated Rural Development Programme (IRDP), Training for Rural Youth for Self-Employment (TRYSEM), Nehru Rozgar Yojana (NRY), Jawahar Rozgar Yojana (JRY), Prime Minister's Rozgar Yojana (PMRY), Development of Women and Children in Rural Areas (DWCRA), Indira Mahila Yojana (IMY), Support for Training and Employment (STEP), NORAD-assisted Training-cum-Production Centres (popularly known as NORAD), Socio-Economic Programme (SEP) etc. were expanded.

The importance of conducive Credit Policy to increase the access of women to credit through appropriate institutional mechanisms like Rashtriya Mahila Kosh (RMK), National Agricultural Bank for Rural Development (NABARD), Council for Advancement of People's Action and Rural Technology (CAPART), Women Co-operatives/ SHGs and the other financial institutions was given priority. In 1998 for a period of five years in the States of Uttar Pradesh, Madhya Pradesh, Bihar, Haryana, Karnataka and Gujarat Centrally Sponsored Scheme of Rural Women's Development and Empowerment (RWDEP) was launched with an estimated outlay of Rs.186.21 crores with the objective of empowerment of women by establishing Self-Help-Groups (SHGs) (7400 and 12000) with 15-20 members each, which will improve the quality of their lives, through greater access to, and control over resources.

Swayamsidha (IWEP) which was previously Indira Mahila Yojana (IMY) was also an integrated programme for women's empowerment adopted in the end of the ninth plan with the basic purpose that women may demand their rights from family, community and government, have increased access to, and control over, material, social and political resources, have enhanced awareness and improved skills and be able to raise issues of common concern through mobilization and networking. For all-round empowerment of women, especially socially and economically, the establishment of women's Self-Help Groups (SHGs), creation of confidence and awareness among members of SHGs regarding women's status, health, nutrition, education, sanitation and hygiene, legal rights, economic upliftment and other social, economic and political issues, strengthening and

institutionalizing the savings habit in rural women and their control over economic resources, improving access of women to micro credit, involvement of women in local level planning and convergence of services of DWCD and other Departments have been considered important. To safeguard the rights and interests of women the National Commission for women was set up in 1993. The Department of Women and Child Development has formulated a proposal for creation of a cell in the National Commission for Women and similar Cells in the offices of State Secretaries in-charge of Women and Child Development to render highest priority to timely justice to women and to reduce violence against women.

The Tenth Plan (2002-2007) adopted a Gender Sensitive Budget with a proposal for the reduction of poverty ratio by 5 percentage points by 2007 and by 15 percentage points by 2012, reduction of gender gaps in illiteracy and wage rates by at least 50 percent by 2007. It emphasized on the issues as follows.

Social Empowerment- To create an enabling environment through various affirmative developmental policies and programmes for development of women besides providing them easy and equal access to all the basic minimum services so as to enable them to realise their full potentials.

Economic Empowerment- to ensure provision of training employment and income-generation activities with both ‘forward’ and ‘backward’ linkages with the ultimate objective of making all potential women economically independent and self reliant.

Gender Justice- to eliminate all forms of gender discrimination and thus, allow women to enjoy not only the de-jure but also the de-facto rights and fundamental freedoms at par with men in all spheres, viz. political, economic, social, civil, cultural etc.

The approach to the 11th Five Year Plan (2007-2012) was designed “Towards Faster and More Inclusive Growth”. It has been admitted that “....too many people still lack access to basic services such as health, education, clean drinking water and sanitation facilities without which they cannot be empowered to claim their share in the benefits of growth”. The Planning Commission constituted a Steering Committee on the ‘Empowerment of Women and Development of Children’ under the Chairmanship of Dr. Syeda Hameed, Member, Planning Commission with the Terms of Reference as quoted below.

- i) To review the existing approach, strategies and priorities, on-going policies and programmes of empowering women and development of children in the Tenth Five Year Plan; and suggest, if necessary, alternative strategies, priorities, policies and programmes to accelerate the empowerment and development process;
- ii) To assess the effectiveness of the implementation of '**Women's Component Plan**' and **gender budgeting** and suggest specific measures and mechanisms to ensure that the funds/benefits flow to women from the respective development sectors;
- iii) To review the implementation of NCMP related schemes for women and children, especially ICDS and scheme for expansion of micro-credit facilities and suggest measures for the improvement in their implementation.
- iv) To review the recent initiative of outcome budgeting, relating to Women & Child Development Sector and suggest further improvements to strengthen the initiative.
- v) To examine the possibility of child budgeting in the line of gender budgeting.
- vi) To review the existing strategy, policy programmes for child protection and suggest if necessary viable alternatives/strategies for child protection including children in difficult circumstances, marginalized children, children in conflict with law, children affected by abuse/exploitation or violence/crime/offence, children with disabilities etc.;
- vii) To assess the impact of economic reforms and progressive globalization/liberalization of economy on the conditions of women and children and suggest effective strategies to cope up with the situation;
- viii) To review the effectiveness of the existing women & child-specific and women & child-related legislations and their enforcement and suggest corrective measures;
- ix) To review the effectiveness of the existing Institutional Arrangements for implementation of policies and programmes relating to women and children, both at Central and State levels and suggest improvements, if necessary;

- x) To assess the role of NGOs and the status of devolution of Powers and resources to Panchayati Raj Institutions and Local Self Government Bodies, as per the 73rd and 74th Constitutional Amendments and suggest specific measures for their involvement in the planning and implementation of the programmes/schemes relating to women and children;
- xi) To suggest an approach and viable strategies, priorities, policies and programmes along with physical and financial targets, in pursuing the commitment of Empowering Women and Development of Children during the Eleventh Five Year Plan (2007-08 to 2011-12).

One of the basic principles of the National Common Minimum Programme of the Government is to empower women politically, educationally, economically and legally. Gender equality, which is at the core of the achievement of Millennium Development Goals, is linked substantially with the progress in the life conditions of women and children. The 11th five-year plan is committed to substantially altering its strategy to ensure empowered lives for women, who comprise 48% of the country's population.

The 11th plan approach to gender equity has FIVE key elements as quoted below.

- i) The recognition that **women** are not a homogenous category for planned intervention – that they belong to diverse castes, classes, communities, economic groups, and are located at a range of geographic and development zones, and that mapping and acknowledging the specific deprivations which arise from these multiple locations, can alone determine the success of planned interventions. In order to operationalize this understanding, official directives must be issued to WCD programmes as well as women-related programmes in other Ministries to reach women across multiple axis of deprivation (gender, class, caste, community, marital status, geographic location etc.), to monitor implementation and collect disaggregated data along these multiple axis. The double deprivation of particular categories of women (SC, ST women, Muslim women, single women/widows, and women in conflict zones like the north-east and J&K), in addition to being addressed through general programme interventions, have to also be addressed through a range of special, targeted and/or pilot interventions for those particular categories of women.
- ii) The recognition that only inclusive development of **all categories of women** can ensure holistic national development toward the millennium development goals.
- iii) The recognition that both inter-sectoral convergence as well as targeted, exclusive women-focused planning (through the Ministry of WCD) are necessary to achieve inclusive development towards the social, economic and political empowerment of women.
- iv) The recognition that for interventions in favour of women to have a sustained, long term, incremental impact beyond individual five year plan periods, they have to be four-pronged – i) to provide women with basic entitlements such as food security, health and education, ii) to address the reality of globalization and its impact on women by prioritizing economic empowerment and mainstreaming women in new and emerging areas of the economy iii) ensure an environment free from all forms of violence against women– physical, economic, social, psychological, and iv) ensure the participation and adequate representation of women at the highest policy levels, particularly in Parliament and Assemblies. Even a State like Kerala, with high female literacy, has only 7 women in a 141 member State Legislative Assembly. This situation must not continue beyond the 11th plan.
- v) The recognition that **permanent institutional mechanisms**, such as a Women's Knowledge Commission or alternatively a permanent (Inter-Ministerial) Standing Committee on Gender, with 50% participation of civil society gender experts, must be put in place to include women's participation, experiences, capacities and knowledge into the process of development planning, formulation and administration across all sectors. There must be mandatory representation of qualified women in all Planning Commission Steering Committees.

Major schemes which are recommended for implementation in order to empower the women during the 11th Plan are mentioned below. Let us quote relevant part from the 11th five year plan document and present below.

- (1) **Swayamsidha** has to be continued further in the 11th Plan. It Swayamsidha Phase-II will be launched as a country-wide programme. Swayamsidha and Swashakti will be integrated into the universalized Swayamsidha.
- (2) **STEP** with effect from April 2006 has been decided to continue with extended coverage after transfer of Swawlamban to the State Governments. STEP and Swayamsidha should also be integrated with Rashtriya Mahila Kosh (RMK) for credit linkages.
- (3) The scheme on **Working Women's Hostels** in small towns and rural areas due to increase in the number of working women needs to be revamped during 11th plan to make the scheme more viable and to attract more NGOs to come forward to apply for the scheme.
- (4) In order to provide **Relief and protection to women in difficult circumstances** in the 11th plan Swadhar should be reformulated to enable it to provide holistic services for women including legal services, trauma counseling, psychological services, and training in life skills and livelihoods.
- (5) **Rashtriya Mahila Kosh (RMK)**: RMK would act as the premier advocacy organization for the development of micro-finance sector at national and international level to enhance the flow of micro credit in the unorganized sector for women. To this end, institutional capacity of RMK should be expanded through organizational expansion. RMK would expand its role from a mere credit disbursal agency to a genuine community based, women oriented, saving cum lending agency.
- (6) Central Social Welfare Board (CSWB): **In the absence of any comprehensive evaluation of the CSWB, it is strongly recommended that the allocations be held in abeyance by the Planning Commission until there is greater clarity on the precise role of CSWB in the 11th plan towards the empowerment of women.**
- (7) **National Commission for Women (NCW)**: The NCW must be strengthened to effectively play its role as the nodal agency for the protection of rights of women. Towards

this end, efforts will be made in the 11th plan to suitably amend the NCW to function as a statutory body. Further, in order to make the NCM more pro-active in addressing the particular needs of women in conflict zones, a National Task Force on Violence against Women in Zones of Conflict is proposed to be located in the NCW in the 11th plan.

6.6. Conclusion

This chapter has suggested a number of policies in order to increase the women's participation in work force. A high female participation rate may be possible by positive support measures like crèches, health and nutrition programmes, rest rooms, sheds and toilet facilities especially for women at the work places. There should be programmes that take care of increasing productivity in existing occupations through training designed to improve skills. The training scheme must enable the women workers to understand the use of modern technology etc. The combination of the programmes that take care of increasing productivity and acquaintance with modern technology will lead to increase in the women's participation in workforce and the increase in incomes. If there is a high female unemployment rate, programs should be designed to expand wage employment. However, these programs to improve the women's participation in work force must not neglect the area specific policies to meet individual needs.

Working women though they are economically independent do not always enjoy better status. The employment of women outside the family increases their physical burden as well as family responsibilities. At the time of data collection we have been reported that in most of the families where women work for paid job, the family's expenditure on education of children, expenditure on the ornaments required for marriage of the girls etc become the important responsibilities of the women. Many studies have called it a new form of women's subordination. There is no doubt that women's employment opportunities outside the house have strengthened their financial capacity but at the cost of increased familial burden within the house. This has a serious consequence. Lack of balance between works within house and works outside the house has intensified the stress, tensions, anxiety and misunderstanding within the family. Life has become complex and strenuous leading to the increase in divorce and suicide and different psychosomatic mental problems. Researchers and the policy makers are often of the opinion that combining women's productive activity with housework and child care through self-employment at home is, no doubt, a better choice in the sense that it will not disrupt the existing social structure.

It's true that the production at home creates a tension-free life for women. But the organized production outside the home have a number of advantages like the economies of scale, reduced competition, easier access to credit and technical assistance and the creation of a base of social solidarity and political action. Family planning and health care services, crèche facilities and training for skill development are the benefits available to the women who are engaged in the organized production outside the home. Empirically it has been found also the women who work outside spend two to three hours per day for domestic duties, whereas women who do not, spend almost the entire day for these work.

Women who do not enter the labour force predominantly work within the home. Over 92 percent of women have to do the domestic work out of compulsion. Over 65 percent do the domestic work as no other member in the household will take on these duties. This incidence is independent of the educational status of the women. Had there been regular part-time jobs, almost one-third of the women who do only domestic work would have participated in those jobs. It is a fact the combination of norms that determine a woman's place in the home and lack of appropriate employment opportunities seem to relegate women out of the labor force.

Even though young women are more likely to be able to read and write than 20 years ago, access to education and education levels are still far from equal in most regions. In addition, 60 per cent of school drop-outs are girls: they often have to leave school to help in households or to work. Preventing girls from finishing even basic education burdens their chances to determine their own future.

In our different plans so many proposal have been made with the purpose of improving the women's participation in workforce. No doubt that the success of the government intervention in this context is simply below the level to what was expected. Merely, government invention cannot bring the desired result on the increase in women's participation in work force. Along with it the socio-economic and cultural factors are also important in the way of increasing women's participation in work force and these factors are to be paid due importance.

Let us conclude the final section of this last chapter with a report from the Financial Express 28th November, Thursday. "More women entering the workforce could add \$35 billion to the GDP over the next five years, lifting incremental demand by 10%, says a study by Future

Capital Holding (FCH) on, The impact of working women on India's growth, incomes and consumption—XX factor.

The growing participation of women in workforce will make the country 12% richer by 2025 to reach 25% by 2050 from paltry 5% in 2015, adds the study. The sectors that mainly gain from women's economic empowerment according to the study are financial services, educational services, retail and entertainment and branded goods.

Drawing a correlation between purchasing power of working women and enhanced consumption of goods and services, the study finds that working women (WW) households have 60% mobile phone penetration when compared to 34% in non-working women (NWW) households, 59% of WW households read English magazines compared to 31% of NWW households who prefer local language magazines. Sharing the spouse burden in repaying homeloans, the study puts financial contribution of WW households towards such expenditure at 72% higher than NWW households.

Based on Esteve-Volart report on lauding Karnataka for best performance on male-female ratio, FCH study maintains that an early smile of fortune on country's GDP would have been possible had the entire country embraced the Karnataka model much before. Adopting the Karnataka model would have propelled India ahead of Russia, Brazil and Korea to be 10th largest economy on a dollar basis translating it to an per capita income of over \$1,000 compared to the current \$769 level, the study claims.

The study reveals that WW are making deep inroads into high profile careers once considered to be a male bastion. Number of women in newsrooms, for instance, is estimated to be around 50% today, up from 12% in 1990. The number of newly registered women chartered accountants between 2000-2006 is already 45% larger than the total number of women enrolled between 1990 and 2005. The share of women in IT workforce has grown to 35% from 24% in 2004.

Analysing WW participation across three major sectors, FCH finds that the bulk of WW are still in the primary sector (broadly agriculture) notwithstanding a sharp decline from 26% in 1980 to below 2% in 2005. WW have single digit percentage presence of 4.3% and 5.3% in secondary and tertiary sectors respectively, it added.

Women's participation in economic activity in India is dismal when compared to other large developing countries such as Brazil and Russia and other Asian economies like Japan, China, Korea, Vietnam and Philippines. Women's work participation in India is as much as 40% lower than in China or Vietnam, the study found.

Surprisingly, labour force is missing out on high-school educated women when compared to illiterates and college graduates. WW in both illiterate and graduate category display higher participation than high-school passed women at just 19.3% faring 3.3% lower than those illiterate.

On the contrary, developed economies report 70% to 85% participation from female high-school pass outs, it reckons.

Advocating Korean growth model on increasing WW participation, FCH study outlines that WW wage structure historically reflects Korean growth model. Korea's wage and salary workers have grown to 34% of female working-age population from just 8% in 1965 (urban India is at 9%). By 2050, original BRIC analysis projects India's per capita income to be roughly \$17,000 similar to Korea's income levels today, it said”.